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## Three top concerns custom builders have with *construction loans*

By: *Bob Giacomo, Senior Vice President, Mortgage Market Leader,  
Westfield Bank FSB*

Based on the many conversations I've had with custom builders, three points of contention stand out when it comes to construction loans: (1) the requirement for private mortgage insurance (PMI) on construction loans with less than 20 percent down; (2) the higher interest rate on jumbo construction loans; and (3) the slow draw process for construction loans. As a banker, I know that addressing these issues means coming up with creative solutions that benefit everyone in the relationship: the builder, the banking partner, suppliers, subcontractors, and, of course, the homeowner.



**1. The 20-percent down payment to avoid PMI is often tied up in the customer's current home**

The timing of selling one house and building another often means that resources for a down payment are tied up at the moment they are most needed. Home buyers may not have the full 20 percent down payment for a construction loan until they sell

their existing house, which puts them into the position of being required to pay PMI.

This dilemma is especially common for high-end construction loans, but it can be addressed in a way that works for all parties. For example, Westfield Bank has worked out an arrangement with its PMI partner to allow homebuyers to pay the PMI for one year, with the opportunity to remove PMI if they put 20 percent down after that time period. By carrying the PMI for one year, we can save the homebuyer thousands of dollars.

(Cover Story - continued on page 3)

### In This Issue ...

*Special Member Spotlight*  
Westfield Bank

Golf Outing Highlights &  
Photos

CareWorksComp Payroll  
True-Up Update

OHBA Prepares for Their  
Summer Meeting

*Enjoy Your Summer!*





Kenneth Cleveland	1,062*
Calvin Smith, Life Dir.	594.5
John Sumodi	181
Andy Leach	120.5
Bob Knight	94
Russ Sturgess	29
Doug Leohr	26
Mark Zollinger	24
Ed Belair	7
Greg Thomas	4
Mike Hudak	3.5
Dave LeHotan	3
Todd Scott	2.5
Ted Curran	2
Todd Folden	1.5
Rex Gasser	1
Jeremy Krahe	1
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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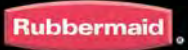
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## Home Construction Loans



### *2. The higher cost of jumbo loans creates an obstacle to selling custom homes*

Building a custom home often requires obtaining a jumbo construction loan, which is a loan that exceeds the Fannie Mae conforming loan limit. As of 2017, a construction loan of over \$424,100 is considered nonconforming and is subject to higher interest rates. Many banks will increase the interest rate once the loan amount exceeds the Fannie Mae conforming loan limit.

Higher interest rates are not attractive to customers who want to build, especially those who have excellent credit and the resources required to purchase a high-end home. To address this concern, Westfield Bank will go all the way up to a loan amount of \$650,000 without increasing the interest rate to the customer. As a result,

*(Cover Story - continued on page 7)*

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# From the Executive Director

Members and Friends:

Our recent Annual Golf Outing was a resounding success. In fact, the weather was quite cooperative and it appeared everyone enjoyed themselves. It was good to see all of you there supporting your Association. (see photos pages 13-16)

That brings me to our next topic. All of you joined the Medina County HBA to both network and to grow your business. That being said, I can't stress enough the importance of getting involved. As most of you probably know, you get out of something what you put into it – and the same is true with the Association.

I would like to encourage ALL of our builders to seriously consider being part of the upcoming Fall Parade of Homes. There is NO better way to promote your building business if that's in fact what you are doing and want to continue to do in Medina County. The visibility is incredible. Our past builder participants repeatedly reap the rewards of being part of this event so unless you have more business than you know what to do with (and even then), you should be part of this event. Make your membership work for you.

We have experienced unprecedented participation from our Associate members. Apparently they've figured it out ... putting their time and resources into our Association is reaping rewards for them as well. Increased contacts, increased business and sales, and a win/win for everyone - builders included.

So I encourage all of you to participate. That's how we can all be successful!

Respectfully,

Dave LeHotan  
Volunteer Executive Director



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## LOTS AND ACREAGE

### BATH TOWNSHIP – Revere Schools

**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. **\$175,000.**

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

### EAST CANTON

**The Quarry:** Beautiful, award-winning golf course & community with east access to Akron, Cleveland & Pittsburgh. 10 lots available. Underground utilities, water & sewer. **\$29,900. Mike Stoerkel 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

**N. Plainview Dr:** 6.8 acres. Public water, septic. **\$79,000. Mike Stoerkel 330-701-4426.**

**V/L S. Medina Line Rd:** Highland Schools. 2.77 acres, well & septic. **Mike Stoerkel 330-701-4426.**

**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

**16083 Chibiabos Trl:** 2.3 acres w/creek. Bring your own builder. **\$75,000. Mike Stoerkel 330-701-4426.**

**16216 Galehouse:** 3.5 acres. Chippewa Schools. Public water, septic. Beautifully wooded & elevated views. **\$67,500. Mike Stoerkel 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. **\$39,900. 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.**

### 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. **\$46,500. Ryan Shaffer 330-329-6904.**

### MEDINA

**4201 Maidstone Lane Fox Meadow Country Club:** City water, sewer. .5 acres. Bring your own builder. **\$65,000. Mike Stoerkel 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. **\$39,500. 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

**1508 Medina Rd.:** 3.25 acres. Commercial land. Zoned C2. **\$299,500. Gary Stouffer 330-835-4900.**

**Sharon Twp Beach Rd:** Highland School District. Approx. 35 acres available, split up in many variations. Owner financing available. **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. 6 lots left. Starting at **\$62,650. Ryan Shaffer 330-329-6904 or Gary Stouffer 330-835-4900.**

**1508 Medina Rd.** 3.27 acres. Commercial. Zoned C2. **\$299,500. Gary Stouffer 330-835-4900.**

### SHARON TWP –

#### 2 NEW DEVELOPMENTS

**Bonnie Glen** - 33 beautiful lots available in Bonnie Glen Development. Lots range from 2 to over 4 acres in size. Each lot has something special from ravines, woods or open landscape. Prices starting at **\$123,500/lot.** Spectacular development to build your dream home. **Gary Stouffer 330-835-4900.**

**Hidden Lakes of Sharon** - 18 beautiful lots available ranging in size from 2 acres to 3.8 acres in new Hidden Lakes of Sharon development adjacent to Crooked Stick Drive with woods, ponds, and cul-de-sacs. Highland Local Schools and conveniently located to major highways and Montrose shopping. Lots available starting from **\$129,000** and up. **Gary Stouffer 330-835-4900.**

### WADSWORTH

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

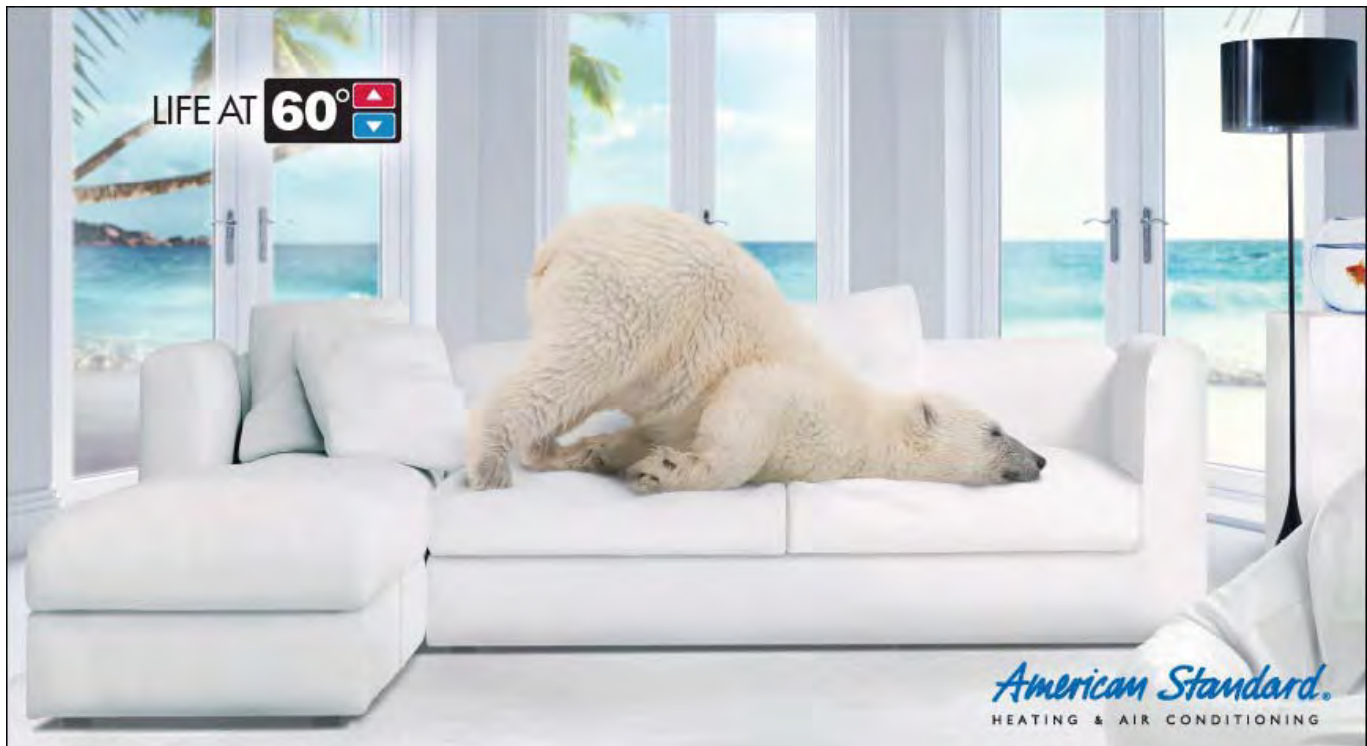
**Quail Lake Farms 10333 S/L 33 Quail Lake Circle:** Level lot on cul-de-sac. Backs up to small pond. Sewer/well. Doylestown mailing address. **\$99,000. Gary Stouffer 330-835-4900.**

### UNIONTOWN – Green Schools

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







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we do quite a bit of lending in this category. You could definitely say this a “niche” for us.

**3. A slow draw process can strain relationships with suppliers and subcontractors, leading to project delays**

An ongoing concern for builders is getting suppliers and subcontractors paid in a timely manner to keep the build on schedule and to maintain trust among all stakeholders in the process. Poor timing is the top complaint about the draw process: Builders typically must wait two to four weeks to receive funds from the time of the initial request. A more efficient draw process would help maintain good relationships and keep the project on schedule.



hired draw-process specialists, so that builders get their funds faster and keep the project moving. Westfield Bank also wires all funds, so that there is no worry about lost checks or waiting for deposits to be available.

What used to take two to four weeks now takes only two to four days. Westfield

Bank has two employees who manage the draw process, and I believe having that task centralized has made a difference in the turn-around time of processing draws. Both of the folks that handle this process are located out of our bank operations headquarters in Seville.

An efficient draw process helps the builder maintain goodwill with suppliers and subcontractors because they know they will get paid. The builder has the confidence that the money will be there when it’s needed, keeping the build on schedule and the homeowner happy.

Finding the right banking partner can help address builder concerns

(Cover Story - concluded on page 9)


**NOTE: FAX LINE**

**Due to inactivity, we have disconnected our fax line. Please call or email the HBA.**

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# Preparing for our Summer Meeting

Later this month (end of June) we will convene our midyear meeting, better known as the summer Board of Trustees (update in the next issue). This is the second of three meetings where our trustees meet. All members are welcome to attend and hear about the events at state government which impact you in some way. As usual, a number of important items are under discussion.

The biggest issue before the legislature is the multibillion dollar state budget. The House has passed its version now the Senate is reviewing it. The Senate will likely finish its review in time for a conference committee to work out the final details before the current fiscal year ends, June 30. The governor then has a few days to sign it, line item veto parts or just veto the whole thing. At this point we are not sure just what will happen.

Otherwise a number of issues are on our watch list: a bill to require all builders to register with the state; a bill to require licensure of commercial roofing contractors. The later bill would also prohibit roofers from using subcontractors on the job; a bill to license home inspectors, a bill to conform appraisers to federal laws and a bill to limit the use of cognovits notes in lending agreements. This is just a partial list. We will also update all on the current actions at the Ohio Residential Code advisory Committee.

And last OHBA Past President Bill Sanderson has been appointed to the Ohio Housing Finance Agency. That's it for now. ■

Keep in mind that no bank can be everything to everybody, just as no builder can serve the construction needs of all potential homeowners. For example, Westfield Bank's goal is to seek out and establish strong relationships with a core group of builders, who will know what they're getting from us and will know the timeframe in which they'll get it. The strength of Westfield Bank is that we do not go to builders and tell them what we are going to do for them; instead we go to builders and ask them what they need from us. Westfield Bank listens to their concerns: We develop our products and services around the needs of our building partners.

Find the banking partner that's right for you. Determine what kind of relationship you want to have with your banking partner and what kinds of products and services your business needs to be successful. Work with a bank that listens to your top concerns and that is willing to build a relationship with your company by responding to your needs.

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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' use and convenience!



## 2017 Dates To Remember

**October 7-22, 2017**

**Dates for Fall Parade of  
Homes – Watch for more info  
& be sure to participate!**

# Member News

## Renewed Associates

84 Lumber – Lorain  
 M & M Drywall, Inc. – Wadsworth  
 Rex Gasser Electric, Inc. – Sterling  
 Ron Kreps Drywall & Plasing Co.,  
 Inc. – Youngstown  
 Transfer Title Agency – Medina



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## Renewed Builders

Artisan Building & Design, LLC –  
 Medina  
 Lechko Brothers Construction  
 Company Ltd. – Hinckley  
 Pride One, Inc. – Medina

## Dropped Members

X.L. Builders – Mt. Eaton

*Know someone interested in joining the Medina County HBA? Doing business with companies that aren't members? They should be! Call Sharon Brock and she will mail a member packet (330.725.2371).*



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

Ken Cleveland continues to make generous donations to the Medina County Home Builders Association.

Ken is a charter member of our association and one of the founding fathers which helped create the Medina County HBA back in 1973 - 42 years ago. Ken Cleveland is our top spike member and has shown unending support for our association and all it stands for. Without his support over the years, the organization may not have survived - for which we are grateful!

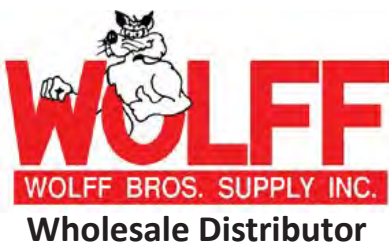
We congratulate Ken Cleveland for his continued support of our Association and sincerely thank him for his generous donations. This helps to continue the momentum of growth of our organization and helps us make a difference in our community. ■





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# Annual MCHBA Golf Outing June 22, 2017 at Shale Creek



Shale Creek Golf Club hosted 88 golfers (22 four person teams) from the Medina County HBA at our Annual Golf Outing. Winners:

- 1st Place Team – Reynolds, Reynolds, Knight & Whitlam
- Skins Winners – Masuga Team and the Reynolds Team
- Long Drive (#14) – T. Hunter
- Closest to Pin (#5) – C. Masuga
- Closest to Pin (#15) – B. Vinborg
- Long Putt Made (#9) – E. Belair



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- Par Level Sponsors

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- Kingdom Title Solutions
- All Construction Services
- Alpha Insulation & Gutters
- Fidelity National Title
- ID Creative Group Ltd.
- Landmark Homes, Inc.
- Lodi Lumber Company
- Mason Structural Steel
- Paramount Plumbing, Inc.
- Third Federal Savings & Loan



Right, lined up and ready to go ... but where is everyone? In the bar?





Left, Jeff Barnes getting ready to tear up the course ... literally?!?



Right, Mike Hudak telling everyone to be serious and golf their best! Not!



Left, Acting Executive Director Dave LeHotan with Lee Neal and Sam Hudspath photo op.

Right, Acting Executive Director Dave LeHotan (don't pose for pictures if you don't want them to show up somewhere).







Left, Jeremy Krahe and Acting ED Dave LeHotan (Jeremy might be brown-nosing here).

Right, okay - Tom Ostrander is sharing the spotlight with Jeremy Krahe and ED Dave LeHotan.



### UPDATE!

The payroll True-up period for private employers begins July 1, 2017. Payroll true-up reports are due to BWC no later than Aug. 15, 2017.

At the end of each private employer policy period (July), it is necessary to reconcile estimated payroll with actual payroll. This is called the True-up. This report can be completed online at: <http://ow.ly/4mWUlm> or over the phone by calling 1-800-644-6292.

This payroll True-up process is part of prospective billing, and as a result, Ohio businesses are required to reconcile their actual payroll annually for the prior policy year and also reconcile any differences in premium paid. According to BWC, the True-up allows more accurate premium calculation. Even if actual payroll for the year matches the original BWC estimate or a business had zero payroll, the True-up report must be completed.

The quickest and easiest way to True-up is online with a BWC e-account. If you do not have a BWC e-account you can create one by signing on to: <https://www.bwc.ohio.gov/SelfSvcAccountAdmin/newacc.asp>.

You can also complete the True-up through the BWC call center however wait times may be extremely high, as a result BWC encourages the use of their online reporting system.

### IMPORTANT NOTE:

Again, August 15, 2017 is the due date for your True-up report to be completed with BWC. This is a critical deadline, as the BWC has indicated that if a business does not complete the True-up timely, they may not be eligible for current, and future alternative rating and premium discount programs such as Group Rating and Group Retrospective Rating. Once more, reports must be submitted either online at (<http://ow.ly/4mWUlm>) or by phone at 800.644.6292.

Below are a couple of youtube video links that you may find helpful in the process:

<https://youtu.be/dmYEtUGLEnQ>

<https://youtu.be/YMaslGOeq-M>



Left, Greg Thomas and Spencer Hershey ... like the kids in the back seat, “are we there yet?”

Right, Terry Shepler, Carter Lumber, Kitchen Expert and Secret Agent Man!



Left, Mike Hudak, Artisan Building & Design, apparently NOT being serious about his golf game!

Right, Brian Heitz and Jeremy Krahe getting some golf pointers from Scott Shrek - Shale Creek (you know, everyone’s an expert!).

