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## Better Deals on Homes Can Chase Away Winter Doldrums

Article reprinted from The New York Times, 2/1/17

February typically isn't a month that brings out hordes of home shoppers. Colder weather and postholiday belt-tightening often combine to push sales into the doldrums.



But home buyers who are willing to buck the trend may find they are rewarded with better deals, said Daren Blomquist, senior vice president at Attom Data Solutions, which tracks real estate data.

An analysis by Attom of about 50 million home sales from 2000 through 2016 found that February was the most affordable month to buy. The median

selling price during the second month of the year was about \$104 per square foot, a discount of 6 percent over the rest of the year, on average.

The next most affordable months were January, March and April, with discounts of just under 6 percent, 4 percent and 2 percent over the annualized median price of \$110 per square foot. Data shows that buyers pay a premium when shopping during the summer months of June, July and August.

"Weather definitely plays a role," Mr.

(Cover Story - continued on page 3)

### In This Issue ...

Financial Forecast Details

Financial Forecast Sponsor  
Thank You's

Americans Making Big  
Compromises to Buy  
Homes

OHBA - Cliff Shandle

What Boomers Want ... &  
More!



Kenneth Cleveland	1,061*
Calvin Smith, Life Dir.	594.5
John Sumodi	160.5
Bob Knight	93.5
Russ Sturgess	29
Doug Leohr	25
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Greg Thomas	3.5
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Mike Hudak	3
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Ted Curran	2
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Sean Smith	1

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

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## NOTE: HBA Email Changes

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General email is now:

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**The *Financial Forecast*  
will be held on  
Wednesday,  
February 8, 2017 at  
Williams on the Lake  
in Medina. More  
details on page 11.**

*(Cover Story - continued)*

Blomquist said. “Buyers don’t want to brave the cold, rain and snow, so there’s low demand.”

The pattern also holds true, however, even in areas which don’t typically see snow and ice, like Florida. That is likely because the early months of the calendar coincide with the middle of the school year, and families aren’t gearing up to shop yet. “February is an in-between time,” he said.

Also, people may have spent down their savings over the holidays, and that can crimp their ability to scrape together a down payment.

For those willing and able to shop, however, there are benefits. Sellers who list their homes during the slower months are typically eager to sell, said William E. Brown, president of the National Association of Realtors.

“It’s a buyer’s market during the colder winter months,” Mr. Brown said. “When sellers list in the winter, they know it’s slower, so they’re more motivated and more willing to

*(Article continued on page 7)*

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# From the Executive Director

Members and Friends:

I hope everyone has gotten their RSVPs in for the Financial Forecast. I apologize, my letter had erroneously said Pat O'Brien's, but this year's event will be held at Williams on the Lake.

Once again, our associate members have stepped out in outstanding fashion to help sponsor this event. Specifically, here are the companies that are sponsoring the Financial Forecast: **Advance Ohio** (formerly The Plain Dealer), **Alpha Insulation & Gutters**, **Carter Lumber**, **Columbia Gas of Ohio**, **Fidelity National Title**, **First Federal Lakewood**, **Graves Lumber**, **ID Creative Group Ltd.**, **Kingdom Title Solutions**, **National Carpet Mill Outlet**, **Sundance Ltd.**, **Transfer Title Agency Inc.** and **All Construction**. Thank you to all of these fine companies for your support of our association.

We look forward to two more outstanding Parade events this year as well so be sure to plan ahead and participate – these events will provide a slew of potential homebuyers and new contacts and there's simply no better return for your marketing investment than these events.

Respectfully:

Dave LeHotan  
Volunteer Executive Director



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## LOTS AND ACREAGE

### BATH TOWNSHIP – Revere Schools

Four Seasons S/L 17 Shade Rd: **FREE GAS**, 3.8 acres, well/septic. Wooded, horses permitted. **\$126,900.** Gary Stouffer 330-835-4900.

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

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

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

### AKRON / ELLET

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

### BRUNSWICK

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

### CHAGRIN FALLS – Kenston LSD

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

### COPLEY

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

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

### DOYLESTOWN

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

### FAIRLAWN – Copley/Fairlawn Schools

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

### GRANGER – Highland Schools

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

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

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

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

V/L 4711 Dunsha Rd.: Approx. 182 acre farm in Highland LSD, rolling meadows, woods, pond & barns. Cottages on property. 10 min. from I-77 & Montrose shopping/dining. **\$2,693,600. SALE PENDING.** Gary Stouffer 330-835-4900 and Ryan Shaffer 330-329-6904.

### HINCKLEY – Highland Schools

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

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. Between 403 and 417 River Rd. **\$134,900. SALE PENDING.** Ryan Shaffer 330-329-6904 and Gary Stouffer 330-835-4900.

### KENT

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

### LAKE MILTON

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

### MEDINA

Fox Meadows Country Club:

173 Hounds Run: .5 acres. City water/sewer. \$40,000.

222 Maidstone Lane: .5 acres. City water/sewer. \$60,000.

226 Maidstone Lane: .5 acres. City water/sewer. \$60,000.

6464 Aberdeen: .5 acres. City water/sewer. \$65,000.

Mike Stoerker 330-701-4426

### 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.

### PALMYRA TWP

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

### RICHFIELD – Revere Schools

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

### SHARON TWP – Highland Schools

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

Blue Ridge Estates Lots 15, 38 & 52. Great opportunity to build in privacy & seclusion, 2+ acre lots in Highland SD, septic/well, cleared & ready to build. Lot 52 **\$75,000.** Corner lot 15 **\$69,500.** Lot #38 **\$75,000.** Ryan Shaffer 330-329-6904 or Gary Stouffer 330-835-4900.

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

### STRONGSVILLE

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

### WADSWORTH

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

### UNIONTOWN – Green Schools

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

Tom Boggs –

[tomboggs1@gmail.com](mailto:tomboggs1@gmail.com)

Laura Horning Duryea –

[LauraDuryea@stoufferrealty.com](mailto:LauraDuryea@stoufferrealty.com)



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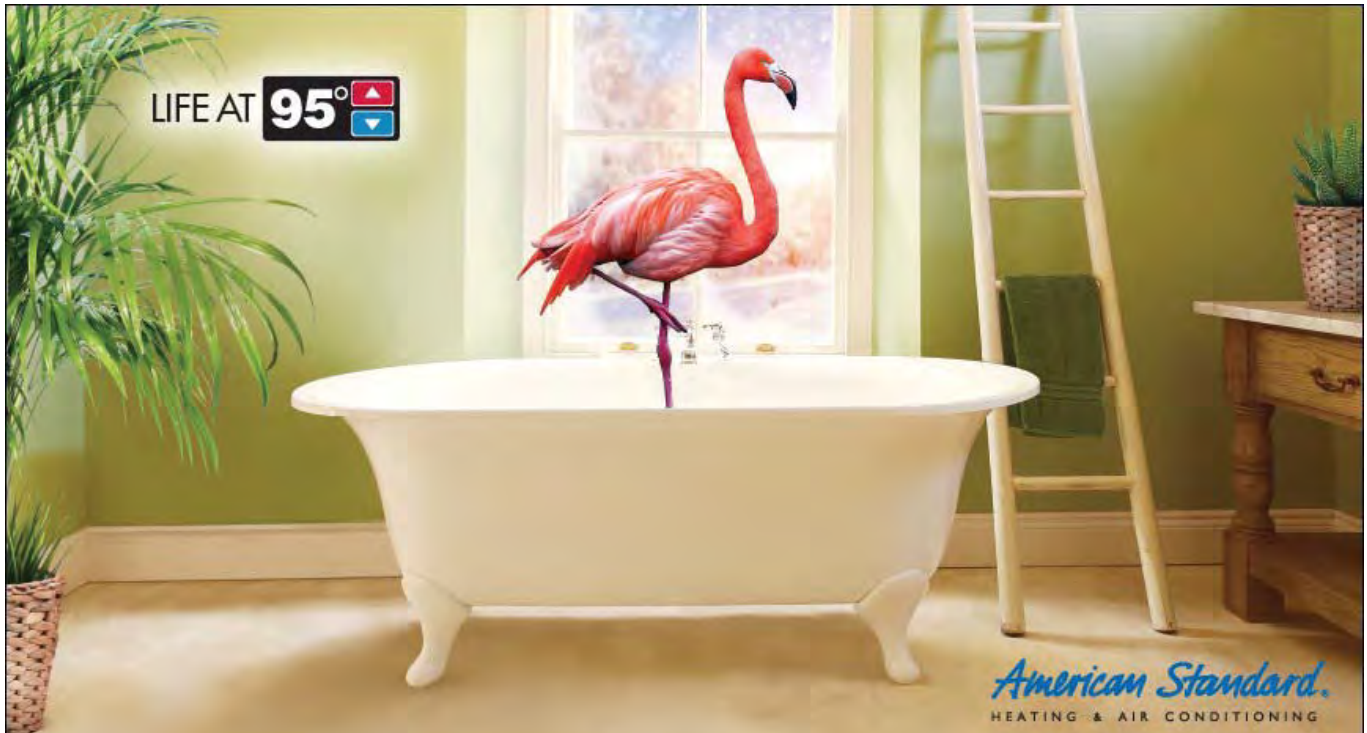
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## Thank you Ken Cleveland For Continuing to Make a Difference on Behalf of the MCHBA!

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. ■

*(Cover Story - continued from page 3)*

negotiate.”

That is a plus, since the supply of homes for sale over all remains fairly tight, especially for entry-level buyers, according to the association’s most recent statistics.

While 2016 was the best year in a decade for home sales, sales slowed in December because of rising interest rates and a lack of affordable properties in many markets, according to the association.

Given the low inventory of homes in many markets, shoppers must take advantage of every opportunity they can — so it may be worth shopping in February. “There’s fewer listings, but there’s also less competition,” Mr. Brown said.

And getting a jump on things by starting early may give shoppers a leg up, especially in competitive markets. Mr. Brown, a real estate agent in Alamo, Calif., said it was not unusual to see 50 to 60 people come through an open

house in the spring and summer months in many parts of California.

Because there is less inventory in the winter, there also may be fewer homes available that meet your criteria, Mr. Blomquist said — and you may regret settling for a house that doesn’t meet your needs, even if it’s a bargain.

Julie DeLorenzo, a sales associate with Keller Williams Realty in Boise, Idaho, says sellers, too, can benefit from a putting a home on the market in the winter, because prospective buyers are most likely motivated as well. “I love winter listings,” she said. Recently in Boise, she said, the temperature was 17 degrees and there were two feet of snow on the ground. “If you’re out looking in that,” she said, “you’re a serious buyer.”

Ms. DeLorenzo said that winter shoppers shouldn’t count on too much bargaining leverage if they are looking in a market like greater Boise, which currently has fewer than 700 active home listings — a fraction of what it has

*(Cover Story - concluded on page 9)*



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(Cover Story - continued from page 7)

during a “normal” market, she said. “That is really low,” she said, noting that most homes in the area end up selling for full price.

Here are some questions and answers about home shopping:

**What are current mortgage rates?**

The average rate on a 30-year, fixed-rate home loan rose to 4.19 percent as of Jan. 26, up from 4.09 percent a week earlier, according to the weekly survey from Freddie Mac. A year ago, the average was 3.79 percent.

**What do I need to know about the recent change in some mortgage insurance premiums?**

A last-minute move by the Obama administration would have lowered mortgage-insurance premiums for new borrowers using a program offered by the Federal Housing Administration

that is popular with first-time and low-income home buyers. Mortgage insurance protects lenders in case a borrower defaults on a loan. The federal government had estimated the change would save qualified borrowers an average of \$500 in 2017, helping to keep loans affordable at a time of rising interest rates.

But the Housing and Urban Development department, which oversees the F.H.A., suspended the cut indefinitely shortly after President Trump’s inauguration on Jan. 20, saying any adjustment needs more analysis and research.

**How much does a typical single-family home cost these days?**

The median price of an existing home in December was \$232,000, up 4 percent over a year earlier, according to the Realtors’ association.



## 2017 Dates To Remember

### February 8, 2017

**Annual Financial Forecast**  
– Williams on the Lake in Medina - Details page 11

### May 6–21, 2017

**Spring Parade of Homes dates** – Watch for more info.

### June 15 or 22, 2017

**Annual Golf Outing (tentative)** – Shale Creek, watch for more info.

mortgage rates means it’s not getting any easier to be a first-time buyer,” said Lawrence Yun, chief economist of the National Association of Realtors. “It’ll take more entry-level supply, continued job gains and even stronger wage growth for first-timers to make up a greater share of the market.”

Home buyers are getting squeezed by several forces. Total housing inventory in December was 6.3% lower than a year ago and has fallen for 19 straight months, the realtors group says. The supply crunch is pushing up prices. The median price of an existing home was up 4% from a year earlier.

And 30-year mortgage rates have risen to 4.19% recently from 3.47% in late October, increasing monthly payments. Also, despite the growing housing demand and strengthening economy, home construction is still stuck modestly above recessionary levels.

Although buyers face challenges, experts say home ownership is still a better deal than renting. “In my opinion, if someone is going to be in a spot for more than seven years, you got to go with a home purchase,” says Chuck Failla, principal at Sovereign Financial Group, which provides financial planning services. ■

# Americans are Making Big Compromises to Buy Homes

By: Anne-Marcelle Ngabirano, USA TODAY

Limited housing supplies are forcing prospective homeowners to make significant compromises, such as devoting less money to saving for emergencies and retirement, a new survey says.

According to a study commissioned by Owners.com, an online brokerage, about 60% of consumers said saving for a home takes priority over saving for an emergency, or retirement and 72% said it would limit their contributions to other investment funds.

Although most consumers prioritize home ownership, the lack of affordability is a cause for concern. According to the survey, 69% of consumers fear not having enough cash for the down payment. Besides cutting back on other savings, the survey respondents are willing to downsize their dream homes: 51% would consider buying a fixer-upper, while 36% are willing to purchase a smaller home than what they prefer.

“Constrained inventory in many areas and climbing rents, home prices and



# What Boomers Want ...

Reprinted from *Builder Magazine*, By Aurora Zeledon

The baby boomers, heading into 55+ age groups, are looking to downsize, but not sacrifice what they want in that space. Here are a few of the trends we are seeing on the request to build list for this age group:

- 78% of baby boomers want both a shower stall and a tub in their master bedrooms (Source: NAHB Housing Preferences of the Boomer Generation study).
- They want functionality, flexibility and outdoor living space.
- They want single floor living – a walkout basement is fine, but they want all their living needs on one floor.
- Large kitchen islands for ample prep space and guests to be able to mill around.
- Sliding doors that open up dining areas and great room for seamless indoor/outdoor flow.
- A generous-sized study which can also serve as space for crafts, reading or even a formal dining room during family holidays.
- They want multiple bedrooms for grown children or frequent visitors - especially those that offer their own private bath (a mini-suite) offering privacy and comfort to guests.
- Hall baths that are located close to back porch or sliders so outdoor guests can easily access them. ■



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# GOOD NEWS!!!

It is by unanimous vote at the National Board meeting there will be **NO DUES INCREASE** this year for NAHB. It will stay at the current rate of \$182.00 per member for at least the next year.

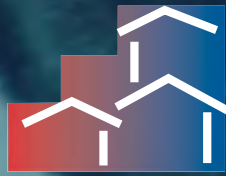
## Member News

*Know someone interested in joining the Medina County HBA? Doing business with companies that AREN'T members? They should be!*

*Call Sharon Brock with their information and she can send out a member packet (330.725.2371) or visit our website and download the membership application.*



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# FINANCIAL FORECAST

**Wednesday, Feb. 8, 2017**  
**Noon to 1:30 pm**

@

## **Williams on the Lake**

Back Building – Lakeside East  
787 Lafayette Rd. | Medina, Ohio 44256  
330.725.2371 (HBA Office)

### **Forecast Speakers:**

**Bob Giacomo, Westfield Bank,**  
**Jim Owen, Fifth Third Bank &**  
**Rick Smith, First Federal Lakewood**

**REGISTRATION: Builders FREE (RSVP req'd)**  
**Members – \$25 | Non-Members – \$30**  
(includes lunch provided by Williams on the Lake)

**Lunch: "Soup and Sandwich"** - includes Deli Wrap sandwich;  
Chicken Noodle soup; fresh tossed salad, assorted cookies  
and brownies, coffee, water and soft drinks

**Registration required.** Register online through Builder Fusion or call the HBA at **330-725-2371** to RSVP. Builders **MUST** RSVP to get FREE lunch. No shows will be charged.

RSVP / register **no later than January 27<sup>th</sup>** and don't miss this important event to help you plan for 2017 and beyond. We look forward to seeing you there!

It's not easy being one of our speakers at the Annual Financial Forecast, however, we are very lucky to have an excellent core of financial experts that can, in fact, help with planning for 2017 and beyond. It's crucial for the success of your business to find out the anticipated economic climate for 2017, how it relates to the local construction industry, and how you can capitalize on that information to grow your business.

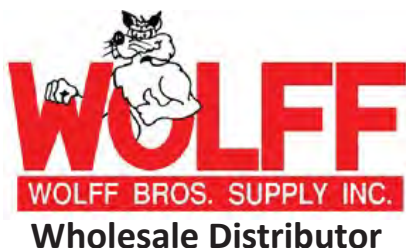
Remember, **failing to plan is planning to fail** so plan for success by attending the 2017 Financial Forecast and be prepared to take advantage with the foresight you receive from this important meeting.



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

# CARTER *Lumber*



**A**t 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**

## **OLON**

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

## **ELYRIA**

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

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[carterlumber.com](http://carterlumber.com)



**MEDINA COUNTY**  
Home Builders Association

# FINANCIAL FORECAST SPONSORS

We appreciate these businesses stepping up to support our Association so please support these members when you can.

## ALL CONSTRUCTION SERVICES



ColumbiaGasOhio.com/Switch  
800-440-6111



**THANK YOU FOR YOUR SUPPORT!**



## EXECUTIVE VICE PRESIDENT'S COLUMN

By Vincent J. Squillace, CAE  
Executive Vice President

# CLIFF SHANDLE

OHBA Past President Cliff Shandle died last month. Cliff, a proud WWII Marine, had Marine Honor Guards attending his casket in a show of appreciation for his dedication to his duty during World War II. It is the duty of a Marine to protect and serve. Cliff's duty to OHBA paralleled that of his military service as a protector and guardian of OHBA and its members.

Cliff served our Association federation for many years and in many capacities. From Area Vice President to Legislative Chair and eventually OHBA president, Cliff was always contributing to the betterment of OHBA. Whether Build-PAC or attending our conventions, he was present, always with Shirley at his side, promoting OHBA and all we stand for and promote.

His service to OHBA was only equaled by his service to his local, the Cleveland HBA.

It is no surprise Cliff received every high honor we can bestow recognizing outstanding contributions to our industry effort. Cliff continued to contribute until his illness confined him to home. He always kept in close contact with us and was always ready to help in any way he could.

Cliff always answered the call to duty; whether as a wartime marine or active member devoted to his industry. We were lucky to have Cliff and will always cherish his memory as a truly outstanding member.



# Our Sincerest Sympathy



The Medina County Home Builders Association would like to extend their sincerest condolences to two of our outstanding members for their recent losses.

Builder Jay Hurwitz, Taeler-Made Construction, one of our newer builder members who has jumped in with both feet participating in Parade events and making a difference in our association, lost his dear wife Mary Sue Hurwitz in mid-January this year. Our hearts, thoughts and prayers go out to Jay and his family during this most difficult time.

We would also like to extend our sincerest condolences to associate member Jim Owen, former Executive Director of the association and long-time associate member (Fifth Third Bank) for the recent loss of his father (Jim will not be speaking at the Financial Forecast).



## Attention Builders:

Don't forget – the HBA has the professional business tools you need for home sales. We have the MCHBA Home Construction & Limited Warranty Agreement packages available at the office for only \$35 each. Be sure to use this tool for your own protection and peace of mind. It's packaged in a handy professional presentation folder for your homebuyers!

