# 

## Housing Stands Poised to Lead a Recovery

NAHB Chief Economist Robert Dietz provides the latest weekly economic analysis on the effects of the COVID-19 pandemic

With one major exception, this week's housing data showed some signs of stabilization after an effective two-month pause for major portions of the U.S. economy. While most indicators are down year-over-year, there are hints of a



rebound in the data, provided businesses can continue to reopen as the virus slows its growth. As the housing sector enters this recession underbuilt, it is a sector with both pent-up housing demand and sensitivity to low interest rates, which places it in a good position to recover more quickly than other sectors of the economy.

Indeed, in the most

promising sign, mortgage purchase applications increased for the sixth straight week, supported by historically low mortgage rates (3.4% average). Data from the Mortgage Bankers Association found a 9% week-over-week gain, with a 54% improvement since early April and standing at the highest level since mid-March.

These gains foreshadowed the surprise in the April new home sales data from the Census Bureau. The estimates revealed that the seasonally adjust annual sales pace of new, single-family homes was

(Cover Story – Continued on page 7)

#### In This Issue ...

Legislative Review

House Passes Bill
to Expand Loan
Forgiveness
OSHA Reverses Course
Surviving a Downturn
Should We Consider a
Virtual Parade?





Ken Cleveland	1,074*
John Sumodi	295
Andy Leach	135.5
Larry Crookston	108.5
Bob Knight	95
Mark Zollinger	36.5
Doug Leohr	30.5
Russ Sturgess	29
Mike Hudak	23
Ed Belair	7
Dave LeHotan	7
Michael Kandra	5.5
Ted Curran	3.5
Charlie Ash	3
Rex Gasser	3
Jeremy Krahe	2.5
Chris Chatterelli	2
Ray DiYanni	1.5
Bryan Lazor	1
Jake Lewis	1
Sean Smith	1
Jeff Stuart	1

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



By Vincent J. Squillace, CAE Executive Vice President

#### May Update

Like you, we have been on an adjusted schedule for over a month. Hopefully, some sense of normalcy will return soon.

Wish I could tell you that time is now. Just the opposite, things are very much in a state of flux. Many, many are growing weary of all the restrictions in place. Of concern here is that government leaders share in vast disagreement. There is no clear sign of normalcy for some time. There will be loosening of some restrictions; some may remain for a lot longer.

We are at the mercy of the numbers. Statistics of illness, suffering and death guide future actions. So far, the numbers paint a dreary picture. News stories of overloaded funeral homes and crematories does not help. The governor's team is just not ready to open things up. Some legislators want everything opened. Others are unsure. Some are loudly demonstrating at the statehouse.

Best we can tell you now is that construction is still ok. Safety protocols are a must.

We monitor it all daily. We keep in touch with our pals in the legislature, state offices and association allies. A lot of questions and no clear answers other than safety protocols are a must for all!



Introducing the Crave Series by Heatilator



Garage Doors . Insulation

Basement Waterproofing . Gutters
Interior + Exterior Stone
Power Washing . Fireplaces . Mantels
Closet Shelving . Shower Doors
Mirrors . Window Blinds
Energy Audits . Testing + More
NEW: Footlock Wall Bracing System



945 Industrial Parkway N. | Brunswick, OH 44212 330.220.6666 | 1.800.220.9383

www.allconstructionohio.com



# Building, Buying, Selling, Refinancing?

Transfer Title is your local Title Company!

Complete Real Estate Title & Escrow Service Serving All of Ohio

Title Insurance Policies Issued with Chicago Title Insurance Company & Old Republic Title

Robert C. Skidmore, Esq., President Lee T. Skidmore, Esq., General Counsel Steven J. Swain, Vice President



Mon. – Fri. 8:30 am – 5 pm Evening/Sat. closings by appt.

 Medina
 (330) 725-4214

 Cleveland
 (330) 273-2943

 Toll Free
 (800) 635-5512

 Fax
 (330) 725-3145

www.transfertitle.com

Formerly Medina County Title Agency, Inc. Locally owned and operated since 1967.

748 N. Court St. • Medina, OH 44256

# Table of Contents

$\underline{Page(s)}$	
Cover: Housing Stands Poised to Lead a Recovery	
Spike Club Update / OHBA Column: Update May 20202	
2020 Dates to Remember	
ED Letter / Board of Directors/Trustees	
Legislative News / Member News	
House Passes Bill to Expand Loan	
Forgiveness Provisions of PPP Loans7	
OSHA Reverses Course, Requires Employers	
to Track COVID-19 Cases	
Virtual Parade / Home Show Generates Sales	
Surviving a Downturn: Now is the Time to Take Action11	

# From the MCHBA Office ...

Members and Friends:

I hope all our members are doing well and staying safe during this very strange time in our lives. Building seems to be moving right along which is a blessing so I hope everyone is getting a piece of that work.

We are hoping to have a Fall Parade this year, but will also explore the possibility of a virtual event in case the restrictions are still in place at that time. Watch your email later this summer for updates. It might be a good idea if you build any homes this year, to do video walk-thrus both for your website and potentially for a virtual Parade if that's the way we end up going. We will keep you posted on this.

Please note there are several articles and information in this issue of Building Blocks to help you during this evolving period of uncertainty. Good luck and let us know how we can help.

Susan Bloch

### 2020 Dates To Remember

September 10, 2020
MCHBA Annual Golf
Outing - Shale Creek –
Watch for more details.

# Sept. 26 - Oct. 11, 2020 Tentative Fall Medina County Parade of Homes

 Builders & Associates watch your email for more info on this event.

\*Please note that holding any event will depend on current restrictions regarding COVID-19 and Ohio.

#### From the Executive Director

Members and Friends:

I hope our members are doing well and are safe and healthy. Some difficult times in our industry right now, but I'm here to let you know that building is still strong, people still need homes (especially after being locked up in their home that now seems way too small), and there is an abundance of residential construction going on throughout our county ... which are all good signs.

It's also a good time for us to go through our business and see where we can perhaps be more efficient, save money/time, do things more smartly, etc. so we can maximize our coffers.

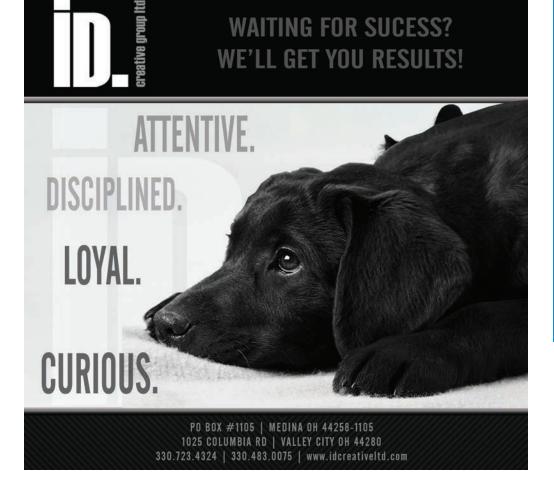
Your association is here as a resource to help you. If there is anything we can do, help you find, make a connection, or anything else, don't hesitate to call and ask. Any association is only as good as its members and aren't we lucky to have some of the best around.

Watch your email for the most up-do-date information on any upcoming events we have ... we may have to curtail some of our plans this year depending on what's going on with safety protocols and the virus, but we'll keep you posted.

Respectfully:

Dave LeHotan Volunteer Executive Director







#### Board Directors

Michael Hudak, President

Jeff Barnes

Jake Berger

Jason Cassidy

Douglas Krause

David LeHotan

Michael Martin

Jim Owen

Rob Root

#### **Trustees**

Mike Hudak Douglas Krause John Sumodi

#### **Committees**

Safety & Training
Sales & Marketing
Government Affairs
Building Codes
Subdivision Regulations
Membership
Parade of Homes

3991 N. Jefferson Street
(behind Kohl's - north most end of
Jefferson Street) | Medina, OH 44256
Phone: 330/725-2371

www.medinacountyhba.com moreinfo@medinacountyhba.com susanb@medinacountyhba.com

Your MCHBA member dues also cover these memberships:





#### STOUFFER REALTY

SERVING ALL YOUR REAL ESTATE NEEDS



#### Visit us at **StoufferRealty.com**



#### LOTS & ACREAGE

#### **AKRON**

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

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

#### **AURORA**

V/L St.Rt. 82: Great corner lot w/high visibility. Zoned C-3. Located next to shopping center & across from car dealership. Approx. 568' frontage on St.Rt.82 & approx. 673' frontage on S. Bissell. \$825,000. Gary Stouffer 330-805-6900, Jeremy Fennell 330-388-8159.

#### **BATH TOWNSHIP** - Revere Schools

V/L Sand Run Rd: Approx. 1 acre lot w/approx. 230' frontage. Some mature & newly planted trees in Revere LSD. \$79,900. Gary Stouffer 330-805-6900.

681 - S/L 29 Trellis Green Dr., Akron: Private lot in Arbour Green Dev. w/frontage & possible walk-out basement. Wooded in front & open at the back w/beautiful views. City sewer. \$109,000. Gary Stouffer 330-805-6900.

#### **BROADVIEW HEIGHTS**

V/L Broadview Rd: 14.66 acres. Located near the corners of Broadview Rd & SR82. Land is zoned SPD "B" and has the potential to be mixed use. Gas available. Lot treed. \$300,000. Krystal Keck 330-732-5325.

#### **BRUNSWICK HILLS**

2046 Pearl Rd: 12.57 acres mixed-use property. Zoned commercial C-3 in front & residential in rear. Residential portion may be rezoned to commercial at Buyer's expense. Improved parcel has gas, electric, cable, & phone lines, water & sewer available at the street. \$529,000. Krystal Keck 330-732-5325.

#### **HINCKLEY**

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

The Hollow at Willow Lakes: 47-acre new development w/city water. Over 20 2-acre homesites. Call today to build your dream home with Legacy-Carrington Builders. Robin Pickett 330-322-3181.

#### **KENT**

5439 Burnett Rd: Approx. 33.5 acres on Summit St. Zoned R-3 High Density Residential. Approx. 630' frontage on Summit St. Sewer/Water/Gas/Electric/Cable (Buyer's responsibility to verify accessibility, capacity, etc. on all utilities). \$1,200,000. Gary Stouffer 330-805-6900, Tara Kleckner 330-289-1315.

V/L W Campus Center Dr. Approx. 16.2 acres on east side of W. Campus Center Dr. Approx. 1142' frontage on Campus Center Dr. Subject to new survey, legal description and lot split. \$125,000. Gary Stouffer 330-805-6900, Tara Kleckner 330-289-1315.

V/L Cline Rd: Approx. 8.5 acres made up of 3 parcels on Summit St. and Cline Rd. across from Dix Stadium. Zoned R-1 Low Density Residential. \$300,000. Gary Stouffer 330-805-6900, Tara Kleckner 330-899-1315

1257 Meloy Rd: Approx. 8 acres on Meloy Rd. zoned R-1 Low Density Residential. Approx. 756' frontage on Meloy Rd. \$59,000. Gary Stouffer 330-805-6900, Tara Kleckner 330-289-1315. V/L Powdermill Rd: Approx. 7 wooded acres on Powdermill Rd. across from Kent State Golf Course. Zoned C-1 Commercial District. Approx. 558' frontage on Powdermill Rd. \$165,000. Gary Stouffer 330-805-6900, Tara Kleckner 330-289-1315.

V/L Powdermill Rd: Approx. 25 acres south of railroad tracks on Powdermill Rd. Zoned R-1 Low Density Residential. Approx. 1076' frontage on Powdermill Rd. Subject to lot split. Sewer/Water/Gas/ Electric/Cable (Buyer's responsibility to verify accessibility, capacity, etc. on all utilities). Call agent for additional info. \$312,500. Gary Stouffer 330-805-6900, Tara Kleckner 330-289-1315.

5036 SR 43: Approx. 43 acres on SR 43. Zoned G-C General Commercial. Subject to new survey per Portage Co. Sewer/Water/Gas/Electric/Cable (Buyer's responsibility to verify accessibility, capacity, etc. on all utilities). \$950,000. Gary Stouffer 330-805-6900, Tara Kleckner 330-289-1315.

2346 SR 59: Approx. 14 acres corner of SR 59 & Powdermill Rd. Zoned C-1 Commercial District. Approx. 1336' frontage on SR. 59. Sewer/Water/Gas/Electric/Cable (Buyer's responsibility to verify accessibility, capacity, etc. on all utilities). \$693,000. Gary Stouffer 330-805-6900, Tara Kleckner 330-289-1315.

#### LITCHFIELD

Crow Rd: 8.211 acres, 266x1341 lot. This property features 2 parcels totaling over 8 acres of land. Small creek runs through property. Electric available, as well as public water & septic. Bring your own builder to build your dream home! \$99,000. Krystal Keck 330-732-5325.

#### LIVERPOOL TOWNSHIP

Estates at Rim Rock: Spectacular 2-3 acre homesites, secluded cul-desacs, peaceful country setting. 3 lots left. Robin Pickett 330-322-3181.

#### **MASSILLON**

V/L West Pointe Cir NW: 9 parcels total, includes 4 condo pads, each w/2 units (8 units total), 9th unit/"shell" unit (4591 West Pointe, Parcel #504788) included in sale. Unfinished unit, but the exterior & framing have been completed. Being sold as-is. \$250,000. Sarah Bergert 330-268-0102, Gary Stouffer 330-805-6900.

#### **MEDINA**

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

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

#### **MOGADORE**

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

#### **PARMA**

3326 Fortune Ave: .129 acres, 40x140 residential lot. Public water & sewer. Improvements: curb cuts, electric, gas & sidewalks. Bring your own builder - build your dream home. \$12,500. Krystal Keck 330-732-5325.

#### **PENINSULA**

V/L Stine Rd: Approx. 4 acres w/park-like setting. Large mature trees, perfect for walk-out LL, small creek on far south end of property. \$199,000. Gary Stouffer 330-805-6900.

#### **RAVENNA**

V/L Emerald Pkwy: Approx. 120 wooded fairly flat acres in City of Ravenna zoned R-4. Original approved plan was for 300-400 units w/large pond/wetland area in middle of property. \$875,000. Gary

www.StoufferRealty.com

### 9 Office Locations Throughout NE Ohio

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

#### **RICHFIELD** – Revere Schools

W. Broadview Rd.: 22.708 acres. Develop this parcel for your own single residence or for several. Frontage is potentially large enough for 2 driveways. Lot is level & treed. \$270,000. Krystal Keck 330-732-5325.

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

#### **SHARON TWP** – Highland Schools

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

#### **STREETSBORO**

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

#### **TWINSBURG**

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

#### UNIONTOWN

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

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

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

#### **VALLEY CITY**

V/L Center Rd: 27 acres to be split. Flat & open with long views plus rear wooded acreage. Great horse property potential w/water, gas & electric available at the road. Located in Liverpool Twp, about 8 mi from I-71. Buckeye LSD. Land adjacent & east of 7199 Center Rd. \$255,000. Ryan Shaffer 330-329-6904.

#### **WADSWORTH**

599 Brentwood Way S/L 17: Highland LSD. 2.84 acres on cul-de-sac, well, septic. \$155,000. Gary Stouffer 330-805-6900.

Blake Rd: Approx. 47 acres relatively flat w/approx. 200' frontage, partially wooded, rural setting w/easy access to highway. \$400,000. Gary Stouffer 330-805-6900.

5220 Ridge Rd: Approx. 10 acres w/approx. 326' frontage & relatively flat toward front, soaring pines create privacy from neighboring properties, heavily wooded & gentle slop toward back of property. \$299,500. Gary Stouffer 330-805-6900, Gina Luisi 330-814-4747.

#### WESTFIELD/CRESTON

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

# Legislative

N E W S



#### OEPA PROPOSES GENERAL PERMIT IN RESPONSE TO NEW WOTUS DEFINITION

As the new federal definition of "Waters of the United States" is to go into effect at the end of June, Ohio EPA has put forth its response for stakeholder comments. OHBA has been involved in multiple phone calls with the agency, as well as, other industry stakeholders. The agency is proposing a new general permit to address impacts to emphemeral streams, now that the agency considers these 'waters of the state'. OHBA continues to discuss this proposal and plans on submitting comments raising numerous questions and concern. The links to the draft general permit and webinar are detailed below.

Ohio EPA issued a public notice for a new Draft General Permit for Impacts to Ephemeral Streams and Isolated Wetlands to address the recently finalized Navigable Waters Protection Federal Rule that will be effective on June 22, 2020. The comment period ends on June 17, 2020. The Draft General Permit can be accessed here.

Ohio EPA held a stakeholder webinar on May 7, 2020 to propose options to address the new federal rule including the new Draft General Permit. A complete recording of the webinar can be accessed here. A copy of the PowerPoint presentation from the webinar is available here.

# HB 163 WATER/SEWER SERVICE LEGISLATION VOTED OUT OF COMMITTEE

The House Public Utilities Committee favorably reported HB 163 to create a process for withholding local government funds and state water and sewer assistance from municipal corporations that engage in certain water and sewer practices with respect to extraterritorial service. The vote was split on party lines with the Democratic members opposing the measure. The bill will now have to voted on by the full House before it is referred to the Senate.

#### GOVERNOR DEWINE CONTINUES TO ANNOUNCE MORE REOPENINGS WEEKLY

Governor DeWine has made several recent announcements as he allows more and more businesses to reopen with proper protocols. Outdoor seating in restaurants are set for May 15th, and just announced yesterday, BMV, child care centers, day camps, gyms, campgrounds and swimming pools dates have been set. For the most up to date information on these announcements and safety protocols, visit https://coronavirus.ohio.gov/

# MAINTAINING SAFETY PROTOCOLS CONTINUES TO BE CRUCIAL

A consistent message from the very beginning of essential business operation to weekly reopenings by Governor DeWine are proper safety protocols. Task forces have been put together for various industries prior to announcing a date of reopening charging the members to produce guidelines for proper safety protocols. As an essential business, construction has had to put these in place from the beginning, and in the coming weeks and months, maintaining these protocols continues to be crucial. Sector Specific guideline can be found at https://coronavirus.ohio.gov/wps/portal/ gov/covid-19/responsible-restart-ohio/ Sector-Specific-Operating-Requirements/



#### Renewed Builders

Knight Development Corp. – Brunswick Suppes Homes – Wooster

#### Renewed Associates

84 Lumber – Columbia Station All Construction Services – Brunswick

Gene's Refrigeration, Heating & Air Conditioning, Inc. – Medina Mack's, Inc. – Valley City

#### HEYMEMBERS ...

#### Let's Double Our Membership!

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

#### OHIO LEGISLATURE WILL CONTINUE INTERMITTED SESSIONS THROUGH SUMMER MONTHS

Both House and Senate committees have resumed hearings, as well as, full sessions of both chambers over the past weeks. Tension is apparent, as they continue to address new legislation introduced in response to COVID-19, each chamber is also moving other pieces of legislation, picking up where it left off. OHBA continues to monitor both newly introduced and remaining bills as the legislature continues to meet.

(Legislative News – continued on page 8)

(Cover Story – Housing Stands Posed to Lead a Recovery – continued from cover)

effectively unchanged from March, with the measured volume at a 623,000 annualized rate. The surprising April data (NAHB expected close to a 20% decline), and strong start in January and February, left new home sales for the first four months of the year 1% higher than the first four months of 2019. The April rate is nonetheless 20% lower than the January pace. A downward revision is still possible for the April sales estimate, but the initial report is a reminder of housing's potential to lead a recovery.

The resale housing market did not fare as well as the newly-built market in April. As estimated by the National Association of Realtors, pending resales fell almost 22% for the month, with projected sales volume down 34% compared to a year ago. Listings have declined as owners of existing homes have been reluctant to place their residences on the market. In

turn, this tight inventory environment has benefitted ready-to-occupy new construction as housing demand shows relative strength.

Ultimately, whether the recent momentum in housing markets can be sustained depends on the labor market. It is the job numbers where the contrast between the recent gains for mortgage applications run counter to ongoing, historic challenges for employment. First-time jobless claims continued to be too high, but they are slowing. This week's total was 2.1 million, leaving a net count of almost 41 million job losses (25% of the workforce) in just 10 weeks. However, continuing claims (ongoing unemployed) declined from 24.9 million to 21 million – a suggestion of renewed hiring.

This macroeconomic uncertainty was also reflected in a staggering jump for the national savings rate, which increased to 33% in April, by far the highest reading since the government began measuring it in the 1960s. The rate was just 7.9% in January, with

the recent gains a strong indicator of economic concerns as households build cash reserves. Consequently, consumer spending fell approximately 14% in April, but these savings, combined with increasing economic opportunity from the reopening of various sectors, should allow an unlocking of a significant amount of pent-up consumer demand. That impact, plus ongoing improvement in housing, should help set the stage for better economic data ahead.

#### Members ...

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

#### House Passes Bill to Expand Loan Forgiveness Provisions of PPP Loans

By an overwhelming vote of 417-1, the House on May 28 approved legislation that would liberalize rules under the Paycheck Protection Program (PPP) to give business owners more time to have the loans forgiven by the U.S. government.

Under the PPP loan program, which passed Congress earlier this spring as part of the CARES Act, small businesses with fewer than 500 employees can take out loans equal to 2.5 times their average monthly payroll from 2019 with the total capped at \$10 million. For many businesses that meet key conditions on the use of these funds, the loans may be forgiven.

The bill approved by the House, called the Paycheck Protection Program Flexibility Act, would make it easier for small businesses to utilize funds under the PPP and still qualify for loan forgiveness. Specifically, the House bill would:

- Increase the timeline for businesses to spend their loan money on payroll in order for it to be forgiven from the current eight-week deadline to 24 weeks;
  - Extend the June 30 rehiring deadline for laid-off employees to Dec. 31;
- Reduce the requirement that 75% of loan money must be spent on payroll in order for the loan to be forgiven to 60%; and
- Provide more leeway on loan forgiveness for employers if they show they were unable to rehire employees or reopen to business in a way that complies with safety standards.

The Senate is working on its own version. Sen. Marco Rubio (R-Fla.), who

chairs the Senate Committee on Small Business and Entrepeneurship, is seeking to extend the eight-week rehiring deadline to 16 weeks instead of the 24 weeks in the House bill. Rubio tweeted that the House bill is "good," but expressed concerns that some provisions of the legislation could lead to "unintended consequences."

NAHB continues to urge Congress to ensure the PPP guidelines align with congressional intent to allow more workers in the residential construction sector to access the loan program. Specifically, NAHB is urging Congress to provide a waiver from eligibility restrictions in the existing Small Business Administration 7(a) loan program to allow single-family and multifamily home builders, land developers, multifamily property owners and 501(c)(6) organizations access to the PPP.

(Legislative News – Continued from page 6)

#### OHIOANS PROTECTING OHIOANS URGENT HEALTH ADVISORY

Governor DeWine released details of the new "Ohioans Protecting Ohioans Urgent Health Advisory" which replaces the Stay Safe Ohio order that was issued by the Ohio Department of Health on April 30, 2020.

The health order replaces language requiring Ohioans to stay at home with limited exceptions with language that strongly recommends that citizens, especially those who are high-risk, stay at home as much as possible. The order does not change the mass gathering restrictions, which remain at a 10-person limit.

The new health advisory also lifts overall travel restrictions and the requirement to quarantine if someone travels to or returns to Ohio. Unnecessary travel within or outside of Ohio is not encouraged.

In addition, those who have tested positive for COVID-19 and have not recovered, those who are presumptively diagnosed with COVID-19, and those who are exhibiting the symptoms identified in the screening guidance available from the CDC and the Ohio Department of Health, remain prohibited from entering the state of Ohio unless they are doing so under medical orders for purposes of medical care, are being transported by emergency medical services EMS, are driving or being driven directly to a medical provider for the purposes of initial care, or are a permanent resident of Ohio.

#### SB 212 RECEIVES SPONSOR TESTIMONY IN HOUSE WAYS AND MEANS COMMITTEE

SB 212 PROPERTY TAXATION (Schuring, K.) To authorize townships and municipal corporations to designate areas within which new homes and improvements to existing homes are wholly or partially exempted from property taxation.

On Tuesday, sponsor, Kirk Schuring (R-Canton) said his plan grants permissive authority to townships and municipalities to create Neighborhood Development Areas if they will serve the public purpose of encouraging affordable housing development.

Chair of the Ways and Means Committee Rep. Derek Merrin (R-Monclova) said he shares the sponsor's passion about the lack of affordable housing and applauded the goal of granting municipalities more flexibility to address the issue.

The sponsor remains in constant contact with OHBA, as SB 212 moves through the process, and has been an ongoing proponent of housing and previous tax legislation (HB 149). It is likely OHBA will offer proponent testimony when it is scheduled.

If you are interested in viewing the sponsor testimony or future hearings of the House Ways and Means Committee, they can be accessed at the link below. Further, if you know any of the members of the House committee (also listed below), feel free to contact and offer your support.

https://ohiochannel.org/collections/ohiohouse-ways-and-means-committee

http://www.ohiohouse.gov/committee/ ways-and-means

# CONSTRUCTION PAYMENT LEGISLATION THOUGHT TO BOOST ECONOMY

HB 380 (2019-2020) CONSTRUCTION PAYMENTS (Cross, J., Sweeney, B.) To require owners of construction projects to pay a contractor within thirty-five days of receiving a request for payment. Am. 4113.61

OHBA has been monitoring HB 380 which would apply payment provisions similar to current public construction law to private commercial construction. Although 1,2,3 family construction is already exempt, OHBA received questions and possible concerns at its Spring meeting, which it passed along to the sponsor prior to the COVID

shutdowns. Recently, testimony has been offered and further hearings on the bill continue, touting HB 380 as part of the economic recovery. OHBA has been in touch with the sponsor, Chairwoman and interested parties to remedy concerns.

Contact OHBA with any questions or concerns at (614)228-6647.

#### NEW ORDER UPDATES BUSINESS GUIDANCE EFFECTIVE UNTIL JULY 1, 2020

Gov. Mike DeWine announced Friday that State Health Director Dr. Amy Acton signed two new orders. One updated order contains many of the same provisions already in place under the order it replaces. The order updates business guidance on operations, social distancing and more and the other updates language regarding the sale of spiritous liquor.

#### OSHA REVERSES COURSE, REQUIRES EMPLOYERS TO TRACK COVID-19 CASES

The U.S. Occupational Safety and Health Administration announced last week a significant reversal of previous policy on an employer's obligation to record work-related cases of COVID-19 on OSHA injury and illness logs. The new requirements went into effect Tuesday, May 26.

As with the previous guidance, OSHA acknowledged that it will be difficult to establish that a particular COVID-19 case is "work-related." But the new guidance does place additional obligations on most employers to conduct an investigation and to make a reasonable determination as to whether the illness was transmitted on the job.

It should be noted that the new guidance applies only to employers currently subject to OSHA's recordkeeping requirements. Due to employee size limitations, many home builders are exempt from most of the new requirements.

(Legislative News - cont'd on next page)

#### (Legislative News – Continued from previous page)

Employers who are subject to OSHA's recordkeeping requirements must record a case of COVID-19 as jobrelated if:

- 1. It is a confirmed case of the virus (a positive test),
- 2. It is "work-related" in that an event or exposure in the work environment either contributed to or caused an employee to contract the virus, and
- 3. It results in death, days away from work, restricted work or transfer, or medical treatment beyond first aid.

Employers who have no recordkeeping obligations need only report work-related COVID-19 illnesses resulting in an employee's death or in-patient hospitalization, amputation, or loss of an eye. But those employers must still investigate positive tests to determine if the case is work-related.

OSHA will consider the "reasonableness" of an employer's investigation when determining compliance. The new guidance concedes that employers are not expected to undertake extensive medical inquiries,



given privacy concerns and most employers' lack of medical expertise. However, in most circumstances, employers should complete the following steps when they learn of a COVID-19 case:

• Ask the employee how they believe they contracted the illness.

- Discuss with the employee, while respecting privacy concerns, the activities both inside and outside of work that may have led to the illness.
- Review the employee's work environment for potential COVID-19 exposure.

OSHA recognizes that determining the work-relatedness of a COVID-19 diagnosis is difficult for most employers, and noted that it would consider certain types of evidence that weigh in favor or against work-relatedness. For example, it is likely the virus was contracted at work if several cases develop among workers who work closely together and there is no alternative explanation. Conversely, if only one worker at a site tests positive, it is likely not work-related.

#### LEGISLATIVE UPDATES

HB 246 PUCO OCC (VITALE, N.) To reform and modernize the Public Utilities Commission and the Consumers' Counsel.

The House Public Utilities Committee Thursday adopted a substitute version of Rep. Nino Vitale's closely watched bill (HB 246) to "modernize and reform" the Public Utilities Commission of Ohio and the Ohio Consumers' Counsel. (Substitute Bill)

In doing so, the panel replaced the single-sentence placeholder bill with a version that includes a host of provisions. Among the numerous items added to HB 246 was language from a bill (HB 20) prohibiting condominium, homeowners and neighborhood associations from imposing unreasonable limitations on installing solar collector systems on roofs or exterior walls. OHBA has been watching HB 20, and is currently reviewing all the other utility provisions included in the substitute bill.

SB 308 CIVIL IMMUNITY (HUFFMAN, M.) To revise the law governing immunity from civil liability and professional discipline for health

care providers during disasters or emergencies, to provide qualified civil immunity to service providers providing services during and after a governmentdeclared disaster, and to declare an emergency. The Senate Judiciary Committee continues to hear testimony and adopted a substitute last week.

HB 606 CIVIL IMMUNITY (GRENDELL, D.) To grant civil immunity to a person who provides services for essential businesses and operations for injury, death, or loss that was caused by the transmission of COVID-19 during the period of emergency declared by Executive Order 2020-01D, issued on March 9, 2020, and to declare an emergency. HB 606 bars civil action related to deaths, injuries or losses tied to transmission of COVID-19 in cases without reckless or intentional conduct. Other provisions in the emergency legislation, which passed 83-9, attempt to shield the state and local governments from coronavirusrelated suits.

HB 380 CONSTRUCTION PAYMENTS (Cross, J., Sweeney, B.) To require owners of construction projects to pay a contractor within thirty-five days of receiving a request for payment. No hearings of HB 380 are currently scheduled for this week.

SB 212 PROPERTY TAXATION (Schuring, K.) To authorize townships and municipal corporations to designate areas within which new homes and improvements to existing homes are wholly or partially exempted from property taxation. There are no hearings of SB 212 currently scheduled for this week.

Feel free to contact OHBA with any questions or concerns at (614)228-6647



### OSHA Reverses Course, Requires Employers to Track COVID-19 Cases

The U.S. Occupational Safety and Health Administration this week announced a significant reversal of previous policy on an employer's obligation to record work-related cases of COVID-19 on OSHA injury and illness logs. The new requirements go into effect Tuesday, May 26.

As with the previous guidance, OSHA acknowledged that it will be difficult to establish that a particular COVID-19 case is "work-related." But the new guidance does place additional obligations on most employers to conduct an investigation and to make a reasonable determination as to whether the illness was transmitted on the job.

It should be noted that the new guidance applies only to employers currently subject to OSHA's recordkeeping requirements. Due to employee size limitations, many home builders are exempt from most of the new requirements.

Employers who are subject to OSHA's recordkeeping requirements must record a case of COVID-19 as job-related if:

- 1. It is a confirmed case of the virus (a positive test),
- 2. It is "work-related" in that an event or exposure in the work environment either contributed to or caused an employee to contract the virus, and
- 3. It results in death, days away from work, restricted work or transfer, or medical treatment beyond first aid.

Employers who have no recordkeeping obligations need only report work-related COVID-19 illnesses resulting in an employee's death or in-patient hospitalization, amputation, or loss of an eye. But those employers must still investigate positive tests to determine if the case is work-related.

OSHA will consider the "reasonableness" of an employer's investigation when determining compliance. The new guidance concedes that employers are not expected to undertake extensive medical inquiries, given privacy concerns and most employers' lack of medical expertise. However, in most circumstances, employers should complete the following steps when they learn of a COVID-19 case:

- Ask the employee how they believe they contracted the illness.
- Discuss with the employee, while respecting privacy concerns, the activities both inside and outside of work that may have led to the illness.
- Review the employee's work environment for potential COVID-19 exposure.

OSHA recognizes that determining the work-relatedness of a COVID-19 diagnosis is difficult for most employers, and noted that it would consider certain types of evidence that weigh in favor or against work-relatedness. For example, it is likely the virus was contracted at work if several cases develop among workers who work closely together and there is no alternative explanation. Conversely, if only one worker at a site tests positive, it is likely not work-related.

NAHB recognizes that members will have many questions about the new guidance. Staff is carefully reviewing the new guidance and intends to work with OSHA on implementation.





#### Virtual Parade, Home Show Generates Sales

Builders and HBAs across the country are transitioning in-person parade of homes and home shows into dynamic online showcases. Executive Officer Bill Rauer of the Building Industry Associates of Southwest Idaho (BCA) and the Frederick County Building Industry Association (FCBIA) team shared their insights on the process.

Virtual Parade Exceeds Expectations in Boise

A virtual parade of homes was not in the cards for BCA this year but pivoting to an online showcase was the only choice, said Rauer. The HBA marshaled the resources of its staff and a member volunteered an online platform to host the virtual tours. "Without their support, we would not have been able to pull it off," said Rauer. He also credits the volunteers who worked tirelessly throughout the event transition, "I was really impressed how people lined up to show support for the virtual parade of homes."

BCA created a video featuring Board President Heather Hering to inform consumers about the new approach to the event: Enjoy the parade from the comfort of your own home. Additional event promotion included a parade of homes magazine distributed as a local newspaper insert, an interactive online flipbook and social media messages. The association also sponsored a segment on a local television station.

"Opening weekend almost broke the internet," said Rauer. On the first Saturday of the virtual parade, BCA's website nearly exceeded its capacity of 100,000 hits per minute for a brief period. Interest in new homes soared locally. Builders reported that houses were going under contract and home buyers asked how soon they can movein. Requests flooded in for homes across every price range.

Rauer's advice for builders and HBAs thinking about hosting a virtual parade this year, "Go for it."

Virtual Home Show Garners Attention in Maryland

A few days shy of the FCBIA's 45th Annual Home Show, in-person events in the state of Maryland were no longer permitted. FCBIA was determined to find a solution to help the more than 160 home show exhibitors develop leads in the absence of a live event. Moving the show online was a no-brainer for the association. FCBIA Board President Tracie Clabaugh said the association is always looking for ways to show member value and keep members engaged.

Without the help of an outside vendor and no budget for video production, FCBIA created twelve different videos using iMovie featuring exhibitors grouped by category. Sarah Harne, marketing & communications coordinator, and Donna Kraft, executive administrator and home show coordinator, created scripts for each exhibitor and used photos and previous home show footage for visuals. FCBIA developed a robust social media outreach strategy to attract home show viewers and reached out to partners, including the local chamber of commerce, to promote the videos.

FCBIA has seen a considerable increase in traffic to its website and social media channels as the virtual home show promotions continue. The herculean effort by the group paid off for the exhibitors and the association's reputation said Harne. "We have become the go-to resource in our community."

# Surviving a Downturn: Now is the Time to Take Action

In the business world, knowing when to take action can be the difference between your company's continual growth or eventual decay. Timing is everything.

The coronavirus pandemic has created significant challenges and uncertainty for many, particularly those in the housing industry. While these challenges are substantial, now is not the time to simply stand idle and hope your business is lucky enough to survive.

Now is the time to:

Be proactive, not reactive. Surveys have shown most successful people want at least 80% of their efforts to be proactive and no more than 20% reactive. In recent months, many business leaders were pressed to be 80% reactive. Functioning this way is neither sustainable or beneficial to a successful business. It is critical now to move back to being predominantly proactive. List the things you can control and adjust your business plan accordingly. This will not only make you productive but also help your mindset.

Prepare for some very challenging months ahead. Like with any home building or remodeling project, preparation is very important. When you know a storm is coming, you know what to do to prepare. Similarly, when you know there will be a tough cash-flow quarter, you know you need to shore up as much cash as possible (both spending and collecting).

Prioritize. This crisis is unique because what is best for your community (and society as a whole) may not be ideal for your business. Many short-term aspects of your business might need to take the back burner until conditions improve and markets begin to normalize. You need to determine your priorities and identify any potential revenue-generating alternatives that might be needed to keep the doors open.

Know your numbers. For a small business to survive a significant economic downturn, it's critical to intimately know your numbers. Cash flow forecasts, website traffic, and even staff productivity are things that should be monitored constantly. If you're "flying blind," you aren't likely to arrive safely at your destination.

Reconnect with former clients and colleagues. Now is the time to be more connected with other people. This can be personal or professional. While your clients may not be in a position to buy a home or commit to a project, many would welcome a virtual check-in or even a simple email. Make a list of at least 50-100 friends, clients, family members and fellow HBA members, and just chip away a few each day.

Think and plan. As the pace of your personal and professional life has gotten faster and faster, you probably spend less time refining your business plan. This is an opportunity to think about what you want your business to look like next year. What about five years from now? Ten years? Are you on track, or are there specific changes you can make now — or post-coronavirus — that can help put you in a better position to reach those goals?

For more information and best practices on business continuity, visit nahb.org. Mark Richardson is an author, columnist and business growth strategist who contributed to this article. Richardson served for more than 30 years as president of Case/Design Remodeling, and was inducted into NAHB's National Remodeling Hall of Fame in 2008. He is also a senior fellow at Harvard University's Joint Center for Housing Studies where he serves as an advisor and liaison between Harvard and the remodeling industry.



### Brand New Full-Selection Design Center.

Conveniently located next to our Kitchen & Bath Showroom, our new full-selection Design Center will be your one-stop shop for all your project needs!

Cabinetry, Fixtures, Countertops, Doors, Trim, Hardware, Islands, Backsplashes, Windows and more!

# CARTER

At our Kitchen & Bath Showroom in Medina, we have everything you need to complete your next kitchen project!

We take the worrying out of planning and choosing everything for your perfect kitchen or bathroom, from the smallest to the most important details. You'll save money over the big box stores, and we have the expertise and product knowledge to help you complete your project. Service, quality, and design is what sets us apart. Our Specialists offer the best in service, space planning and design knowledge in the industry.

# Carter Lumber has all of your design needs covered!

When you're ready to take on your kitchen or bath project, we'll be ready to give you the beautiful, functional space you've been dreaming of.



#### MEDINA

3725 MEDINA RD. SUITE 108 MEDINA, OH 44256 (330) 725-6760

#### AKRON

172 N. CASE AVE. AKRON, OH 44305 (330) 784-5441

#### SOLON

6199 S O M CENTER RD. SOLON, OH 44139 (440) 248-5355

#### **ELYRIA**

41625 GRISWOLD RD ELYRIA, OH 44035 (440) 934-5266

carterlumber.com