

# Building Blocks

May 2020

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## Yes ... We Are Holding the 2020 Spring Parade of Homes

You should have recently received an email about the upcoming Parade of Homes. We had to wait until we knew for sure Ohio would be reopening and, as of now, it appears this will work, but our goal is to make this a 'safe' parade and let the consumer know they can attend without any worries.

All Construction will be donating N95 masks to the Parade builders to have available at their models. We ask that all models have safety protocols in place ... i.e., masks available at the door when they come in, social distancing rules enforced, potentially limiting the number of people in the home at one time, a separate exit versus entrance if possible, and whatever else we can do to assure safety during this event.

You will find a number of informative articles in this issue of Building Blocks that speak to that topic. Please be sure you are on top of these safety measures. We aren't certain how well they will be policed, but as a membership driven organization, we want to make sure we do everything we can to comply with these safety measures and set a good example for our community.

Since there is not a lot of time, we ask that if you are going to be in the Parade, let us know as soon as possible. The firm deadline is Friday, May 15. We will need all your information at that time so everything can be quickly put together.

We also ask our associate members to please help by sponsoring this event if you are able to do so. Your participation helps make this event actually happen and be successful as we are able to do more promotion with these sponsorship dollars. More sold homes means more profitable members - builders and associates alike. Thank you for considering your participation.



[Ohio Restart ...](#)

[Ohio Continued Closure Info](#)

[Ohio Responsible Restart](#)

[Ohio BWC FAQs on  
Coronavirus](#)

[Employer Relief/Dividend](#)

[BWC Returns \\$1.6 Billion to  
Ohio Employers & FAQs](#)

[OHBA President's Letter](#)

[BWC News from CareWorks  
Comp & More](#)





Ken Cleveland	1,073.5*
John Sumodi	288
Andy Leach	135.5
Larry Crookston	108.5
Bob Knight	95
Mark Zollinger	36
Doug Leohr	30.5
Russ Sturgess	29
Mike Hudak	19
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*

## UPDATE APRIL 2020

Things on the state level have remained the same; house construction is essential; remote inspections are going well and utility hook ups are continuing. Most of the substantive concerns are at the federal level. We are told builders and bankers are working through the PPP requirements. Have not heard of much success there but it is early. Associations are urging the Congress to allow most associations to be considered eligible as well. We are monitoring activity there as well.

At the statehouse Governor DeWine, LG Husted and Health Director Acton (a Ytowner by the way) are giving regular updates (we watch them all). However, there is a growing rancor to open things a bit.

Protesters are often heard yelling at the governor from just outside the locked state house doors. The Ohio House is holding hearings on just how the shelter in place is affecting businesses that are closed. As you can imagine, restaurants, bars, convention hotels and barber salons have presented some real horror stories of how their businesses have been impacted. A number of state legislators have also urged the governor to start opening things.

It appears some softening is in the works. The only known details hint at health and safety protocols will be put in place. Most of this will be for businesses currently considered non-essential. We should learn more soon.

In the meantime, call if we can help or answer questions. Moreover, maintain all safety protocols; that is a MUST!

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## From the MCHBA Office ...

Members and Friends:

Since the reopening of Ohio appears to be imminent, we are going ahead with plans to hold a Spring Parade of Homes. We will have to see how many homes are registered to make a final determination, but in just a few days, we already have four committed with one sponsor. If we can get ten, I'm guessing we will be able to hold this event.

As indicated in the email I sent, we will be utilizing safety protocol for attendees ... i.e., providing every attendee an N95 mask, builders and their staff helping with on-site social distancing, and, if needed, controlling the number of guests in each home. It is our goal to continue to help members build their businesses and this event is the primary vehicle we use to do so. We will promote in all media that this event will be a 'safely run' event so attendees know they can come and see your homes with confidence and security in mind.

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

*Susan Bloch*

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## 2020 Dates To Remember

**June 6-21, 2020**

**Spring Medina County  
Parade of Homes –  
Builders & Associates –  
watch your email for more  
info on this event.**

**September 10, 2020**

**MCHBA Annual Golf  
Outing - Shale Creek –  
Watch for more details.**



# From the Executive Director

Members and Friends:

I hope everyone is healthy and doing well - it's been a tough time recently for our industry, especially given our January Financial Forecast (seems like a long time ago) predicted 2020 for residential construction in Northeast Ohio will be another booming year. No one could have ever suspected nor planned for what happened to our country. One of the most positive aspects right now is mortgage rates - they are literally unbeatable and we hope this will help buyers that may be on the fence to take the plunge. At any rate, people are tired of being holed up at home and will likely look forward to attending our Parade as long as it's done safely.

There is a lot of information floating around on COVID-19 and can be somewhat overwhelming so we've tried to include the types of information and articles in Building Blocks that will be helpful to both this industry and for our members in general. If you have or find out something that we should share with the rest of our members, please let us know.

I would also like to congratulate C.C. Supply for their perseverance and recognition of setting the standard of safety in their business - great job!

Respectfully:

Dave LeHotan  
Volunteer Executive Director



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## 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. \$84,900. **Gary Stouffer 330-805-6900.**

**4835 Travertine Way:** Desirable Estates of Bath. Approx. 231' frontage & gradually rises to home site approx. 2/3 back, then gradual decline to wooded area. Possibility of w/o lower level. \$150,000. **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.**

### BRIMFIELD

**V/L Congress Lake Rd:** Approx. 5.25 acre fairly flat from street to hill at back of property. Close to Mogadore Reservoir & Buckeye Trail. \$55,000. **Tara Kleckner 330-289-1315.**

### 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:** 12.5 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

**V/L Hinckley Hills Rd:** Nearly 3 wooded acres located directly across from Hinckley Reservation. Enjoy the sounds of nature in this serene setting, just steps from the reservation's horse trails. Relatively flat w/rear ravine/drop-off overlooking natural creek. Gas/electric available. Highland LSD. Located between 1990 (to east) and 1996 Hinckley Hills Rd (to west). \$159,900. **Ryan Shaffer 330-329-6904.**

**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 330-289-1315.**

**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-de-sacs, 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 Stouffer 330-805-6900.**

**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

**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 slope toward back of property. \$325,000. **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.**

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## STAY AT HOME ORDER EXTENDED, DISPUTE RESOLUTION AND ECONOMIC ADVISORY BOARDS ESTABLISHED; SAFETY CONTINUES TO BE EMPHASIZED; BORDER STATES DISCUSSED

During the April 2nd press conference, Dr. Acton signed a new order effective midnight on Monday extending Ohio's Stay At Home Order until May 1st, which includes a reference to the most recent homeland security guidance on essential business. Further, the Order places additional restrictions on essential businesses remaining open to determine and enforce a max. number of customers allowed in store at one time. The Order creates a dispute resolution process for potential conflicting enforcement by local health districts on what is or is not an essential business. So far, it appears, no real changes have been made to construction, both as an essential business and the safety protocols that MUST be in place.

### DISPUTE RESOLUTION

The dispute resolution panel, set forth in Section 23 of the revised Order, has been given the authority of law to make final decisions in cases where local health departments may have conflicting enforcement on similar businesses.

### ECONOMIC ADVISORY BOARD

Governor DeWine announced the creation of his Economic Advisory Board that will help his administration work through the economic issues facing Ohio as the state looks toward the future.

Members of the advisory board include:

- Patrick Bowe, President and CEO, The Andersons, Inc.
- Mike Brooks, Chairman, Rocky Boots
- Brian Burgett, President, Kokosing Construction Company
- Toby Cosgrove, Executive Advisor, Cleveland Clinic
- Sam Covelli, Chief Executive Officer, Covelli Enterprises
- Paul Dolan, Owner, Cleveland Indians
- Jacqueline Gamblin, Founder and CEO, JYG Innovations
- Mike Hennigan, President and CEO, Marathon Petroleum Corporation
- Steven Johnston, President and CEO, Cincinnati Financial Corporation
- Cameron Mitchell, Founder and CEO, Cameron Mitchell Restaurants
- Kelly Moore, Owner, GKP Auto Parts
- Loretta Mester, President and CEO, Federal Reserve Bank of Cleveland
- Dan Pritchard, President and CEO, A.J. Rose Manufacturing Company
- Dwight Smith, Chairman and CEO, Sophisticated Systems
- Frank Sullivan, Chairman and CEO, RPM International
- Mark Smucker, President and CEO, The J.M. Smucker Company

*(Article continued on next page)*

## HEY MEMBERS ...

**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.*

# Member News

## Renewed Builders

- Clifford Construction Co. – Spencer
- Edgewood Homes, Inc. – North Royalton
- Gatliff Custom Builders – Wadsworth
- Mason Builders – Valley City

## Renewed Associates

- Advance Ohio – Brooklyn
- Carter Lumber Company –Akron
- Collins Excavating & Construction, LLC –Norton
- Great Lakes Portables, LLC – Litchfield
- Osborne-Medina, Inc. – Medina
- Progressive Poured Walls – Hinckley
- Stewart Title Company – Medina

## Dropped Members

- Keller Williams NEO Real Estate Team – Medina
- BASF Corporation – Florham Park, NJ
- Louis Perry & Associates, Inc. – Wadsworth
- Europa Custom Homes – Brecksville



**MEDINA COUNTY**  
Home Builders Association

David Taylor, Chairman, President and CEO, Procter and Gamble  
Vanessa Whiting, President, A.E.S. Management Group

## TRAVELERS SELF-QUARANTINE AND TRANSBORDER ESSENTIAL WORKERS

The Order also directs travelers arriving to Ohio to self-quarantine for 14 days. The Governor pointed out an exception for persons who live and work in transborder areas and have been designated as an essential worker. It would be wise to check with bordering states on their policies for those crossing state lines for essential work, so that workers are not quarantined under neighboring state's rules.

The Extended Order can be read in its entirety at the link below.

[https://content.govdelivery.com/attachments/OHOOD/2020/04/02/file\\_attachments/1418062/Signed%20Amended%20Director%27s%20Stay%20At%20Home%20Order.pdf](https://content.govdelivery.com/attachments/OHOOD/2020/04/02/file_attachments/1418062/Signed%20Amended%20Director%27s%20Stay%20At%20Home%20Order.pdf)

## GOVERNOR DEWINE ANNOUNCES RESPONSIBLE RESTART OHIO PLAN

On Monday, Governor DeWine began announcing more details of his Responsible Restart Ohio plan, aiming to protect the health of employees and customers while supporting community efforts to control the spread of COVID-19, and responsibly getting back to work. A summary of the plan is below, as well as, necessary safety protocols required to continue operating under the most recent order. (See Attached) The safety protocols are crucial. Most of these have been in place for essential businesses, but Monday, DeWine emphasized the use of face coverings, in addition to hand washing/sanitizing, distancing, and health assessments.

- May 1, 2020: Medically necessary procedures that do not require an

overnight stay in a healthcare facility or do not require inpatient hospital admission and minimizes use of personal protective equipment may move forward. This includes regular doctor visits, well-care checks, well-baby visits, out-patient surgeries, imaging procedures, and diagnostic tests. Dental services and veterinary services may also proceed if a safe environment can be established.

- May 4, 2020: Manufacturing, distribution, and construction businesses may reopen if these businesses can meet mandatory safety requirements for customers and employees. Additionally, general office environments may reopen if they can also meet mandatory safety requirements.

- May 12, 2020: Consumer, retail and services, may reopen if these businesses can meet mandatory safety requirements for customers and employees.

- Schools and daycares, dine-in restaurants, beauty businesses, older adult daycare and senior centers, adult day support or vocational rehabilitation services in group settings, entertainment, recreation, and gyms are all ordered to remain closed due to their increased risk of COVID-19 exposure.

- Because the danger of COVID-19 still exists, Ohio's Stay at Home order will remain in effect to encourage Ohioans to continue making reasonable, rational decisions about leaving home. Large gatherings of more than 10 people are still prohibited

More detailed information on the Responsible Restart Ohio plan can be found at [www.coronavirus.ohio.gov/ResponsibleRestartOhio](http://www.coronavirus.ohio.gov/ResponsibleRestartOhio).

## US EPA/ARMY CORP PUBLISH FINAL WOTUS RULE

On April 21st, The US EPA and the United States Army Corp of Engineers published a final rule defining the scope of waters federally regulated under the Clean Water Act. The new rule is set to become effective June 22nd, and includes a final definition of "Waters of the United States" (WOTUS).

The new rule will hopefully provide several benefits to builders and developers, while also continuing to protect important water bodies. The new definition includes traditional navigable waters intended for federal oversight, yet, also narrows the extent of federal jurisdiction by excluding isolated waters: "ephemeral" waters forming after rainfall, groundwater and most ditches. This should impact the number of residential construction projects, which will set off the need for federal permitting requirements.

OHBA will continue to review the new rule and monitor any potential challenges.

## BWC RETURNS UP TO \$1.6 BILLION TO OHIO EMPLOYERS

BWC announced it would issue a dividend of up to \$1.6 billion to ease financial pressures organizations may be experiencing amid the COVID-19 pandemic. The BWC defines the private employer dividend as 100% of billed premium for eligible employers for the policy period of July 1, 2018, through June 30, 2019. BWC will apply the percentage to the blended premium amount. For more detailed information and FAQ visit the following link.

<https://www.ohiohba.com/wp-content/uploads/2020/04/BWC-2020-Dividend-FAQ-04152020.pdf>

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



## Members ...

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



# Ohio Responds to COVID-19



## Continued Closures

***The following businesses and operations are to remain closed per existing Stay at Home Orders unless a variance is granted or until related orders are amended or rescinded.***

- K-12 schools and daycares.
- Restaurants and bars.
  - Carry-out and delivery services are permitted.
- Personal appearance/beauty services.
  - Includes hair salons, day spas, nail salons, barber shops, tattoo parlors, body piercing locations, tanning facilities, massage therapy locations and similar businesses.
- Older adult day care services and senior centers.
- Adult day support or vocational habilitation services in congregate settings.
- Rooming and boarding houses, and workers' camps.
- Entertainment/recreation/gymnasium sites.
  - Includes, but is not limited to:
    - All places of public amusement, whether indoors or outdoors, such as:
      - Laser tag facilities, roller skating rinks, ice skating rinks, arcades, indoor miniature golf facilities, bowling alleys, indoor trampoline parks, indoor water parks, arcades, and adult and child skill or chance game facilities remain closed.

For more information, visit: [coronavirus.ohio.gov](https://coronavirus.ohio.gov)



- Gambling industries.
  - Auditoriums, stadiums, arenas.
  - Movie theatres, performance theatres, and concert and music halls
  - Public recreation centers and indoor sports facilities.
  - Parades, fairs, festivals, and carnivals.
  - Amusement parks, theme parks, outdoor water parks, children's play centers, playgrounds, and funplexes.
  - Aquariums, zoos, museums, historical sites, and similar institutions.
  - Country clubs and social clubs.
- Spectator sports, recreational sports tournaments and organized recreational sports leagues.
  - Health clubs, fitness centers, workout facilities, gyms, and yoga studios.
  - Swimming pools, whether public or private, except swimming pools for single households.
  - Residential and day camps.
  - Campgrounds, including recreational camps and recreational vehicle (RV) parks.
    - Excludes people living in campground RVs with no other viable place of residence.
    - Excludes people living in cabins, mobile homes, or other fixed structures that are meant for single families and where preexisting residential activity already has been established. (E.g., for people who have part-time preestablished residences at campgrounds for the summer months.)

For additional information, visit [coronavirus.ohio.gov](https://coronavirus.ohio.gov).

For answers to your COVID-19 questions, call 1-833-4-ASK-ODH (1-833-427-5634).

Your mental health is just as important as your physical health. If you or a loved one are experiencing anxiety related to the coronavirus pandemic, help is available 24 hours a day, seven days a week. Call the COVID-19 CareLine at 1-800-720-9616.

For more information, visit: [coronavirus.ohio.gov](https://coronavirus.ohio.gov)

# Responsible RestartOhio

## Manufacturing, Distribution & Construction



### Mandatory

#### Employees, Distributors, & Guests

- **Ensure minimum 6 ft between people, if not possible, install barriers**
- Employees must perform daily symptom assessment\*
- Require employees to stay home if symptomatic
- Face coverings must be worn at all times
- Require regular handwashing
- Stagger or limit arrivals of employees and guests
- Personnel should work from home if possible

#### Shift Pattern

- Daily disinfection of desks and workstations
- Change shift patterns (e.g. fewer shifts)
- Stagger lunch and break times

#### Physical Spaces / Workstations

- **Ensure minimum 6 ft between people, if not possible, install barriers**
- Daily deep disinfection of high-contact surfaces
- Space factory floor to allow for distancing
- Regulate max number of people in cafeterias/ common spaces
- Establish maximum capacity (e.g. 50% of fire code)

#### Confirmed Cases

- Immediately isolate and seek medical care for any individual who develops symptoms while at work
- Contact the local health district about suspected cases or exposures
- Shutdown shop/floor for deep sanitation if possible

### Recommended Best Practices

- Provide stipend to employees for private transportation

- Split into sub-teams, limit contact across sub-teams
- Reduce pace to allow less FTEs per line

- Close cafeteria and gathering spaces if possible, or conduct regular cleanings
- Daily deep disinfection of entire facility

- Work with local health department to identify potentially infected or exposed individuals to help facilitate effective contact tracing/notifications
- Once testing is readily available, test all suspected infections or exposures
- Following testing, contact local health department to initiate appropriate care and tracing

\*Daily symptom assessments should include taking your temperature with a thermometer and monitoring for fever. Also watch for coughing or trouble breathing.





# Responsible RestartOhio

## Consumer, Retail & Services



### Mandatory

### Recommended Best Practices

#### Employees

- **Ensure min 6 ft between people, if not possible, install barriers**
- Employees must perform daily symptom assessment\*
- Require employees to stay home if symptomatic
- Face coverings must be worn at all times
- Require regular handwashing
- Place hand sanitizers in high-contact locations
- Clean high-touch items after each use (e.g. carts, baskets)

- Group employees by shift to reduce exposure

#### Customers & Guests

- **Ensure minimum 6 ft between people**
- Specify hours for at-risk populations (e.g. elderly)
- Place hand sanitizers in high-contact locations
- Ask customers and guests not to enter if symptomatic
- Face coverings to be worn while shopping or visiting
- Stagger entry of customers and guest

- Health questionnaire for symptoms at entry point
- Provide face coverings upon entry
- Where possible, accept customers by appointment only
- Increase availability for curbside pickup
- Consider suspending return policies

#### Physical Spaces

- **Ensure minimum 6 ft between people, if not possible, install barriers**
- Post social distancing signage & disinfect high-contact surfaces hourly
- Clean merchandise before stocking if possible
- Establish maximum capacity (e.g. 50% of fire code)
- Discontinue self-service food stations, product samples
- Food courts remain closed

- Close once a week for deep cleaning
- Maximize available checkout space to promote social distancing (e.g., space customer lines with floor markers, use alternate registers)
- Use contact-less payments where possible
- Increase capacity for delivery and curbside pickup

#### Confirmed Cases

- Immediately isolate and seek medical care for any individual who develops symptoms while at work
- Contact the local health district about suspected cases or exposures
- Shutdown shop/floor for deep sanitation if possible

- Work with local health department to identify potentially infected or exposed individuals to help facilitate effective contact tracing/notifications
- Once testing is readily available, test all suspected infections or exposures
- Following testing, contact local health department to initiate appropriate care and tracing

\*Daily symptom assessments should include taking your temperature with a thermometer and monitoring for fever. Also watch for coughing or trouble breathing.



# Responsible RestartOhio

## General Office Environments



### Mandatory

#### Employees & Guests

- **Ensure minimum 6 ft between people, if not possible, install barriers**
- Personnel should work from home when possible
- Employees must perform daily symptom assessment\*
- Require employees to stay home if symptomatic
- Face coverings must be worn at all times while working
- Require regular handwashing
- Reduce sharing of work materials
- Limit travel as much as possible
- Stagger arrival of all employees and guests
- Post signage on health safety guidelines in common areas

#### Physical Spaces / Workstations

- Frequent disinfection of desks, workstations, and high-contact surfaces
- Daily disinfection of common areas
- Cancel/postpone in person events when social distancing guidelines cannot be met
- No buffet in cafeteria
- Utilize disposable tableware and other materials
- Establish maximum capacity (e.g. 50% of fire code)

#### Confirmed Cases

- Immediately isolate and seek medical care for any individual who develops symptoms while at work
- Contact the local health district about suspected cases or exposures
- Shutdown shop/floor for deep sanitation if possible

### Recommended Best Practices

- **Ensure seating distance of 6 ft or more**
- Enable natural workplace ventilation
- Health questionnaire for symptoms at entry
- Temperature taking protocol

#### • **Redesign/space workstations for 6 ft or more of distance**

- Close cafeteria and gathering spaces if possible, or conduct regular cleanings
- Limit congregation in office spaces
- Divide essential staff into groups and establishing rotating shift
- Availability of at least 3 weeks of cleaning supplies

- Work with local health department to identify potentially infected or exposed individuals to help facilitate effective contact tracing/notifications
- Once testing is readily available, test all suspected infections or exposures
- Following testing, contact local health department to initiate appropriate care and tracing

\*Daily symptom assessments should include taking your temperature with a thermometer and monitoring for fever. Also watch for coughing or trouble breathing.



# Coronavirus (COVID-19) Frequently Asked Questions

To minimize the spread of coronavirus (COVID-19) and continue business operations, our BWC staff is now teleworking. While we may be operating from a different physical location, we do not currently anticipate major issues with continuing to provide our employers, injured workers, and the many others we serve, with service. Phone numbers and email addresses for our customer service representatives remain the same.

We are monitoring the situation closely and will provide updates as necessary. We know you may have questions that we are just not able to immediately answer. We promise to keep you updated and share information as we have it. In the meantime, thank you for your patience as we all work through COVID-19 together.

For the latest information on coronavirus (COVID-19) visit [coronavirus.ohio.gov](https://coronavirus.ohio.gov). For questions about COVID-19's effect on BWC, you can email [BWCCOVID19@bwc.state.oh.us](mailto:BWCCOVID19@bwc.state.oh.us).

## Frequently Asked Questions

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### Claims and Policy Processing

**Q 1: What is BWC doing to help employers during this unprecedented time?**

A: Ohio Governor Mike DeWine has asked the BWC board to send up to \$1.6 billion to Ohio employers this spring to ease the economic impact of the coronavirus (COVID-19) on Ohio's economy and business community. This dividend equals approximately 100% of the premiums employers paid in policy year 2018. BWC will apply the dividend to an employer's outstanding balances first, including the recent installment deferrals. Any amounts exceeding outstanding balances will be sent to the employer. For those employers, it means one less bill to worry about. As in previous years, the dividend is possible due to strong investment returns on employer premiums, a declining number of claims each year, and prudent fiscal management. It's also due to employers who work hard to improve workplace safety and reduce injury claims. Even with the downturn in the market, BWC is able to provide this important dividend to employers while maintaining funds to take care of injured workers for years to come.

**Q 2: Will BWC allow employers to delay installment payments due to COVID-19's hardship?**

A: Unpaid insurance premium installment amounts due for March, April, and May for the current policy year can be deferred until June 1, 2020, at which time the matter will be reconsidered. This is for private and public employers. The deferral is automatic—no application is necessary. Employers that wish to submit payments for March, April, and May are free to do so. BWC will not lapse (cancel) coverage or assess penalties for amounts not paid because of the coronavirus (COVID-19) pandemic. Installment payments due for the three-month period total approximately \$200 million.

**Q 3: How does BWC's deferral of premium installment payments apply to state fund employers that are Professional Employer Organizations (PEOs)?**

A: PEO employers are required to report actual payroll and pay premiums on a monthly basis, but as state fund employers operating under the COVID-19 climate, they may defer reporting and payments for March and April until June 1st, 2020. As for the May payroll report and premium payment, it will be due as normally scheduled, on or before June 15, 2020. The deferral is automatic, there is no "opt in" requirement to take advantage of this option. Please note this scenario may change as the matter will be reconsidered for direction after June 1, 2020.

**Q 4: How does this impact state fund clients of PEO employers?**

A: A client of a PEO employer must maintain active workers' compensation coverage throughout the duration of any type of PEO agreement. Client employers will be treated the same as all other state fund employers and will have the option to defer payments until June without a lapse in coverage.

**Q 5: If I contract COVID-19, is it a compensable workers' compensation claim?**

A: It depends on how you contract it and the nature of your occupation. Generally, communicable diseases like COVID-19 are not workers' compensation claims because people are exposed in a variety of ways, and few jobs have a hazard or risk of getting the diseases in a greater degree or a different manner than the general public. However, if you work in a job that poses a special hazard or risk and contract COVID-19 from the work exposure, BWC could allow your claim.

**Q 6: If I am quarantined due to COVID-19 can I receive workers' compensation wage replacement benefits?**

A: BWC can only pay compensation in an allowed claim for disability resulting from the allowed conditions. An executive order issued by Governor DeWine however, expands flexibility for Ohioans to receive unemployment benefits during Ohio's emergency declaration period. For more information on unemployment benefits go to: the [Ohio Department of Job and Family Services](#).

**Q 7: Are you making determinations on new claims?**

A: Yes. Our staff will be teleworking and have access to our systems.

**Q 8: How will my benefits be extended when my doctor's office is closed, and they haven't completed my Medco-14?**

A: To minimize the chance of interruption of benefits for injured workers currently receiving temporary total compensation, staff have been instructed to continue payments to April 30, 2020.

**Q 9: Will my benefits be extended if I am participating in a rehab program?**

A: To minimize the chance of interruption of benefits for injured workers currently receiving living maintenance compensation, payment plans will continue to April 30, 2020.

**Q 10: Will my wage loss benefits be discontinued if I'm unable to complete the job searches?**

A: Job searches will be suspended until April 30, 2020 and all forms of wage loss payments (working wage loss/non-working wage loss, living maintenance wage loss) will be continued.

**Q 11: I have an Independent Medical Exam (IME) scheduled and it has been cancelled, will my benefits be suspended?**

A: No, your benefits will not be suspended. If you need to cancel the exam there will be no penalty for doing so. In the future, you will be notified of a rescheduled date.

**Q 12: How will BWC be handling 90-day and extent of disability IMEs?**

A: Currently, BWC is suspending all IMEs but we are exploring alternative means of obtaining medical evidence including "virtual" examinations. Claims staff will be setting up follow-up reminders.

**Q 13: Will I be able to speak with my claim representative?**

A: If you are represented by an attorney, call your attorney first. Staff will be monitoring voice mail on a limited basis, but the most efficient method of communication will be via email messaging. The email address for your claims service specialist (CSS) can be found on the bottom of any correspondence you have previously received or look up your claim [here](#). For general questions, you may also call our call center at 1-800-OHIOBWC.

**Q 14: What happens if my claim is denied or my employer does not agree with my claim?**

A: The normal appeal process remains in place – parties to the claim will continue to have 14 days to appeal. The Ohio Industrial Commission (IC) will continue to have hearings. For the latest information visit the IC website at [www.ic.ohio.gov](http://www.ic.ohio.gov).



**Q 15: Will my Ohio Industrial Commission hearing be cancelled?**

A: Please feel free to visit the IC website at [www.ic.ohio.gov](http://www.ic.ohio.gov) to view updated information and press releases.

**Q 16: Will I be able to pick up a check for a compensation payment in a local service office?**

A: After March 18, 2020, you will no longer be able to pick up your check from a local service office. We will address requests for overnight delivery on a case by case basis.

**Q 17: How will BWC handle additional allowance and Temporary Total (TT) entitlement requests that would ordinarily require an IME?**

A: BWC will continue processing additional allowance and TT entitlement requests and seek physician file reviews instead of IMEs when possible. BWC is also exploring alternative means of obtaining medical evidence including "virtual" examinations.

**Q 18: How is BWC addressing C-92 applications?**

A: Except for an increase to a percent of permanent disability (%PP) award these requests must be sent for an IME. While IMEs are temporarily suspended, BWC is exploring alternative means of obtaining medical evidence including "virtual" examinations.

**Q 19: Will BWC be extending program reporting/requirement completion deadlines?**

A: BWC is waiving all safety education and training requirements for this policy year (July 1, 2019 - June 30, 2020 for private employers) for participants in the following programs:

- Drug Free Safety Program.
- EM Cap Program.
- Grow Ohio.
- Industry Specific Safety Program.
- One Claim Program.
- Policy Activity Rebate Program.

Calendar year 2020 public employer program participant requirements will be reviewed in June.

Discounts offered through these programs will be applied automatically.

Additionally, the annual report deadline submission for Drug Free Safety Program participants has been extended to June 1, 2020. More on these programs can be found at [bwc.ohio.gov](http://bwc.ohio.gov).

**Q 20: Will BWC be suspending audits of self-insuring (SI) and state fund (SF) employers?**

A: Yes, BWC has suspended face-to-face audits for both SI and SF employers. Paper and virtual audits will continue. We will be issuing temporary certificates to SI employers.

**Q 21: What are employers supposed to do about the classes that were cancelled? What about the ½ day classroom training?**

A: Employers are encouraged to take advantage of online classes for program requirements while we continue to assess other training options.

**Q 22: Will BWC extend the public employer taxing district (PEC) true-up grace period that ended March 16?**

A: BWC is reviewing policy and legal requirements pertaining to this issue.

## Medical Providers

### Q 23: Has BWC modified its delivery of care for injured workers through telemedicine and telephone services?

A: Yes. BWC released three policy alerts to date to address the expanded use of telemedicine and telephone services.

- Policy alert [2020-01](#) announces a more flexible use of telemedicine and expands the site of care delivery to the injured worker's home, as well as relaxing the requirements for using a secure platform of communication. It also reduces some administrative burden to notify or request additional authorization from the managed care organization (MCO) to change the care-delivery method.
- Policy alert [2020-02](#) permits telephonic communication as a temporary substitute for some vocational rehabilitation services.
- Policy alert [2020-03](#) expands the service providers eligible to provide and bill for virtual check in and/OR telephone services (audio only).

BWC has developed a frequently asked questions document specifically for medical providers to address COVID-19 issues. To download, click [here](#).

Please continue to monitor the [bwc.ohio.gov](http://bwc.ohio.gov) website for updated information.



## Professional Tools for our Members

The HBA has the professional business tools you need for home sales. The MCHBA Home Construction & Limited Warranty Agreement packages are available at the office for only \$35 each. Or if you have your own contract and you just need the Warranty, the warranty

and folder are available for just \$25. We encourage you to use these tools for your protection, peace of mind and they make a great resource tool for your customers to keep all their pertinent home buying paperwork together. Call the HBA office and order your professional tools today.

## Employer Relief from COVID-19 2020 Employer Dividend

Ohio Governor Mike DeWine has asked the Ohio Bureau of Workers' Compensation (BWC) to send up to \$1.6 billion to Ohio employers this spring to ease the economic impact of COVID-19 on Ohio's economy and business community:

- This dividend equals approximately 100% of the premiums employers paid in policy year 2018.
- BWC will apply the dividend to an employer's outstanding balances first, including the recent installment deferrals. Any amounts exceeding outstanding balances will be sent to the employer. For those employers, it means one less bill to worry about.
- As in previous years, the dividend is possible due to strong investment returns on employer premiums, a declining number of claims each year, and prudent fiscal management. It's also due to employers who work hard to improve workplace safety and reduce injury claims.
- Even with the downturn in the market, BWC is able to provide this important dividend to employers while maintaining funds to take care of injured workers for years to come.
- Should the proposed dividend total be approved for \$1.6 billion (the final number is to be determined by the board):
  - Approximately \$1.4 billion will go to private employers.
  - Approximately \$200 million will go to local government taxing districts (counties, cities, schools, etc.).
  - Checks will start going out later this month.
- This is BWC's sixth dividend of \$1 billion or more since 2013.
- This proposal follows other recent actions by BWC to ease the strain on employers at this time. In the last two weeks, BWC:
  - Told employers they could defer their monthly premium installment payments for March, April, and May until June 1.

For more information, visit: [coronavirus.ohio.gov](https://coronavirus.ohio.gov)



- Waived or postponed some requirements and deadlines for several programs that reduce their premiums as a reward for participating. BWC will discount their premiums automatically, as if the employers successfully completed the programs.
- The proposed dividend continues BWC's trend of lowering workers' comp costs for Ohio's private and public employers. BWC has repeatedly lowered premium rates in recent years, including a 10% cut for public employers that took effect in January and a 13% cut for private employers that begins July 1.

For additional information, visit [coronavirus.ohio.gov](https://coronavirus.ohio.gov).

For answers to your COVID-19 questions, call 1-833-4-ASK-ODH (1-833-427-5634).

*If you or a loved one are experiencing anxiety related to the coronavirus pandemic, help is available. Call the Disaster Distress Helpline at 1.800.985.5990 (1.800.846.8517 TTY), connect with a trained counselor through the Ohio Crisis Text Line – text the keyword "4HOPE" to 741 741, or call the Ohio Department of Mental Health and Addiction Services help line at 1.877.275.6364 to find resources in your community.*



STAY HOME  
WHEN YOU ARE  
SICK



AVOID CONTACT  
WITH PEOPLE  
WHO ARE SICK



GET ADEQUATE SLEEP  
AND EAT WELL-  
BALANCED  
MEALS



WASH HANDS OFTEN  
WITH WATER AND SOAP  
( 20 SECONDS  
OR LONGER)



DRY HANDS WITH  
A CLEAN TOWEL  
OR AIR DRY  
YOUR HANDS



COVER YOUR MOUTH  
WITH A TISSUE OR  
SLEEVE WHEN  
COUGHING OR SNEEZING



AVOID TOUCHING  
YOUR EYES, NOSE,  
OR MOUTH WITH  
UNWASHED HANDS  
OR AFTER  
TOUCHING SURFACES



CLEAN AND DISINFECT  
"HIGH-TOUCH"  
SURFACES OFTEN



CALL BEFORE VISITING  
YOUR DOCTOR



PRACTICE GOOD  
HYGIENE HABITS

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# BWC Returns up to \$1.6 Billion to Ohio Employers

## Frequently Asked Questions

### Why is BWC giving a dividend?

We are issuing a dividend of up to \$1.6 billion to ease the financial pressures your organization may be experiencing amid the coronavirus (COVID-19) pandemic. While you may be accustomed to receiving dividend checks from BWC, this year's dividend was not a foregone conclusion. Gov. DeWine has asked his agencies to do everything they can to ease the strain of COVID-19 on Ohioans. Even after the dividend, the net position of the State Insurance Fund for injured workers remains strong due to investment returns, declining injuries and decreasing reserves.

### How much will an employer receive?

BWC defines the private employer dividend as 100% of billed premium for eligible employers for the policy period of July 1, 2018, through June 30, 2019. BWC will apply the percentage to the blended premium amount. BWC defines the public employer dividend as 100% of billed premium for eligible employers for the policy period of Jan. 1, 2018, through Dec. 31, 2018. BWC will apply the percentage to the blended premium amount.

### When will I receive my dividend?

BWC will mail dividend checks to eligible employers before the end of April.

### I have an outstanding balance on my account. How will this impact my dividend?

An employer who has an outstanding balance — including but not limited to deferred installments, balances in an appeal status and balances owed resulting from a transfer of experience or liability from a predecessor entity — will have its dividend payment reduced by the amount of the outstanding balance. If an employer's outstanding balance exceeds the dividend amount, BWC will offset the employer's account by the amount of the dividend.

An employer whose dividend is applied to an outstanding balance will receive detail regarding how the dividend was applied on their next scheduled invoice. Employers will be able to see their updated account information at any time on [bwc.ohio.gov](http://bwc.ohio.gov).

### Is BWC issuing a check like they have done in the past or providing a credit on employers' policies?

We will issue paper checks as we have done in the past.

### Where will my check be sent?

We will send dividend checks to the current address we have on file. Please view the information we have on file for you to ensure we have the most current operating name of your business, tax identification number, physical location, mailing address, telephone number, e-mail and/or web site.

### Can I receive my dividend electronically?

No. We are sending paper checks by mail only. In the event you lose your check and fail to cash one we re-issue, we will credit your BWC account.

## **Who is eligible for the dividend?**

BWC defines eligibility as follows.

1. State Insurance Fund employers (private employers or public employer taxing districts only).
2. The employer must have reported payroll greater than zero for the applicable policy period.
3. The employer must have been billed premium for the applicable policy period.
4. Private employers must have completed their payroll true-up for policy year 2018 as of April 4, 2020.
5. The employer must be in an active, reinstated, combined, cancelled – business sold, or debtor-in-possession status or, in a lapsed status with a lapse date of Jan. 1, 2020 or later as of April 4, 2020.
6. Public employers must have completed their payroll True-Up for the 2018 policy year by April 4, 2020.

Private employers who do not meet all the criteria in 1, 2, 3, 4 and 5 listed above will not be eligible to receive a dividend. Public employers who do not meet all the criteria in 1, 2, 3, 5 and 6 listed above will not be eligible to receive a dividend.

## **When will BWC determine eligibility?**

Eligibility was based on an employer's status (active, lapsed) with us as of April 4. BWC will not make changes to eligibility after this date.

## **How will this impact BWC's finances and the State Insurance Fund?**

BWC and the State Insurance Fund will remain in a strong financial position after payment of this dividend.

## **I am in an individual-retrospective-rating program. How will BWC calculate my dividend?**

BWC defines premium for private, individual-retrospective-rated employers as minimum premium, plus the impact of retrospective claim-loss premium billed for policy year July 1, 2018, through June 30, 2019, as of April 4, 2020.

BWC defines premium for public, individual-retrospective-rated employers as minimum premium, plus the impact of retrospective claim-loss premium billed for policy year Jan. 1, 2018, through Dec. 31, 2018, as of April 4, 2020.

## **I paid retrospective claim-loss premium for other policy periods during the eligible policy period. Will BWC consider these payments in my dividend calculation?**

No. Payments received from private employers from July 1, 2018, through June 30, 2019, that are not applicable to that policy year will not be considered in the dividend calculation. Payments received from public taxing districts from Jan. 1, 2018, through Dec. 31, 2018, that are not applicable to that policy year will not be considered in the dividend calculation.

## **I am in a group-retrospective-rating program. How will BWC calculate my dividend?**

BWC defines premium for private and public group-retrospective-rated employers as individual, experience-rated premium.

## **I am in a Deductible Program. How will BWC calculate my dividend?**

BWC defines premium for private employers participating in a Deductible Program as discounted, blended premium.

## **I received a discount on my premium for Go-green, Lapse-free or Safety Council. Will this reduce my dividend?**

Yes, we will be reducing the dividend based on discounts already received.

## **I reported zero payroll but paid the minimum administrative charge. Will I receive a dividend?**

No. Employers reporting zero payroll are not eligible.



**I had a no coverage penalty during the period upon which the dividend is being calculated, but formally took out coverage after the conclusion of the applicable period. Will I receive a dividend?**

No. BWC will not include no coverage penalties in the premium base it uses to calculate the dividend.

**I canceled my coverage but paid premium during July 1, 2018, to June 30, 2019. Will I be eligible for a dividend?**

No. A private or public employer that cancels coverage prior to April 4, 2020, is not eligible for the dividend. BWC will not make account adjustments to give these employers the dividend.

**I purchased a company that was billed premium for the July 1, 2018, through June 30, 2019, policy year. How will this impact my dividend?**

BWC will determine eligibility based on the status of the predecessor policy. If the predecessor policy would have been eligible for the dividend, the successor will receive the applicable dividend. If the predecessor policy was canceled, the successor will not be eligible for the dividend. If the predecessor policy was in a lapsed status prior to the combination, the successor will not be eligible for a dividend. If there is existing debt on the predecessor policy, BWC will reduce the successor dividend by the amount of the outstanding balance.

**I just went self-insured. Will I receive a dividend?**

Private employers that paid premium for the policy reporting period of July 1, 2018, through June 30, 2019, but were granted the privilege of self-insurance before April 4, 2020, are eligible for the dividend based upon the billed premiums during the July 1, 2018, through June 30, 2019, policy period.

Public employer taxing districts that paid premium for the policy reporting period of Jan. 1, 2018, through Dec. 31, 2018, but were granted the privilege of self-insurance before April 4, 2020, are eligible for the dividend based upon the billed premiums during the Jan. 1, 2018, through Dec. 31, 2018, policy period.

**I used a Professional Employer Organization (PEO) during the July 1, 2018, through June 30, 2019, policy period. Will I receive a dividend?**

PEOs that receive a dividend must provide notice of the dividend to their client employers of record for the July 1, 2018, through June 30, 2019, policy period. BWC will also notify PEO client employers that it sent a dividend to their PEO. The amount PEOs pay to their client employers must be equal to 100% of the blended premium paid by the PEO to BWC on behalf of the client employer for the July 1, 2018, to June 30, 2019, policy period less the permissible administrative fee discussed herein.

The PEO shall calculate the client employers' share of the dividend based on the full amount of the dividend BWC issued it. The PEO shall not reduce the employers' share of the dividend by any credit applied to the PEO policy as a result of non-pending, outstanding balances. The PEO may retain up to 6% of the client employers' dividend as an administrative fee. PEOs must issue dividends to clients within 30 days of BWC's issuance of the dividends.

The PEO may not withhold or offset payment of the dividend based on any contractual obligation and must issue the dividend regardless of whether the client employer continues as a client employer of the PEO.

**I now use a Professional Employer Organization. Will I receive a dividend?**

Private employers that paid premium for the policy period of July 1, 2018, through June 30, 2019, but entered into a PEO relationship before April 4, 2020, will be eligible for the dividend based upon the billed premiums during the July 1, 2018, through June 30, 2019, policy period. BWC will send these dividends directly to the employer, not to the current PEO.

**I made payments from July 1, 2018, through June 30, 2019, for other coverage periods. Will BWC consider these payments in the dividend calculation?**

No. BWC will not consider payments it received from private employers from July 1, 2018, through June 30, 2019, that are not applicable to that policy year in the dividend calculation. Payments received by BWC from public employer taxing districts from Jan. 1, 2018, through Dec. 31, 2018, that are not applicable to that policy year will not be considered in the dividend calculation.

### **I am on a payment plan. How will this impact my dividend?**

BWC will reduce the dividend payment to an employer that has a non-pending, outstanding balance including, but not limited to, balances in an appeal status and balances owed resulting from a transfer of experience or liability from a predecessor entity, by the amount of the outstanding balance. If an employer's non-pending, outstanding balance exceeds the dividend amount, BWC will offset the employer's account by the amount of the dividend.

An employer whose dividend is applied to an outstanding balance will receive detail regarding how the dividend was applied on their next scheduled invoice. Employers will be able to see their updated account information at any time on [bwc.ohio.gov](http://bwc.ohio.gov).

### **Will BWC adjust the dividend if it audits me in the future or if it adjusts my rate?**

The dividend is a one-time payment. BWC will not make adjustments to the dividend amount for any reason, including, but not limited to, audits, rate adjustments, appealed balances, changes in lapse status retrospective claim billings, etc. after April 4, 2020.



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## *MESSAGE FROM OHBA PRESIDENT*

April 14, 2020

The Office of the Governor  
Riffe Center  
77 S. High St.  
Columbus, OH 43215

Dear Governor DeWine,

I want to first thank you and commend you for your leadership and efforts in protecting the great people of Ohio. I would also like to commend you for being a leader that set precedence across the United States of America in a time of crisis. Seeing you rise to the occasion gave Ohioans even more assurance in their support for you.

As President of The Ohio Home Builders Association, I am writing to ask you to think forward as you have already done when the crisis was in the forefront. It is time we prepare Ohio for an economic surge and get Ohioans back to work. As we are all hopeful that the Virus pandemic has and will subside in the coming days, we need to prepare for the upswing. I learned so many things in the Great Recession from 2006 to 2011 from a different way of doing business, to personalities, to flat out trust. I heard many forecasts that could lead me astray but one of the greatest things I learned is that you can never prepare for a downturn and it's even harder to prepare for the upswing while in a downturn.

We need to prepare ourselves and show not only Ohioans but The United States of America that we are strong, we have overcome a pandemic, and it's time to turn return to work. Our fear is that if we do not spark the swing now, we may see one of two battles; the battle of complacency relying on the government and the battle of a revolution against the government. Many folks believe that the loss of their jobs and the loss of the ability to fend for themselves are much worse than the illness. We can quarantine those most likely to be susceptible to the disease so we can we get the hard working Ohio families back to work with a new philosophy on a healthier work environment. We can be an American leader being the first to step up and get movement in the right direction for people's jobs, to relieve Government from having to foster the families most affected, and to get America back to work.

Governor, we are in a critical position at this time. Ohio along with the world needs leadership such as yours to begin rebuilding their lives and bringing positive spark to one of history's biggest disasters. I hope you can find the spirit of my letter encouraging. You may read it as a cry for help, you may read it as a political stunt, but I hope you read it as a supportive and positive look towards the very near future. As you read this letter, please also keep in mind that the construction business has continued to work and has been able to sustain our workforce and keep our families working, this letter is not for personal agenda.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Wieland', with a large, sweeping flourish extending to the right.

Jeff Wieland, President  
The Ohio Home Builders Association  
Wieland Builders LLC  
Wieland Angus Farms LLC

# April/May 2020 BWC News from CareWorks Comp

*“The real winners in life are the people who look at every situation with an expectation that they can make it work or make it better.”*  
~Barbara Pletcher

CareWorks Comp is acutely aware that the spread of coronavirus (COVID-19) is an escalating global health concern. In light of this, our clients will need our support more than ever in meeting the needs of their employees. We also recognize that a widespread outbreak could place increased demands on our capacity to meet those needs. We are fully committed to maintaining all services critical to the welfare of our clients and their employees. We will achieve this in a manner consistent with maintaining total focus on the health and safety of our own colleagues and their families.

In light of the COVID-19 pandemic and in order to provide the most timely and thorough information to all of our clients, we are including both public and private employer updates in this one newsletter. Please note that some of this information will not apply to you if you are public employer.

## **COVID-19 and Unemployment**

Due to the Covid-19 crisis many employers are facing difficult decisions regarding whether to retain their employees or lay them off. The Small Business Administration (SBA) is offering assistance through the Paycheck Protection Program (PPP) that was designed to keep your workforce employed during the Covid-19 crisis. This program is for small businesses with fewer than 500 employees, including sole proprietorships, independent contractors and self-employed persons. The loan may be forgiven if the funds are used for payroll costs and other criteria as defined by the SBA. You can obtain more information at <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.

Unemployment insurance consultation services are included in the services we provide to all members who are participants in CareWorks Comp workers' comp group rating programs. If you have specific questions about your unemployment issues you are welcome to email your questions to our Unemployment Services Department at [unemployment@careworkscomp.com](mailto:unemployment@careworkscomp.com) or call us at 614-526-7165. For further details and information here is the link to the Ohio Department of Jobs & Family Services website: <http://jfs.ohio.gov/ouio/CoronavirusAndUI.stm>

## **Is COVID-19 a Compensable Workers' Compensation Claim?**

Ohio BWC (as of 3/21/2020)

It depends on how you contract it and the nature of your occupation. Generally, communicable diseases like COVID-19 are not workers' compensation claims because people are exposed in a variety of ways, and few jobs have a hazard or risk of getting the diseases in a greater degree or a different manner than the general public. However, if you work in a job that poses a special hazard or risk and contract COVID-19 from the work exposure, BWC could allow your claim. For More Information: <https://info.bwc.ohio.gov/wps/portal/bwc/site/employer/resources/covid19questions/>



## **Important BWC Policy Changes Regarding COVID-19**

In response to COVID-19, the Ohio Bureau of Workers' Compensation (BWC) has announced several important policy changes which are currently scheduled to be in effect through April 30, 2020.

- BWC is extending all temporary total disability compensation benefits for claimant's who are receiving these benefits through April 30, 2020. The BWC is extending temporary total disability compensation benefits even without updated medical disability certification and support from the claimant's Physician of Record.
- BWC is extending all working wage loss and non-working wage loss benefits for a claimant who is currently receiving these benefits through April 30, 2020. The BWC is extending both working and non-working wage loss benefits and is not requiring a claimant to conduct an ongoing job search to be eligible for continued benefits.
- BWC is extending all forms of living maintenance benefits through April 30, 2020. A claimant is not required to be actively participating in a rehabilitation program to continue to receive these benefits.
- BWC is not suspending the payment of medical benefits or compensation for a claimant's failure to attend any scheduled Independent Medical Examinations (IME) during this period. Traditionally, if a claimant refuses to attend an IME, their claim is suspended until they attend the examination. However, due to COVID-19 the BWC is extending the payment of benefits through April 30, 2020 even if a claimant refuses to attend an IME.
- BWC has canceled all IMEs including 90-day, extent of disability, and permanent partial disability examinations. BWC is exploring alternative means of obtaining medical evidence including "virtual" examinations. However, as of now, there is no set policy in place as to when or how these alternative "virtual" examinations may be implemented.

## **May 2020 On-Site CareWorks Comp Seminars Cancelled**

In response to statewide implementation of Coronavirus (COVID-19) prevention measures, **CareWorks Comp is canceling all upcoming on-site statewide seminars that were scheduled in 3 locations this May.** We have chosen to cancel the seminars for the health and safety of our clients and our colleagues.

If you have already registered for one of the seminars, a CareWorks Comp colleague will be in touch with you in the very near future to discuss your options, including upcoming alternative training and education opportunities. We are committed to maintaining all services critical to the welfare and success of our clients. If you have any questions or concerns, please call our main office at 1.800.837.3200 and ask to speak with one of our customer service representatives.

## **April BWC Safety Council Meetings Cancelled Statewide**

In light of the state of emergency declared by Governor DeWine, the Ohio BWC advises its Ohio Safety Councils to **suspend monthly meetings in March, April and May** to minimize groups of people gathering as a measure to slow the spread of potential exposure. According to BWC attendance credits will still be given to members for March, April and May even though the actual meetings will not occur. Please note that on-line Safety Congress sessions DO NOT COUNT towards monthly Safety Council meetings. The BWC suggests for Safety Councils to present 2019 safety recognition awards to members at a future meeting, prior to June 30 if possible.

## **Ohio BWC Deferral of Premiums: March, April, and May**

Ohio's Bureau of Workers' Compensation (BWC) system is the exclusive provider of workers' compensation insurance in Ohio and serves 249,000 public and private employers. To help businesses facing difficulties due to the COVID-19 pandemic, the Ohio BWC is announcing that insurance premium installment payments due for March, April, and May for the current policy year may be deferred until June 1, 2020. At that time the matter will be reconsidered. "BWC will not cancel coverage or assess penalties for amounts not paid because of the coronavirus pandemic," said Lt. Governor Husted. "Installment

payments due for the three-month period are totaled at approximately \$200 million, and that money will now stay in the economy." For more information, visit [bwc.ohio.gov](http://bwc.ohio.gov).

## Ohio Industrial Commission Suspending In-Person Hearings

The Ohio Industrial Commission announced that beginning Wednesday, March 18, the Commission will begin conducting hearings by telephone for the following issues: permanent total disability, temporary total disability or the termination of temporary total disability, wage loss, allowance and additional allowance. All other hearing issues will be continued. CareWorks Comp will keep you updated on the status of hearings as the Ohio Industrial Commission makes them available.

## Update on employer program reporting/requirement deadlines

Some good news: The Ohio BWC will be waiving all safety education and training requirements for this current 7/1/19 - 6/30/20 policy year for private employers for participants in the following programs:

- Drug-Free Safety Program.
- EM Cap Program.
- Grow Ohio.
- Industry-Specific Safety Program.
- One Claim Program.
- Policy Activity Rebate Program.

Discounts offered through these programs will be applied automatically. The 2020 public employer program participant requirements will be reviewed by the BWC in June. CareWorks Comp will communicate the BWC's plans with you at that time. Additionally, the annual report deadline submission for Drug-Free Safety Program participants has been extended to June 1, 2020.

## COVID-19: Is it Recordable on my OSHA 300 Log?

Federal OSHA (as of 3/23/2020)

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. However, employers are only responsible for recording cases of COVID-19 if all of the following are met:

- The case is a confirmed case of COVID-19 (see CDC information on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19);
- The case is work-related, as defined by 29 CFR 1904.5; and
- The case involves one or more of the general recording criteria set forth in 29 CFR 1904.7 (e.g. medical treatment beyond first-aid, days away from work).

For More Information:

<https://www.osha.gov/SLTC/covid-19/standards.html>

## New Website For Businesses

Businesses and workers can now access all of these resources related to COVID-19 in one place at [ohio.gov/BusinessHelp](http://ohio.gov/BusinessHelp). The portal includes information on unemployment benefits, the Small Business Administration's Economic Injury Disaster Loan Program, the Liquor Buyback Program, modified rules for trucking to help ship critical supplies into the state, the delay of BWC Premiums, etc.