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July, 2018

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## TRENDS ... *Millennials create new trend:* Couples who don't want to rush to marry, but still want to buy a house

By: *Annie Nova, NAHB Personal Finance Column*

### FACTS:

- Today, just 57 percent of first-time homebuyers are married, compared with 75 percent in 1985.
- For unmarried couples and singles, homeownership can be a little more complicated.

Meg Taylor and Phillip Mitchell started dating in 2014. Within a few weeks, people were joking that they acted like a married couple. But they weren't ready to walk down the aisle.

They were, however, ready to become homeowners.

The couple bought a five-bedroom brown house with a bright red door in Glastonbury, Connecticut, where they had grown up. "We are definitely committed to each other; it didn't matter which one we did first," said Taylor, 28, referring to getting married or buying a house.

Marriage and homeownership have long gone hand in hand. If you're a husband or a wife, your likelihood of owning property swells by nearly 20 percentage points, according to the Urban Institute.

*(Continued on page 10)*

### In This Issue ...

NAHB – Millennials Create  
New Trend With Unmarried  
Couples Buying New Homes  
(cover)

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Member News & More!



Kenneth Cleveland	1,066*
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Above list has been updated via the most current NAHB Spike Club Roster Report  
 \*Current Life Spike status



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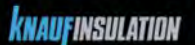
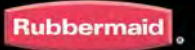
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## 2018 Dates To Remember

**Oct 6 - Oct 21, 2018**

**Fall Parade of Homes**

- Watch your email for details, entry forms and other information. You can call the office if you have not received this information. Deadline is August 31, 2018.



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## NOTE: NEW ADDRESS FOR MCHBA OFFICE

As of mid-January, our new address is just down the street from our previous one.

**3991 N. Jefferson Street  
Suite 100  
Medina, OH 44256**

Phone numbers, emails and website all remain the same.

Note that this new location is at the northern most end of Jefferson Street on the east side. Please make a note of it.

# From the Executive Director

Members and Friends:

It's hard to believe it's August already. The year is buzzing right on by. However, don't let the fast-passing year make you miss your last opportunity of 2018 to take advantage of the local building momentum and be a part of the 2018 Fall Parade of Homes.

This event, with our Associate members' continuing and unprecedented support, is honestly one of the best marketing tools (and builder membership benefits) we offer. There is just no way any one builder, without unlimited marketing dollars at their disposal, can promote their business and capture their next year plus of building without participating. It's the perfect opportunity for the consumer to see what you offer, compare different building styles, and find the perfect neighborhood they want to move to and live in. This is also your opportunity to shine and show off your best.

Deadline is end of this month for the Fall Parade. If you can, you should participate. We offer discounts for multiple homes from a single builder as well. Get your forms in and take advantage.

Respectfully:

Dave LeHotan  
Volunteer Executive Director



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**LOTS & ACREAGE**

**BATH TOWNSHIP – Revere Schools**

**S/L 21 Trellis Green:** 1.5 acre lot in Arbor Green subdivision in Bath Twp. 147 frontage & public sewer at street. Open lot is higher in front w/ slight grade to a creek in back. **\$149,000. Gary Stouffer 330-835-4900, Gina Luisi 330-814-4747.**

**Lot 45 Ira Rd:** Build your dream home. Large 2.28 acre heavily wooded lot w/matured trees. Located near the Cuyahoga Valley National Park. Reverse LSD. **\$125,000. Gary Stouffer 330-835-4900.**

**681 Trellis Green:** Private lot in Arbour Green development w/lots of road frontage & possible walk-out basement. **\$129,000. Gary Stouffer 330-835-4900.**

**BROADVIEW HEIGHTS**

**V/L E Royalton Rd:** 3 parcels totaling 3.12 acres. Commercial. **\$420,000. Erin Glasgow 216-299-9968, Gary Stouffer 330-835-4900.**

**CHAGRIN FALLS – Kenston LSD**

**S/L 30 Hawksmoor Way:** 2.7 acres, 329x429, dead-end street. Wooded, waterview, private sewer & well. **\$103,900. Ina Lahrs 440-591-3593, Gary Stouffer 330-835-4900.**

**COPLEY**

**4520 V/L Medina Rd:** 2.21 acre commercial lot across from Akron General Wellness Center. Water & sewer available. \$300,000. **Gary Stouffer 330-835-4900.**

**CUYAHOGA FALLS**

**1301 Sacket Ave:** Commercial 154x172 (.61 acre lot). Public utilities. **\$75,000.**

**FAIRLAWN – Copley/Fairlawn Schools**

**V/L Ridgewood Rd:** Over 7 acres in Copley-Fairlawn Schools. Property is conveniently located near dining & shopping with easy access to I-77. **Gary Stouffer 330-835-4900, Gina Luisi 330-814-4747.**

**Lot 93-94 Ghent Rd:** 9+ acre investment property in the City of Fairlawn. Property offers scenic lake views. Frontage on Knollwood & Ghent Rds. Can be subdivided. **Gary Stouffer 330-835-4900, Bill Snow 330-990-0256.**

**HINCKLEY**

**The Trails at Redwood Falls:** Located where the old Skyland Golf Course once stood. 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 with city water. Over 20 2-acre homesites. Call today to build your dream home with Legacy-Carrington Builders. **Robin Pickett 330-322-3181.**

**LIVERPOOL TOWNSHIP**

**The Estates at Rim Rock:** Spectacular 2-3 acre homesites on secluded cul-de-sac streets in peaceful country setting. Only 3 lots left. **Robin Pickett 330-322-3181.**

**LODI**

**V/L Sunset Ave:** 3 parcels located on Sunset Avenue in Lodi Village offered for sale as a package deal. **\$54,900.** Please check with local zoning for intended use. **Gary Stouffer 330-835-4900, John Dagilis 330-328-3246.**

**MEDINA**

**V/L Foscett Rd:** 10.7 fully wooded acres in Brunswick. Relatively flat & completely wooded. Perfect for that private, quiet dream home. **\$160,000 Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616**

**S/L 5 Jumpers Knoll:** Build your dream home on this 2-acre lot in Signature of Sharon. **\$139,000. Gary Stouffer 330-835-4900.**

**NORTON**

**V/L S Hametown Rd:** Nearly 19 acres in Norton. Possible walkout basement. Back 6 acres are fully wooded with great privacy. **\$250,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

**RAVENNA**

**V/L Emerald Pkwy:** Approx. 120 wooded fairly flat acres in City of Ravenna oned R-4. Original approved plan was for 300-400 units w/ large pond/wetland area in middle of property. **\$1,580,000. Gary Stouffer 330-835-4900.**

**RICHFIELD – Revere Schools**

**3401 Brecksville Rd:** This is a 22.9 acre rectangular parcel zoned office/limited industrial located in Richfield Village. Electric, gas, water, sewer, phone & cable available. **\$1,832,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

**Glencair Forest:** Lots ranging from **\$75,000 to \$255,000.** Breathtaking views. Scenic waterfalls, babbling brooks, lakes, stunning homes. Water/sewer, tennis courts, playground. Easy access to 77 & 271. **Laura Horning Duryea 330-606-7131, Gary Stouffer 330-835-4900.**

**V/L Brecksville Rd:** 3.36 acres w/water & sewer available. Limited industrial/office. **\$230,160. Gary Stouffer 330-835-4900, Linda Manfull 330-283-0851.**

**ROOTSTOWN**

**2883 Cook Rd:** 60+ acres partially wooded with large lake & farmland, frontage on Cook, Industry Rd & Wilkes. **Gary Stouffer 330-835-4900, Gina Luisi 330-814-4747.**

**SHARON TWP – Highland Schools**

**1508 Medina Rd.:** 3.25 acres. Commercial land. Zoned C2. **\$262,500. Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900.**

**SHARON TWP –**

**Bonnie Glen -** Beautiful lots ranging from 2 to 4 acres with ravines, woods & open landscape. Spectacular development to bring your own builder & build your dream home. **Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900.**

**Hidden Lakes of Sharon -** 6 beautiful lots ranging from 2 acres to 4 acres with woods, ponds, & cul-de-sacs. Highland LSD & conveniently located to major highways & Montrose shopping. Lots starting in **\$130s. Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900. See it on YouTube at: <https://youtu.be/gAuP69GJ79U>**

**STOW**

**2818-2845 Graham Rd:** 4.38 acres, public utilities, zoned R-3 multi-family w/many options. Property currently has 2 income-producing single family houses on property. **\$186,000. Gary Stouffer 330-835-4900.**

**UNIONTOWN**

**3663 S. Arlington Rd:** Over 4 acres of commercial land with 194' frontage on S. Arlington Rd. & Fortuna Dr. Zoned B-3. Utilities at street. Convenient to I-77 & shopping/retail. **\$450,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

**WADSWORTH**

**V/L Sharbrook South Rd:** 3 lots available in Highland SD. 2+ acres, 5+ acres & 7+ acres. Available separately or as one 14+ acres to create your private hideaway. **Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

**V/L Harpster Rd:** 16 acre parcel. Beautiful setting for private estate or horse ranch. 150' of frontage. Well & septic. **\$169,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

**599 Brentwood Way S/L 17:** Highland LSD. 2.84 acres on cul-de-sac, well, septic. **\$185,000. Gary Stouffer 330-835-4900.**



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## HOUSE MAJORITY CAUCUS BLOCKS HB 371 FROM FLOOR VOTE

As you know, HB 371 (Merrin) provides a reasonable method of taxing developed lots until the lot is sold or a builder begins construction. The bill was approved months ago by the House Ways and Means committee on a 12-3 bipartisan vote. Then, mysteriously, the bill was pulled from the floor and remains in limbo. We are told House leadership will not allow the bill to move to the floor until 50 majority members agree to vote for it. As of this week, it was told to us that 20 to 24 majority members are opposed to the bill.

The caucus canvas “whipping” is secret, though we can only guess who is holding the bill up. A few members have told us they are opposed, but a number are on record as cosponsors or have indicated they will vote for it. To no surprise, some are taking both sides here. Every local government group is steadfastly opposed and that seems to be the factor in preventing a vote.

On a positive note, minority leader Strahorn and others in his party are supporting the bill. We believe we have ample votes if the bill reaches the floor, but House leadership is holding it up. The only avenue at this time is to quiz your House member as to their level of support. We have a good idea of who the fence sitters are. Please call us if you want some help in this effort.

Thanks to Majority leader Schuring

who has been out front trying to move the bill. It appears though not all his members are good followers. Session days for the rest of the term will be limited.

## SPLIT RCAC ACTS ON ENERGY CODE RECOMMENDATIONS; RETAINS OHBA PATHS ALONG WITH MODIFIED 2018 IECC

At its meeting this week, the Residential Construction Advisory Committee (RCAC) finished up its code review and put together the statutorily required cost impact analysis before voting to move the proposed RCO along in the rule making process. The most contentious discussions came from the review of the 2018 IECC. The sub-committee charged with reviewing the IECC changes recommended the adoption of a modified 2018 IECC with alterations to maintain current 2013 RCO Energy requirements for remodeling/additions, as well as, the OHBA Alternative compliance paths, among a few further modifications hoping to mitigate some of the cost increase associated with the changes. With the changes made, the committee voted 4-2 to include the recommended 2018 IECC in the RCO code update. The RCAC assigned a cost impact for the energy code changes ranging from \$100 to \$1200, depending on what path a builder chooses to use for construction. OHBA is still evaluating the actual cost impact of moving from 2009 to the modified IECC 2018. The code package now is moved for stakeholder comments and the Common Sense initiative (CSI) process.

## ELEVATOR LICENSING LEGISLATION TESTIMONY

HB 236 Model Elevator Law (Patton, Cupp) and SB 308 (Uecker, Yuko) had hearings this week in the House and Senate committees. The House committee heard from proponents, opponents and interested parties, while the Senate heard from

*(Legislative Review - Continued on page 9)*

# Member News

## Renewed Builders

Bridgeport Custom Homes & Design, LLC – Medina  
Carrington Homes – Hinckley  
Dwight Yoder Builders – Uniontown  
Pride One, Inc. – Medina

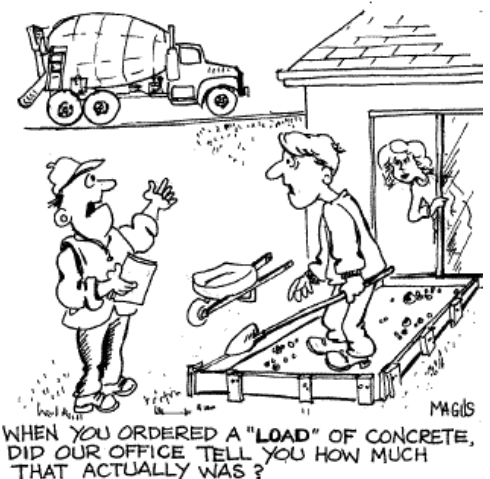
## Renewed Associates

ID Creative Group Ltd. – Valley City  
MacGregor & Broemsen – Akron



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the sponsor in its first hearing. Two representatives from the residential/accessibility elevator industry came to testify on some concerns with the way the correct bill is drafted. Their testimony is attached. It appears HB 236 and SB 308 may continue moving and OHBA will be contacting and meeting with committee chairs and sponsors over the summer. Please contact OHBA with questions or if you have an interest in contacting the sponsors of the bills.

### **RCAC RESIDENTIAL CODE RECOMMENDATION MOVES TO BBS FOR REVIEW AND ACTION; STAKEHOLDER MEETING SCHEDULED**

At its last meeting, the Residential Construction Advisory Committee (RCAC) finished up its residential code review and put together the statutorily required cost impact analysis before voting to move the proposed RCO along in the rule making process. Although not all committee members were present, with a split vote, the RCAC sent the code to the BBS. The proposed code is now in front of the BBS for its review with the required stakeholder meeting scheduled for Friday, August 17, 2018 from 11 a.m. to 1 p.m. in Training Room 1, 6606 Tussing Road, Reynoldsburg, Ohio 43068. The proposed code can be viewed at the link below.

[https://www.com.ohio.gov/documents/dico\\_Proposed%20Residential%20Code%20of%20Ohio%20Rules%20\(AG%2097\)%20-%20August%202017,%202018%20Stakeholder%20Meeting.pdf](https://www.com.ohio.gov/documents/dico_Proposed%20Residential%20Code%20of%20Ohio%20Rules%20(AG%2097)%20-%20August%202017,%202018%20Stakeholder%20Meeting.pdf)

The most contentious discussions came from the review of the 2018 IECC. The sub-committee charged with reviewing the IECC changes recommended the adoption of a modified 2018 IECC with alterations to maintain current 2013 RCO Energy requirements for remodeling/additions,

as well as, the OHBA Alternative compliance paths, among a few further modifications hoping to mitigate some of the cost increase associated with the changes. The committee voted to include several paths to achieve compliance with the energy provisions: a modified 2018 IECC, OHBA Alternative Compliance Paths, and an option for remodeling/additions to maintain current 2013 Energy requirements. These, along with all other proposed changes can be viewed in the link above.

### **PLENTY OF LICENSING LEGISLATION STILL BEING CONSIDERED**

While the legislature is on summer recess, there are still numerous pieces of licensing legislation on the list of bills remaining when they return in the fall. OHBA will continue to monitor each of them, and engage in discussions to prepare for the House and Senate's return in the fall.

**HB 148 Home Improvement Contractors** (Patmon, B.) To require statewide registration of home improvement contractors, to create the Home Improvement Board, and to make an appropriation. HB 148 provides exclusive authority to home improvement board to regulate home improvement contractors in Ohio. Prohibits any person from knowingly acting as a home improvement contractor unless the person is registered or the person is licensed under the OCILB and home improvement is covered by the license. Home improvement includes cost to owner exceeding \$500 but does not exceed \$25,000. The bill has been referred to House Finance due to an appropriation, but has yet to be heard. OHBA has met with both the sponsor and chairman from House Commerce and Labor, where the bill is likely to end up.

**HB 164 Commercial Roofing** (Patton, T.) To require commercial roofing contractors to have a license. HB 164 would include commercial

roofing contractors as a licensed specialty trade under the OCILB. OHBA has met with the sponsor and chairman of the committee hearing the bill to express concerns with the extension of the current OCILB law to roofing. Most concerning is the prohibition on the use of unlicensed subcontractors. The law currently requires a company use employees or licensed subs.

**HB 211 Home Inspectors** (Hughes, J.) To require the licensure of home inspectors and to create the Ohio Home Inspector Board to regulate the licensure and performance of home inspectors. OHBA has been involved in discussions with interested parties, as well as, the sponsor to address concerns with any additional authority given to the licensed home inspector. Additionally, the committee adopted a substitute bill with some changes requested by OHBA to remove any language referencing the adoption of a particular national model code. The House voted to approve HB 211 before summer recess.

**HB 236 Model Elevator Law** (Patton, Cupp) and **SB 308** (Uecker, Yuko) had hearings in the House and Senate committees. The House committee heard from proponents, opponents and interested parties, while the Senate heard from the sponsor in its first hearing. Two representatives from the residential/accessibility elevator industry came to testify on some concerns with the way the correct bill is drafted. It appears HB 236 and SB 308 may continue moving and OHBA will be contacting and meeting with committee chairs and sponsors over the summer. Please contact OHBA with questions or if you have an interest in contacting the sponsors of the bills.

**HB 339 Residential Contractors** (Schaffer, T.) To extend specialty contractor licensing to residential work. As with several other bills under consideration, OHBA has made clear



## EXECUTIVE VICE PRESIDENT'S COLUMN

By Vincent J. Squillace, CAE  
Executive Vice President

### Politics, Legislation & OHBA

With the resignation of former Congress member Pat Tiberi, we got no summer relief from politics. A race evolved which caught the eye of a national audience. In fact, it appears the two candidates will spend a total of 7 million for the special election in August. Media from far and wide are on it 24-7. The bottom line; there is no escape from politics and the oftentimes negative tone.

This is the world we live in.

Unfortunately, there is no alternative from it all. More money in campaigns just increases the nasty rhetoric. As each campaign closes the mongers who are enriched by such campaigns just learn more tricks to convince candidates to hire them to get elected. A nasty cycle I know and no relief is in sight. As this November closes out the presidential race swings into high gear. To the surprise of no one, we all know what to expect.

As you know, OHBA's mission and objective is to represent the industry before state government. This is a big job and challenges are usual and customary. There is no escape from the perils of abstinence. Just as the wheels turn in our nation's capital, the same plays here. Just about every industry is represented somehow and they want some privilege or relief. A certain amount of all this activity involves our industry.

So be sure to thank all the past leaders of OHBA who have faithfully built a strong Association to benefit you. Our recent negotiations over the property tax bill HB 371 provides a glimpse into just who supports reasonable housing development and who favors increased local government and property taxes. It also helps us understand just what other "predevelopment" groups are willing to assist us.

Just be certain though; OHBA is at the front of it all, just as planned. ■

*(Cover Story - cont'd from front cover)*

But millennials, born between 1981 and 1997, are less likely to get married than their parents and grandparents, and when they do, it's often later in life.

In 1960, the average age women and men first married was in their early 20s; today, the median age for a first marriage is closer to 30. Millennials are three times as likely to have never married as members of the Silent Generation — those in their 70s and 80s — when they were young.

#### Unmarried couples

The median price an unmarried couple pays for their first house is

\$177,000, according to the Realtors.

As an unmarried couple, figuring out how to purchase a house can quickly become complicated and emotional, experts say.

Most married couples simply take the title, "tenants by the entirety." That wonky term means both spouses own 100 percent of the house. It's harder for potential creditors to go after the property if one of the spouses is in serious debt (at least while the other spouse is alive) because it doesn't belong to just that person.

In addition, "when one dies, the other surviving spouse immediately

*(Millenials - Continued on page 14)*

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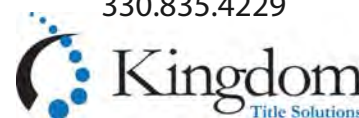
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its concerns with the current prohibition on use of subcontractors, and will not sign off on this extension until this is addressed. Further, there also needs to be a separate residential section if HVAC licensure is extended to include residential work.

**SB 115 Roofing Contractors** (Bacon, K., Hackett, B.) To require the registration of roofing contractors. SB 115 sets forth an extensive registration requirement for residential roofing. This legislation is a national effort being pushed by insurance groups, and it appears there will be time, according to the sponsor, to discuss further. SB 115 has been referred to committee, and received sponsor testimony. An interested party meeting brought a room full of insurance representatives, in addition to, industry groups. OHBA made comments regarding the current prohibition on unlicensed subcontractors

and the potential of simple registration beyond roofing contractors. OHBA continues to provide feedback on potential changes.

## NEW HOUSE MEMBER SWORN IN

Mr. Rezabek resigned at the beginning of the month after Gov. John Kasich appointed him to the judgeship he planned to seek in November. Mr. Rezabek swore in Rep. Todd Smith (R-Germantown) to fill his seat. Rep. Smith won the Republican primary in that district, narrowly defeating Kenneth Henning.

## OHIO EPA NPDES CONSTRUCTION GENERAL PERMIT UPDATE

The OEPA presented changes made to the draft permit before sending it to the Director to become effective April 23, 2018. The agency agreed to make modifications after receiving feedback from OHBA, as well as, other stakeholders on concerns with

requirements proposed in the new permit. A brief summary, including important time frames for renewals, can be found below. The actual language of #OHC00005 can be found at the following link.

[http://epa.ohio.gov/portals/35/permits/OHC000005/Final\\_OHC000005.pdf](http://epa.ohio.gov/portals/35/permits/OHC000005/Final_OHC000005.pdf)

**1-Submittal of SWPPP** with NOI requirement removed (except if in the Darby/Olentangy)

### 2-Grandfathering modifications

- Project under prior NPDES approval and has started construction prior to effective date of #OHC00005 may continue with permit previously working under
- Multiphase example: existing regulation detention basin with older permit and new phase to drain into old pond—the project will not need to upgrade detention basin to meet new requirements. (so long as detention basin constructed post 2003)
- Project with local approval and starts construction within 180 days of effective date of #OHC00005 will remain okay under #OCH00004.

**3-Olentangy set to expire May 2019**, so current permit remains in effect until May 2019, at which time the #OHC00005 will replace it.

**4-Renewals:** Existing permits not renewed with 180 days (increased from 90) will be terminated. If the project will not be completed by October 20, 2018, then you must submit a renewal application by this date or your coverage will terminate (see Part I.F.5 of OHC000005).

**5-Post-Construction Water Quality Treatment** for sites 1-2 acres-ability to use less restrictive BMP than required for larger construction.

**6-‘Perpetual’ and ‘perpetuity’** have been stricken and replaced with ‘long term’.

**7-Redevelopment requirements** have been put back to current permit requirements (removal of increased % and green infrastructure incentives). Please contact OHBA with any questions or further feedback.



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# It Takes Teamwork



## to Hold a Successful Parade!

### And, quite honestly, we need your participation!

1) You work with builders; 2) the recent Financial Forecast predicts another outstanding construction year, and 3) fellow builder members building/selling homes helps your business prosper – you can't afford not to participate. In fact, the last three years of Parades yielded *over \$32 million* collectively in home sales for its builders and we expect this trend to continue to grow.

What's in it for you? **Great visibility** ... here's the lowdown:

- Business name and logo on the MCHBA website as a supporter of the event
- Logo on the MCHBA website links to your website
- Business listed in all press releases submitted to print media
- Logo on the map/model handout (printed and online)
- Listed in Building Blocks as a Parade sponsor for 3+ months
- Free 1/6 page ad in 3 issues of Building Blocks (size upgrade available)



**MEDINA COUNTY**  
Home Builders Association

#### PARADE DETAILS

**DATES:** Sat., Oct. 6th – Sun., Oct. 21st

**HOURS:** Sat & Sun ONLY 12-5 pm, closed Mon-Fri

**SPONSORSHIP:** \$500 – You get everything listed. Want to do more? Contact the HBA directly.

#### *Planned Media Promotion / Advertising:*

Virtual tour & map online (each model has its own details page & website links); Advance Ohio (targeted online marketing); The Plain Dealer (print advertising); Sun News (editorial, online and print advertising); The Post (editorial and print advertising); Beacon Journal (editorial, online and print advertising); Cleveland.com (online advertising); Homes.Ohio.com (online advertising) & potentially more (dependent on final budget)

**Participation Deadline: August 31, 2018**

Call 330.725.2371 today or email Sharon Brock at [sharonb@medinacountyhba.com](mailto:sharonb@medinacountyhba.com). Don't miss this opportunity!

owns the dead spouse's interest," Shmulewitz said. "That's a pretty powerful benefit."

But this title is reserved for married couples only. Unmarried duos will either have to use a so-called "joint tenancy with rights of survivorship" or "tenancy in common" title.

Whether you should use a "joint tenancy" or "tenancy in common," title is an existential matter, said William A. Cahill Jr., an estate-planning lawyer in Brooklyn. The main question you should ask is, "If one of us dies, where does the house go?"



If it should go to the other partner, "joint tenancy" makes sense, but if it should go to one of the girlfriend's children, "tenancy in common" is typically better, Cahill said.

No matter how you take title to the property, if you're both on the deed and take out a mortgage, and if you both sign the note, you're both held "jointly and severally" responsible for the mortgage, said real estate attorney Fern Mehler.

"The banks don't care if he owns half the property and you have decided to split the bills, the banks will hold you both responsible, individually, to pay back the mortgage — all of it," Mehler said.

Unmarried couples should have a meaningful conversation sooner rather than later about how the house will be split and who will pay for what, Shmulewitz said. "When they have that discussion it can be very revealing of how strong that relationship is," he said.

The easiest way to sort out these

logistics is through a handshake, but couples would be wise to get their the agreement in writing (most real estate lawyers can draw up these agreements). It can also be specified on the deed that, say, one partner owns 70 percent of the house and the other owns 30 percent.

Taylor, the homeowner in Connecticut, decided to have a legal document drawn up in case their relationship went south.

It specified that since she had contributed more than her boyfriend to the house's down-payment, she would also receive more of the house's value should they break up. They also agreed to switch off making their monthly mortgage payments. "I never thought we'd have to use it," Taylor said. "It was more of a worse-case-scenario piece of mind."

Still, if you and your partner decide to part, the situation is likely to become messy no matter the precautions, Mehler said.

"[It] could lead to a battle royale as to who put in most of the money and how much each would be entitled to in the event of a sale," Mehler said. "In this case, it would be helpful if there were records of all payments throughout the ownership: canceled checks, monthly bills, spreadsheets and tax returns."

In the end, you'll both have to put the house on the market or one will have to buy it from the other, potentially picking up legal fees and transfer taxes along, of course, with the cost of the partner's portion of the property at the time.

"It's tough enough with married couples who get divorced," Mehler said. "For individuals, they have to protect themselves."

### Singles

Buying a house on your own? You won't need to struggle over questions of ownership or make any compromises. But being on your own as a homeowner has its own challenges, experts say.

Your financial picture alone will need to be sufficient to secure a mortgage. Single women pay a median price tag of \$154,000 for their first house, compared with \$145,000 for single men, according



to the National Association of Realtors.

Jenna Smith, 25, bought a townhouse on her own in Antioch, Tennessee, for \$160,000. She only had to put around 3 percent down on the house, but she needed to buy mortgage insurance as well.

She said it would be nice if there were someone to help her with the bills, but she likes that the house is in her name only.

Mehler said single homeowners need to make sure they'll be able to cover all of the myriad and sometimes unexpected costs of owning property.

"If the boiler blows, you better have enough money to take care of it," she said.

Since there is no automatic transfer of the property to a spouse after the property owners' death, she said, the need for a will is at its greatest.

"If you want it to specifically go to your sister or brother, it should go in writing, and that writing should be a will," she said.

Single people looking for a house may want to know that they could rent out the property if they decide to move because of a change in life status, said Jessica Cohen, an associate broker at Douglas Elliman Real Estate. "I would highly recommend checking what the rental value is and that you're allowed to rent," she said.

One day, Smith wants to get married and have a family. But she doesn't believe life's milestones need to go in any particular order.

"I'm independent and I don't need to wait for a husband to do something that makes sense in my life," Smith said.

As for Taylor and Mitchell? They're getting married next Saturday.

# To Be Or Not To be ...



# in the Parade of Homes?

## Or Maybe Ask Yourself ... Why Shouldn't You Be?

If you plan to build and sell homes now and in the coming years in Medina County, you can't afford to miss this outstanding opportunity to get maximum buyer visibility. Here's why ...

- 1) Most builder members *are not in a financial position* to invest similar marketing dollars for only their company;
- 2) Last 3 years' Parades yielded *over \$32 million collectively* in gross sales for participating builders (sale of models, land and to-be built homes);
- 3) Our Financial Forecast *predicted another outstanding year for residential construction* so take advantage; and
- 4) You won't find *a better marketing value* for promoting new home construction in Medina County. Put your membership to work and commit.

### PARADE DETAILS

EVENT DATES: **Sat., Oct. 6<sup>th</sup> – Sun., Oct. 21<sup>st</sup>**

OPEN HOURS: **Sat & Sun ONLY 12-5 pm,  
closed Mon-Fri**

INVESTMENT: **\$1,500 per model, discounted price  
of \$1,200 per model for multiple  
homes from same builder (credit  
cards accepted)**

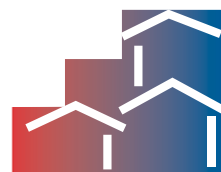
### *Planned Media Promotion / Advertising / Marketing:*

- Virtual tour with map online (*each model has its own page complete with details & website links*)
- Advance Ohio (*targeted online marketing*)
- The Plain Dealer (*print advertising*)
- Sun News (*editorial, online and print advertising*)
- The Post (*editorial and print advertising*)
- Beacon Journal (*editorial, online and print advertising*)
- Cleveland.com (*online advertising*)
- Homes.Ohio.com & potentially more (*media mix dependent on budget*)

### *Participation Deadline:*

**August 31, 2018** (*fees, entry form, floorplans & photos*)  
**NOTE:** *Pre-Parade Safety Inspection form will be signed during inspection 2-3 weeks prior to event starting.*

**For more info or to get your Parade Entry Form,  
contact Sharon at the HBA office – 330-725-2371.**



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