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The Slow Return to Normal

*Even at lower-than-normal rates,
new-home demand is on the rise*

By Brad Hunter, Chief Economist, Metrostudy

Our forecast of rising new-home demand is founded on a reversion to long-standing typical behavior patterns.

One of these relates to the “doubling-up” of households during and after the recession. We are seeing some evidence that young people who had moved in with their parents or relatives are now finding the means and the motivation to move out and get their own place.

The Current Population Survey for 2013 showed a drop in the percentage of 20-somethings who are living with their parents. This was the first decline since 2005, back when the speculative foundations of the housing market started to crumble. The decline may seem tiny when you look only at the percentages: the percentage of people in the group aged 18 to 24 living with parents or a related subgroup fell from 56 percent to 55 percent in one year. However, one should bear in mind that the magnitudes associated with these percentages are huge. The 1-percentage-point decline amounts to 300,000 people who are now looking for a place of their own who previously were living in their parents’ house.

More improvement can be expected. A recent study by Harvard’s Joint Center for Housing Studies (JCHS) shows that last year, 2.1 million more people in their 20s lived with their parents than typically would have been the case based on normal headship rates. As these people – not to mention the 300,000 people in their 30s living at ‘home’ – leave the nest, often for the second time, there will be more demand for housing. The JCHS study concludes that 2.7 million more households will form among people in their 30s over the next decade.

First-time buyers are expected to become a larger part of the housing market over the next several years. First-time home buyers typically make up 40 percent of home buyers (long-term

First-time home buyers are expected to become a larger part of the housing market over the next several years.

In This Issue ...

**Legislative News – RCAC,
Licensing Bill on Fast Track
& More**

**CareWorks – Another Billion
Back!**

**2014 Fall Parade Sponsors ...
So Far**

BWC Group Rating Training

(Article continued on page 3)



Kenneth Cleveland	1,051.5*
Bob Knight	91.5
Bill Post	66.5*
Russ Sturgess	29
John Sumodi	29
Doug Leohr	20
Mark Zollinger	8.5
Ed Belair	3.0
Mike Hudak	2
Todd Scott	1
Greg Thomas	1.5
Ted Curran	.5

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

5% Down Construction Loan*

- ✓ Construction permanent mortgages (*one-close loan*)
- ✓ End Loan
- ✓ Conventional financing
- ✓ FHA / VA / USDA

Stephanie Doult | 330.813.4000 | NMLS #439979
Jacki Hudnall | 330.472.4030 | NMLS #1170008
David Pelz | 440.829.7986 | NMLS #403766

 MEMBER FDIC

Payment example as of 4/15/14. Note rate 4.75% Annual Percentage Rate of 5.61%. Interest rate based on a \$237,500 loan with 5% down. 30-year mortgage would be paid in 360 monthly principal and interest installments of \$1,238.91 each. The payment example does not include amounts for taxes, homeowner's and mortgage insurance. Rates subject to change without notice. Other rates and terms available. Additional terms and conditions apply. Property insurance required. Must be a single-family, owner-occupied residence. All offers of credit are subject to credit approval.



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(Cover story continued)



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average), and during this stage of a housing recovery, the percentage normally would be 45 percent or higher. Lately, their share has been in the 35 percent to 38 percent range.

The return to normal percentages as described above will help drive household formation rates back to normal levels. Household formation rates typically average 1.4 million per year, but lately they have been running half this rate or less (500,000 to 700,000). During economic recoveries like this one, a rate closer to 1.7 million would be expected. Even with mortgage-qualification issues and student loan debt, a significant increase in new households in the years ahead is a sure thing.

The troubling question remains: How many of these will be new-home buyers? High student loan balances will continue to make mortgage qualification difficult for many, and high land prices keep many builders from catering to this group's needs. These will continue to be impediments, despite some recent legislative help with student loans.

(Cover story continued on page 25)

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RCAC RECAP

The Residential Construction Advisory Committee (RCAC) has been busy over the last few months. In addition to past interpretations issued and posted to the website, the Committee set up a subcommittee to listen to testimony on a petition from a truss manufacturer, continued its Code Review, and clarified concerns over wall bracing sections of the RCO.

Code Change Petition: The RCAC held a subcommittee meeting the first week of July to respond to a code change petition submitted by a truss manufacturer claiming changes in the code had negatively impacted his business. Several groups attended to provide the subcommittee with testimony on the issue. Fire officials, other truss manufacturers, sprinkler representatives, OHBA, and the American Wood Council presented its positions on the proposed changes. OHBA also provided the subcommittee with housing starts data and suggested the members consider the overall state of the industry when reviewing the business impact data submitted by the petitioner. After listening to testimony, the subcommittee will make a recommendation to the whole RCAC on whether any changes are warranted.

Code Review: At its June meeting, the RCAC continued to review several chapters of the code to determine if any portions of the RCO should be considered for change at the next cycle, yet to be determined. The Committee

has decided to make note of potential changes to consider further by reviewing the code chapter by chapter.

Simplified Wall Bracing effective July 1st: The RCAC heard from Jim Zengel on recent concerns raised around the state resulting from the wall bracing provisions adopted in the 2013 RCO. While most of the requirements found in the section are not new, there has been a substantial reorganization of the section. In addition, as Jim explained and Regina Hanshaw confirmed, the simplified version of the wall bracing standards was inadvertently left out when the RCAC adopted the 2013 RCO. After realizing the simplified version was not included as part of the wall bracing section, the RCAC moved to amend the code to include the missing section which has been included in the BBS rule package effective July 1, 2014. Thus, as of July 1st, the simplified version will become part of the 2013 RCO. A copy of the 602.12 Simplified wall bracing can be seen on pages 17-20 in this newsletter.

RECENT LEGISLATION INTRODUCED

SB 351 – ROOFER LICENSING (Patton, T.) To require roofing contractors to have a license.

HB 581 – REAL ESTATE APPRAISAL (Slesnick, S., Grossman, C.) To change the definition of “appraisal” for purposes of the Real Estate Appraiser Licensing Law, to make changes to certain procedures and the exceptions to licensure under that law, to regulate appraisal management companies, and to declare an emergency.

SB 349 – COURT AWARDS (Seitz, B.) To make permissive actual damages and attorney’s fees, to limit certain punitive damages, to allow respondents to recover attorney’s fees in certain instances, to prohibit actual or punitive damages from being awarded to a fair housing agency, and to exempt certain landlords from the housing provisions of the Ohio Civil Rights Law. Am. 4112.02 and 4112.05

(Article continued on page 6)



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3601 W Streetsboro Rd: Acreage. 8-stall horse barn w/arena. Nestled against Summit County Metro Parks. Bring your own builder. **Gary Stouffer 330-835-4900.**

2802 Southern Rd.: 15+ acres. Wooded. Mineral rights. Revere LSD. **\$180,000. Gary Stouffer 330-835-4900.**

4535 Killarney Dr.: 3.62 acres, wooded lot, Revere Schools. **\$74,900. Gary Stouffer 330-835-4900.**

Glencairn Forest 3621 Hamilton Dr. S/L 57: 1.26 acre. **\$139,900. Gary Stouffer 330-835-4900.**

SHARON TOWNSHIP

The Ridge 5840 Spring Ridge Dr.: 2.36 acres. **\$85,000. Gary Stouffer 330-835-4900.**

Sharon Hts Development: 27 lots remain. Well & septic. 2+ acres. Highland LSD. Many lots w/walkout potential. Scenic views w/privacy. Lots starting at **\$62,650. Gary Stouffer 330-835-4900.**

Blue Ridge Estates: VL 15 Irene Rd. & Osage Trail 2 acres **\$69,000.**

WADSWORTH

Messina Dr.: Vacant lot, 2.9 wooded acres in Tramonte Orchard Estates. **\$155K. Leah Gabel 330-807-0450.**

Tom Boggs – tomboggs1@gmail.com

Laura Horning Duryea –
LauraDuryea@stoufferrealty.com

Email Our Agents:

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LICENSING BILL ON THE FAST TRACK?

A recent story (see pages 21-23) run in the Gongwer News indicates this may be the case. OHBA has been in contact all along with the major players. While our involvement began with an inquiry from the Senate, Rep. Bill Patmon introduced a bill with no prior discussion with OHBA. Apparently, interest in the subject began with negative news stories run on Cleveland area tv showing hardships encountered by consumers with shoddy home improvements and fraudulent transactions.

Rep. Patmon introduced HB 140 and had no discussions with us until the first hearing on the bill when committee chair Ron Young encouraged him to do so. While discussions with Rep. Patmon were brief, we expressed concern: his bill did not address multi state/local licensing, some of the penalties were excessive and more builder representation on the licensing board was necessary. For the most part, Rep. Patmon included our requests in subsequent drafts of the bill.

The Committee chair was more inclined to deal with the reported problem through registration at the Attorney General's consumer office. Additionally, the Chair wants to prescribe penalties for either not being properly registered or performing poorly. While his suggestion did not include performance standards, it would be difficult to enforce such standards.

Senator Ekland suggested last year we work on a measure which may be acceptable to us and deal with the reported problems. We have made several suggestions to him, but no bill has been introduced in the Senate.

We will be working with Chair Young to determine which proposal he will present to his committee. It appears the issue will be taken up in the House while possible action in the Senate is unknown at this time.

Our Government Affairs Committee will meet later this summer to further discuss the issue and any positions OHBA will take.

OHBA MEETS WITH OEPA ON WETLAND RULE PACKAGE

Earlier in the week, OHBA met with the Deputy Director, and numerous OEPA Staff. Following initial written comments OHBA submitted on draft wetland antideg rules as part of the Common Sense Initiative Process (CSI), the OEPA requested a follow up meeting with OHBA to discuss the draft language. Vince Messerly attended also being invited to provide valuable expertise on a variety of issues with the draft rule. OHBA and Vince Messerly requested several changes explaining how modifications would make the rules more clear and predictable. Additionally, OHBA pointed out areas where no federal mandate exists and questioned the need to adopt a more stringent standard for Ohio. The agency seemed receptive to a few of the suggestions for this rule filing, and Karl Gebhardt, Deputy Director of Water Resources, made sure to emphasize his open door policy that he initially explained at his Summer OHBA Board Meeting presentation. OHBA is looking for feedback from engineers, developers who may have additional comments to share with Karl and his staff. This was a very productive meeting, which OHBA is working to ensure takes place even earlier in the rule making process.

Please contact OHBA with any questions or concerns.

RCAC CONTINUES TO ISSUE INTERPRETATIONS

Unlike the Board of Building Standards, the Residential Construction Advisory Committee has the statutory authority to issue official binding interpretations of the Residential Code of Ohio (RCO). Without having to wait until the next code change, the Committee has been able to clarify several issues brought to its attention and get interpretations issued to resolve confusion in the field. Interpretations recommended by the RCAC and adopted by the BBS include questions on residential swimming pools and clarifications of requirements found

(Article concluded on next page)

in 502.14. BBS Memos have also been issued on raised heel truss, roof replacement, protection of engineered light frame construction, blower door testing and others. The full list of RCAC interpretations and BBS Memos can be found and printed at the following link.

<http://www.com.ohio.gov/dico/bbs/memos.aspx>

A request for an interpretation can be submitted to the RCAC at any time. Please contact OHBA with any questions or concerns.

OHBA FALL BOARD OF TRUSTEES MEETING

Mark your calendar for November 12, 2014 for OHBA's Fall Board of Trustees Meeting at the Hilton Easton in Columbus. All meetings will take place on the 12th and conclude with the awards recognition dinner. There will be rooms available for the 11th and 12th at the Hilton Easton.

Contact OHBA with any questions you may have at (800)282-3403 ext. 1. ■

Thank you Ken Cleveland For Continuing to Make a Difference on Behalf of the Medina County Home Builders Association!

Ken Cleveland recently made a second very generous donation to the Medina County Home Builders Association.

Ken is a charter member of our association and one of the founding fathers which helped create the Medina County HBA back in 1973 - 40 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 support of our Association and sincerely thank him for his generous donations.

From the Executive Director

Members and Friends:

It is hard to believe it is September already! Talk about a summer flying by! It is great to be busy again and your Association has been busy planning our next event to continue our ongoing promotion of the residential housing market in Medina County, which is our Fall Parade of Homes.

If you haven't done so, please check our web site for your opportunity to participate as a builder or a sponsor asap since the event is only a month away.

Be sure to get your Parade materials in as soon as you can to make this fall's event a successful one. Any questions, you can contact Sharon at the HBA office 330-725-2371 or Susan at ID Creative at 330-723-4324. Have a great rest of your summer!

Respectfully:

Dave LeHotan
Volunteer Executive Director



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Another Billion Back!

Please review the information sheet on pages ___ from BWC regarding Governor Kasich's recent announcement of an additional \$1 billion premium rebate for both private and public employers.

With the Bureau of Workers' Compensation (BWC) announcement of Another Billion Back it is crucial that payroll and premium get reported and paid on-time by the end of this month. Most of the parameters around the announcement remain the same as last year, but the dates have changed.

Employers must be in an active, reinstated, combined or debtor in possession status as of September 5th to qualify for the rebate.

The rebate proposal will be taken to the Board next week. A copy of the proposal can be found at
<https://www.bwc.ohio.gov/home/current/images/billionbackpro.pdf>



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2014 Dates To Remember

October 4th–19th, 2014

Medina County Parade of Homes – Associate members
- sponsorships are available –
be sure to support your fellow
builder members and sponsor
this event.

Members ...

Remember, whenever possible, always try to do business with a fellow member and support your Medina County HBA & local community!



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- ~~Install new fence~~
- Stain Deck



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5:30pm - 8:00pm

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Location:

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The Medina County Home Builders Association would like to take this opportunity to thank each and every one of our sponsors and supporters of the Fall Parade of Homes. Your response continues to be unprecedented and your participation will enable us to promote this event in a way we have only dreamed of over the past few years.

As I'm sure most of you are aware, there is a lot of activity in Medina County and your support will keep that momentum rolling.

Be sure to take time to visit each of the model homes being



presented. The builders have made a huge commitment themselves to being in this Parade, even some of the homeowners have allowed their homes to be presented as well. The best way we can support them, aside from what all of you have already done, is to tour the homes, tell your friends and neighbors and show your support that way.

We would like to thank all of our Parade Builders as well for continuing to participate in this event that puts our association at the forefront of residential construction in Northeast Ohio. Participants include: Artisan Building and Design, LLC, Bridgeport Custom Homes & Design, Carrington Homes, Inc., Charis Homes, Drees Homes, Legacy Homes of Medina, Legacy Homes of BriarThorn, Dwight Yoder Builders (welcome our newest Parade participant), Mason Builders, Modern Home Concepts, LLC, R.J. Perritt Homes and Windridge Homes.



Tom Ostrander
440.320.3472

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ATTN: MEMBERS Should You Sponsor the Fall Parade of Homes?



Why wouldn't you?

If you work with builders and want to help them build and sell homes in 2014 and beyond, you can't afford to not participate. In fact, this year's Spring Parade event alone yielded *over \$4 million* in sales (over 50% of the homes entered).

With that in mind, here's the lowdown:

- Your business name and logo on the MCHBA website as a supporter of the event
- Your logo on the MCHBA website links to your website
- Your name is listed in all press releases that go out to the media
- Your logo is on the map/model handout (both printed and online)
- Listed in Building Blocks as a Parade sponsor for 3+ months
- Free 1/6 page ad in three issues of Building Blocks (upgradeable)



PARADE DATES: Sat., October 4th – Sun., October 19th, 2014

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

SPONSORSHIP: \$500 – You get everything listed above

Planned Promotion / Advertising:

- Virtual tour / tab / map handout online on HBA website
- The Plain Dealer
- The Post
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- & potentially more (*media schedule dependent on available budget*)

Sponsorship Participation Deadline:

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July 2014

RE: Group-Rating Safety Accountability

Dear Employer:

Each year Ohio employers have the opportunity to participate in BWC's Group-Experience-Rating Program or Group-Retrospective-Rating Program. While these programs are not required, they do provide you with an opportunity to significantly reduce your workers' compensation premiums, while increasing your awareness of safety and risk-management strategies.

Workplace safety is an important component of these programs. To succeed in accident prevention, we encourage you to use the many resources available to you. We believe a group-rating program is a partnership that includes you and your employees, your sponsoring organization or third-party administrator (TPA) and BWC. Each has specific roles and responsibilities, all designed to assist in preventing workplace accidents. This letter outlines the safety services expectations you should have as an employer enrolled in a group-rating program.

The employer will:

- Maintain a safe workplace;
- Attend safety training to enhance workplace safety;
- Use BWC's safety services as needed;
- Fulfill the required two-hour training requirement and provide proof of attendance to sponsor for claim(s) occurring within the last year.

The certified primary and affiliated sponsoring organizations will:

- Sponsor eight hours of safety training (this may be done at one time or may be provided incrementally as long as the total is at least eight hours);
- Provide information regarding safety resources to group members;
- Possibly assist an employer in achieving its safety needs;
- Manage employer fulfillment of the two-hour training requirement, where applicable;
- Publish this letter to group members.

The TPA may:

- Assist sponsoring organizations with fulfilling the group-rating safety requirements;
- Assist an employer with its safety needs;
- Work in conjunction with sponsors to develop safety training and deliver safety resources;
- Provide resources for claims handling.

BWC will:

- Monitor all group-rating safety activities to confirm requirements are met;
- Remain in communication with sponsoring organizations to provide recommendations for fulfilling safety requirements;
- Provide safety training through Ohio's Center for Occupational Safety & Health;
- Offer on-site safety consultation (hazard assessments, air and noise monitoring, ergonomics evaluation, training) by a BWC safety professional;
- Offer publications and videos for safety program support;
- Conduct employer visits to confirm the employer is meeting group-rating requirements, when appropriate.
- A BWC safety professional is assigned to each sponsoring organization to provide assistance with implementing the provisions of this rule. Your BWC professional contact is Tracy Thompson, phone number: 614-312-9809, and email: tracy.thompson@bwc.state.oh.us

The goal of this collaborative effort is to make sure all your safety needs are met. Using these resources will assist you in preventing accidents, reducing claims costs and achieving the highest discounts possible. Below you'll find contact information for various resources.

Medina County Home Builders Association: 330-725-2371

TPA: CareWorks Consultants, Inc.

BWC: <https://www.bwc.ohio.gov/employer/services/safetyhygiene.asp>, groupratingsafety@bwc.state.oh.us

BWC's FY/CY15 Guidelines for Group-Rating Training

If an employer participating in group-rating or a group-retrospective-rating plan has a claim within the green year period, the employer must attend two hours of annual safety training or complete BWC's online accident analysis form and associated accident analysis course as stated in Ohio Administrative Code 4123-17-68.

Green year timelines

- o Private employers: Policy year beginning July 1, 2014, employers that had a claim in the green year (calendar year 2013)
- o Public employers: Policy year beginning Jan. 1, 2015, employers that had a claim in the green year (calendar year 2014)

When must employers complete training?

- o Private employers must complete the training from July 1, 2014, to June 30, 2015.
- o Public employers must complete the training from Jan. 1, 2015, to Dec. 31, 2015.

Two-hour training options

A variety of training sources are available for you to fulfill this requirement. They include the following courses offered through BWC's Division of Safety & Hygiene:

- o Ohio Safety Congress & Exposition safety-education sessions;
- o Ohio Center for Occupational Safety and Health courses;
- o Safety council seminars, workshops or conferences featuring a safety topic and are at least two-hours long. Check out the current *Safety Services Catalog* at www.bwc.ohio.gov/catalog.

Safety council monthly meetings do not qualify;

- o Available online courses that meet the two-hour criteria and are unique from courses taken in a previous year.

Single courses include:

- o Avoiding Back Trauma (two hours);
- o Food Service Safety (two hours);
- o OSHA Recordkeeping 101 (two hours);
- o Introduction to OSHA (two hours) – available fall 2014;
- o Developing A Safety Culture (two hours) – available fall 2014.

You may take any combination of the following courses totaling two or more hours of training:

- o Preventing Slips/ Trips /Falls (one hour);
- o Preventing Cuts and Lacerations (one hour);
- o Ladder/Stairway Safety (one hour);
- o Health Hazards in Construction (one hour);
- o A Five-Step Process for Preventing Work-related Musculoskeletal Disorders in your Workplace (one hour);
- o Food Service Safety (two hours);
- o Office Ergonomics: Computer Workstation and Mobile Computing Office (90 minutes).

You must complete all pages of the online course and pass the test before you can print a certificate from the student transcript in the BWC Learning Center.

You can access BWC online courses at ohiobwc.com under Safety Services. Then click on BWC Learning Center under Training Services.

BWC learning center instructions

Log in at <https://www.bwclearningcenter.com>.

- o Hover over **Learning Center** button at top of page; click **Course Catalog**.
- o Enter **Online**, and click the **Search** button.
- o Click on the **Class title** of the online course you wish to take.
- o Click on the **Enroll** button.
- o Complete the enrollment information to take the class for credit.
- o Click **Enroll** when you have completed the form.
- o Click on **Access Item** to begin the online course.
- o Use only the **Back** and **Next** navigators to move within a specific module.

NOTE: When taking a class from the Learning Center, do not just exit or close your window. Taking a screen shot of your computer after completing all modules and saving to a WORD file is a best practice. This will be evidence of a course completion in the event your local machine does not communicate with our server.

Online accident analysis form and course

Complete the online accident analysis form as soon after the accident as possible. The form helps employers summarize the accident analysis for reporting purposes. You can find accident analysis resources at ohiobwc.com/employers/programs.

Guidelines for courses offered through non-BWC training forums

- o The group sponsor, third-party administrator or an independent source can sponsor a course, provided it meets the two-hour criteria.
- o The topic must be workplace safety related and at least two hours long or be two one-hour classes. The class may be held in a classroom, online or a Webinar with the proper documentation needed to submit to a group sponsor.
- o BWC pre-approval to qualified training is not required.
- o The class must be conducted by reliable and credible safety-training sources. If a sponsor has any questions about safety training that he or she wants to deliver, the sponsor may contact the assigned BWC safety consultant for guidance.
- o Employers can do in-house training provided they document it, and the training is beyond the expected regular day-to-day safety training in the workplace.

Sponsor documentation

- o Employers are responsible for submitting documentation on how they met the two-hour training requirement to their group sponsor or third-party administrator.
- o The sponsor must maintain documentation regardless of where the service is delivered.
- o Examples of documentation include, but are not limited to, signed class rosters or a certificate of completion.
- o Each policy owner needs to fulfill separately the two-hour training requirement.

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When The Chickens Come Home To Roost

This is a weak attempt to draw a parallel to recent national news stories about drinking water in Ohio. Recently, drinking water in Toledo was declared unsafe to drink. Also, it had taken on a color other than clear; it was green. Pretty bad news not only for Toledo but for those who drink tap water. Fortunately, the condition was corrected.

The underlying story though was how the water turned that nasty shade of green. The cause was chemical: phosphorus. And how did it get there, runoff from farm fields. Yes, a portion was attributable to water sewer treatment facilities, but the vast majority was farm runoff. Was this a newly found discovery? Hardly, it has been well known for decades.

I am not taking sides here, but OHBA, as the defender of growth, has been tabbed a major polluter and causation of harmful runoff. Given our adversaries all benefits of doubt, we have been found to contribute upwards of 5% of sediment finding its ways to its final resting place. There has never been a finding I know of that construction runoff contains phosphorus. It is pretty much silt or, I guess, mud. Nonetheless, we all are aware of the permits required to maintain runoff on construction sites, retention and detention ponds, along with wetland and stream protections and mitigation. All of them are legally imposed requirements with permits, possible fines and even possible imprisonment.

So, one would think land disturbing activities which could, and has, turned a portion of our greatest natural asset, Lake Erie, from shades of blue to green would be regulated tightly. Not so. In fact, the state pays farmers to keep farming, as long as, they never convert the property to other uses. The state recently took a hard look and urged farmers

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to impose best management practices by providing financial incentives to implement the standards which are voluntary.

While I am a bit jealous of their lobbying capabilities, my immediate concern is what the result of all this may be on our interests. The environmental community will demand increased enforcement of runoff regs and new standards for water and sewage treatment plants. A gubernatorial candidate has already criticized the Governor for consideration of current water quality rule changes which we are involved with.

When news is so widespread, elected official try to create the appearance of resolving the problem. That happened years ago when the legislative response banned phosphorous in laundry detergents. It didn't do much good, but it created the atmosphere that something was being done to deal with the problem. So we will be watching the issues unfold closely. First rumor I heard was some may blame runoff and sewage from Detroit. The PR machine has begun trying to divert attention from the real problem. Our concern is protecting the innocent bystander, our industry. ■

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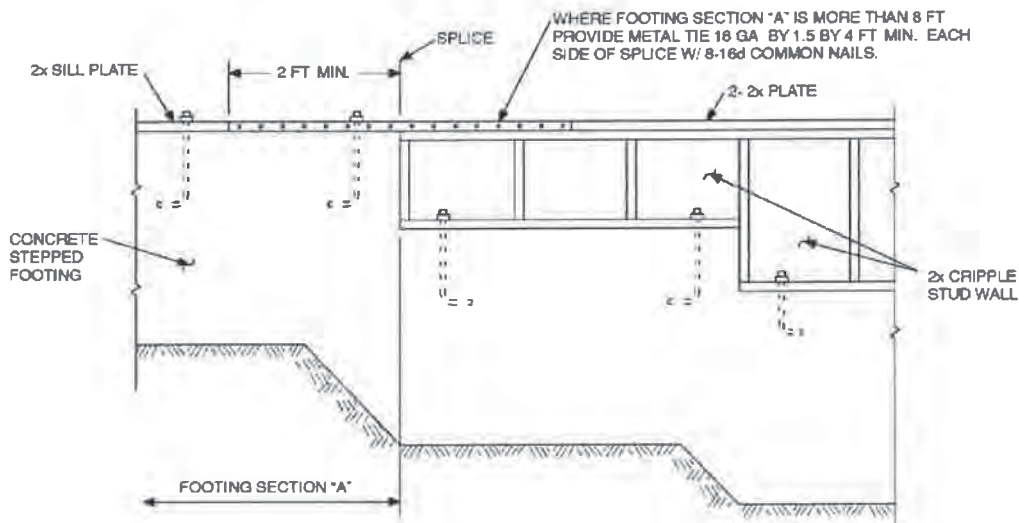


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that extends from foundation to floor above varies more than 4 feet (1219 mm), the braced wall line shall be constructed in accordance with the following:

1. Where the lowest floor framing rests directly on a sill bolted to a foundation not less than 8 feet (2440 mm) in length along a line of bracing, the line shall be considered as braced. The double plate of the cripple stud wall beyond the segment of footing that extends to the lowest framed floor shall be spliced by extending the upper top plate a minimum of 4 feet (1219 mm) along the foundation. Anchor bolts shall be located a maximum of 1 foot and 3 feet (305 and 914 mm) from the step in the foundation. See Figure 602.11.2.
2. Where cripple walls occur between the top of the foundation and the lowest floor framing, the bracing requirements of Sections ~~602.10.9 and 602.10.9.1~~ 602.10.11, 602.10.11.1 and 602.10.11.2 shall apply.
3. Where only the bottom of the foundation is stepped and the lowest floor framing rests directly on a sill bolted to the foundations, the requirements of Sections 403.1.6 and 602.11.1 shall apply.



For SI: 1 inch = 25.4 mm, 1 foot = 304.8 mm.

Note: Where footing Section "A" is less than 8 feet long in a 25-foot-long wall, install bracing at cripple stud wall.

FIGURE 602.11.2

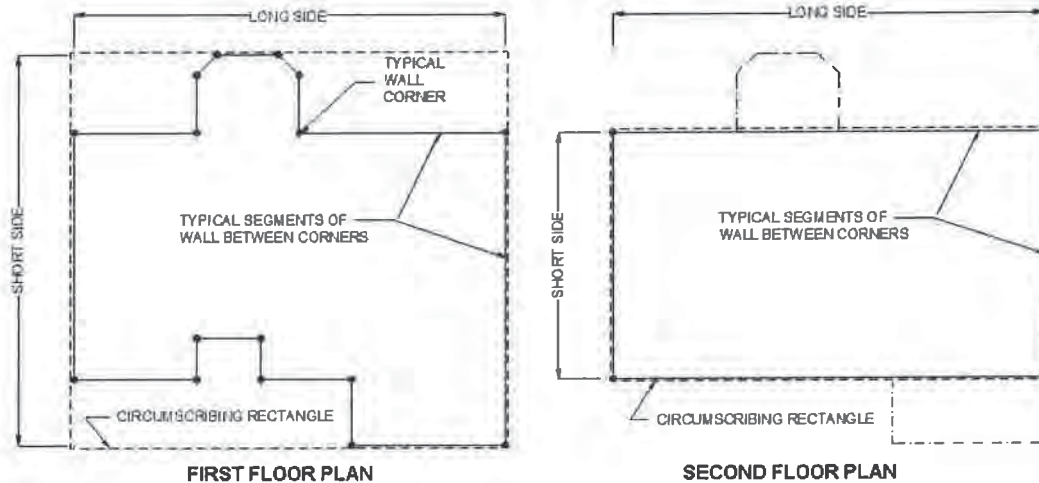
STEPPED FOUNDATION CONSTRUCTION

602.12 Simplified wall bracing. *Buildings meeting all of the conditions listed in items 1-8 shall be permitted to be braced in accordance with this section as an alternative to the requirements of Section 602.10. The entire building shall be braced in accordance with this section; the use of other bracing provisions of R602.10, except as specified herein, shall not be permitted.*

1. *There shall be no more than two stories above the top of a concrete or masonry foundation or basement wall. Permanent wood foundations shall not be permitted.*
2. *Floors shall not cantilever more than 24 inches (607 mm) beyond the foundation or bearing wall below.*

3. Wall height shall not be greater than 10 feet (2743 mm).
4. The building shall have a roof eave-to-ridge height of 15 feet (4572 mm) or less.
5. All exterior walls shall have gypsum board with a minimum thickness of 1/2 inch (12.7 mm) installed on the interior side fastened in accordance with Table 702.3.5.
6. The structure shall be located where the basic wind speed is less than or equal to 90 mph (40 m/s), and the Exposure Category is A or B.
7. The structure shall be located in Seismic Design Category A, B or C for detached one- and two-family dwellings or Seismic Design Category A or B for townhouses.
8. Cripple walls shall not be permitted in two-story buildings.

602.12.1 Circumscribed rectangle. The bracing required for each building shall be determined by circumscribing a rectangle around the entire building on each floor as shown in Figure 602.12.1. The rectangle shall surround all enclosed offsets and projections such as sunrooms and attached garages. Open structures, such as carports and decks, shall be permitted to be excluded. The rectangle shall have no side greater than 60 feet (18 288 mm), and the ratio between the long side and short side shall be a maximum of 3:1.



FIGURE

**R602.12.1
RECTANGLE CIRCUMSCRIBING AN ENCLOSED BUILDING**

602.12.2 Sheathing materials. The following sheathing materials installed on the exterior side of exterior walls shall be used to construct a bracing unit as defined in Section 602.12.3. Mixing materials is prohibited.

1. Wood structural panels with a minimum thickness of 3/8 inch (9.5 mm) fastened in accordance with Table 602.3(3).
2. Structural fiberboard sheathing with a minimum thickness of 1/2 inch (12.7 mm) fastened in accordance with Table 602.3(1).

602.12.3 Bracing unit. A bracing unit shall be a fullheight sheathed segment of the exterior wall with no openings or vertical or horizontal offsets and a minimum length as specified herein. Interior walls shall not contribute toward the amount of required bracing. Mixing of Items 1 and 2 is prohibited on the same story.

1. Where all framed portions of all exterior walls are sheathed in accordance with Section 602.12.2, including wall areas between bracing units, above and below openings and on gable end walls, the minimum length of a bracing unit shall be 3 feet (914 mm).
2. Where the exterior walls are braced with sheathing panels in accordance with Section 602.12.2 and areas between bracing units are covered with other materials, the minimum length of a bracing unit shall be 4 feet (1219 mm).

602.12.3.1 Multiple bracing units. Segments of wall compliant with Section 602.12.3 and longer than the minimum bracing unit length shall be considered as multiple bracing units. The number of bracing units shall be determined by dividing the wall segment length by the minimum bracing unit length. Full-height sheathed segments of wall narrower than the minimum bracing unit length shall not contribute toward a bracing unit except as specified in Section 602.12.6.

602.12.4 Number of bracing units. Each side of the circumscribed rectangle, as shown in Figure 602.12.1, shall have, at a minimum, the number of bracing units in accordance with Table 602.12.4 placed on the parallel exterior walls facing the side of the rectangle. Bracing units shall then be placed using the distribution requirements specified in Section 602.12.5.

602.12.5 Distribution of bracing units. The placement of bracing units on exterior walls shall meet all of the following requirements as shown in Figure R602.12.5.





1. A bracing unit shall begin no more than 12 feet (3658 mm) from any wall corner.
2. The distance between adjacent edges of bracing units shall be no greater than 20 feet (6096 mm).
3. Segments of wall greater than 8 feet (2438 mm) in length shall have a minimum of one bracing unit.

602.12.6 Narrow panels. The bracing methods referenced in Section 602.10 and specified in Sections 602.12.6.1 through 602.12.6.3 shall be permitted when using simplified wall bracing.

602.12.6.1 Method CS-G. Braced wall panels constructed as Method CS-G in accordance with Tables 602.10.4 and 602.10.5 shall be permitted for one story garages when all framed portions of all exterior walls are sheathed with wood structural panels. Each CS-G panel shall be equivalent to 0.5 of a bracing unit. Segments of wall which include a Method CS-G panel shall meet the requirements of Section R602.10.4.2.

602.12.6.2 Method CS-PF. Braced wall panels constructed as Method CS-PF in accordance with Section 602.10.6.4 shall be permitted when all framed portions of all exterior walls are sheathed with wood structural panels. Each CS-PF panel shall equal 0.5 bracing units. A maximum of four CS-PF panels shall be permitted on all segments of walls parallel to each side of the circumscribed rectangle. Segments of wall which include a Method CS-PF panel shall meet the requirements of Section 602.10.4.2.

TABLE 602.12.4
MINIMUM NUMBER OF BRACING UNITS ON EACH SIDE OF THE CIRCUMSCRIBED RECTANGLE

STORY LEVEL	FAVF-TO-RIDGE HEIGHT (feet)	MINIMUM NUMBER OF BRACING UNITS ON EACH LONG SIDE ^{a, b}						MINIMUM NUMBER OF BRACING UNITS ON EACH SHORT SIDE ^{a, b}					
		Length of short side (feet)						Length of long side (feet)					
		10	20	30	40	50	60	10	20	30	40	50	60
 	10	1	2	2	2	3	3	1	2	2	2	3	3
		2	3	3	4	5	6	2	3	3	4	5	6
 	15	1	2	3	3	4	4	1	2	3	3	4	4
		2	3	4	5	6	7	2	3	4	5	6	7

For SI: 1 inch = 25.4 mm, 1 foot = 304.8 mm.

a. Interpolation shall not be permitted.

b. Cripple walls or wood-framed basement walls in a walk-out condition of a one-story structure shall be designed as the first floor of a two-story house.

c. Actual lengths of the sides of the circumscribed rectangle shall be rounded to the next highest unit of 10 when using this table.

602.12.6.3 Methods PFH and PFG. *Braced wall panels constructed as Method PFH and PFG shall be permitted when bracing units are constructed using wood structural panels. Each PFH panel shall equal one bracing unit and each PFG panel shall be equal to 0.75 bracing units.*

602.12.7 Lateral support. *For bracing units located along the eaves, the vertical distance from the outside edge of the top wall plate to the roof sheathing above shall not exceed 9.25 inches (235 mm) at the location of a bracing unit unless lateral support is provided in accordance with Section 602.10.8.2.*

602.12.8 Stem walls. *Masonry stem walls with a height and length of 48 inches (1219 mm) or less supporting a bracing unit or a Method CS-G, CS-PF or PFG braced wall panel shall be constructed in accordance with Figure 602.10.9. Concrete stem walls with a length of 48 inches (1219 mm) or less, greater than 12 inches (305 mm) tall and less than 6 inches (152 mm) thick shall be reinforced sized and located in accordance with Figure 602.10.9.*

SECTION 603 STEEL WALL FRAMING

603.1 General. Elements shall be straight and free of any defects that would significantly affect structural performance. Cold-formed steel wall framing members shall comply with the requirements of this section.

603.1.1 Applicability limits. The provisions of this section shall control the construction of exterior cold-formed steel wall framing and interior load-bearing cold-formed steel wall framing for buildings not more than 60 feet (18 288 mm) long perpendicular to the joist or truss span, not more than 40 feet (12 192 mm) wide parallel to the joist or truss span, and less than or equal to three stories above grade plane. All exterior walls installed in accordance with the provisions of this section shall be considered as load-bearing walls. Cold-formed steel walls constructed in accordance with the provisions of this section shall be limited to sites subjected to a maximum



"It is unconscionable that ODE would try to turn these brave teachers into scapegoats in an effort to deflect attention from ODE's own disinterest in conducting a serious investigation."

ODE responded by saying the wellbeing of children is its top priority, "so when people make allegations of sexual abuse, time is of the essence in reporting and responding," Mr. Charlton said.

"Genuine concern for the welfare of our children is shown by taking immediate action in response to the situation that may endanger our children," he said. "The Department of Education takes all complaints seriously. Several offices within the Department of Education investigate complaints daily."

Mr. Charlton said in the past three days the agency has notified local authorities that could undertake their own investigations, contacted the complainants and reminded educators of their obligation to report abuse, neglect or criminal activity in a timely manner.

"The Department of Education investigates all test violation complaints. They are confidential by law and therefore we cannot comment about test investigations," he said. "The Department of Education also investigates complaints of teacher misconduct, in addition to other types of complaints."

The Ohio Alliance for Public Charter Schools meanwhile on Friday came to the defense of the school and its management company Concept Schools.

"The allegations made by former employees of the Horizon Science Academy Dayton High School at the State Board of Education meeting earlier this week could not be more serious and clearly demand investigation," OAPCS President and CEO Darlene Chambers said. "However, a rush to judgment could not be less appropriate. We all have a right to due process regardless of one's religion or ethnic background."

"OAPCS was especially troubled by the testimony of a former Department of Education employee who suggested that allegations against Concept Schools are an indictment against all charter schools and the state laws that govern them."

Democratic Gubernatorial candidate Ed FitzGerald issued a statement calling for the resignation of Superintendent of Public Instruction Dick Ross over the issue.

Backers Of Bill To Address Home Construction Scammers Want Enactment In Lame Duck

A House Democrat's bill to try to prevent home construction scams could see enactment before year's end but will likely require a bipartisan effort to draft a version agreeable to conservatives, the committee chairman said.

[Rep. Bill Patmon's](#) (D-Cleveland) residential construction bill ([HB 140](#)) stalled at the end of the spring session because of problems with a substitute version proposed by the committee chairman, [Rep. Ron Young](#) (R-Leroy).

The House Commerce & Labor chairman said at that time that his substitute version was assessed as being very expensive. Whereas Rep. Patmon's current bill calls for the licensing of residential builders, maintenance contractors and salespersons, Mr. Young had proposed to have them register with the attorney general's office instead.

"That one would have required the AG's office to have investigators and for them to manage the (registration) website, and the AG's office got back to us and said they'd have to hire like 20 more people, 25 more people...and the cost would have been in the millions," the chairman said in an interview.

The AG's office would need more funding to perform the types of services being considered for the bill, he said.

"We may very well end up with a real licensing bill where people would be assessed fees...and those fees then would go to the operation of a website and if there was a problem with a contractor they'd go before the board of the licensing group and be dealt with through the licensing board," Rep. Young said. "It'd be the industry essentially policing itself in most matters."

Rep. Patmon said, however, in his assessment of the current status of negotiations the committee concluded the current bill before it is preferable.

"After taking a look at the different way, we concluded that the way that I'm attempting to do it is the way you should go if in fact you do go, if I can get it through the legislature," he said.



The Democrat said the bill is necessary because thousands of complaints are annually filed with the attorney general's office by people scammed by residential builders.

The current bill would also create a Residential Builders' and Maintenance and Alteration Contractors' Board and create procedures for renewing the license created by the bill that includes taking an exam.

"I always thought that it was a good idea that people should know the difference between a two-by-four and a two-by-10 before they go to work on probably the largest purchase most people ever make in their lifetime," Rep. Patmon said.

Mr. Young said he thinks contractors should be traceable through a registration number that would be required to be included on any of the worker's literature and website. Significant fines and penalties could be levied if that number is omitted.

Consumers could then access a user-friendly website or call their local building department and find out about the contractor, his or her history and if they have any past litigation. Such a tactic is used in other disciplines, he said of a possible approach to the bill.

The chairman said the "major impediment" to the measure at present is his committee, which thinks it goes too far in some areas.

"They didn't like the reach of it, the fact that it included all building, even the projects over \$25,000, even some commercial projects where we have significant amounts of state law that offer protection," he said. "We have a somewhat conservative committee that probably wants the bill tailored so that it addresses the problems that we're hearing about."

Rep. Young nevertheless said he thinks some law changes are needed.

"I think Ohio needs something that will offer people more protection," he said. "I think what we're going to come up with will be something a little more tailored toward where the major problems are. Above the \$25,000 limit (in project cost) there are already protections in state law.

"It seems as if most of the problems come from the folks that they want some repairs in their driveway done or their gutters have fallen down or there's some storm damage. So someone comes out, agrees to do the work and they give them something under \$25,000 generally, they have some sort of a maybe a handwritten agreement and then...the contractor just disappears and their money's gone."

The trick is to draft something that does not interfere with the good actors in the industry, Mr. Young said.

"It's complicated because most of the homebuilders are good, honest people that just want to go out and make a living, so if we push too hard and end up with something that limits their ability to provide a service at a reasonable cost then everybody is hurt by it," he said. "At the same time we need something that protects the people, I think."

Ohio Home Builders Association Executive Vice President Vince Squillace said about two-thirds of his members support the idea of licensing contractors while the other third oppose it. They are in favor of going after bad actors, he said.

"We support the concept of licensing but it requires a lot of work because there's so many other rules and regulations that would impact it that have to be cleared out the way," he said.

OHBA has also talked with its members about Rep. Young's concept for a registration ID number.

"It's certainly not a bad idea, but where it gets a little bit of a problem is, let's say, someone either doesn't register and does work, to what degree are they punished, and say someone who is registered does bad work," Mr. Squillace said. "If you have a registration law you can't really punish someone for doing bad work. That would be more along the lines of licensing."

As to creating a board that would police the industry, he said that type of structure is pretty commonplace and OHBA supports the idea.

"We certainly think that you need some kind of peer-type review to properly analyze to see if someone's doing something out of the ordinary or not in accordance with industry-accepted practices, things of that nature," Mr. Squillace said.



The sponsor said he hopes the bill can get through both the House and Senate this session following the November election.

"Rep. Young has been cooperative in working with me and that gives me my optimism," Rep. Patmon said. "I think it can pass because we have so many people who are complaining about being hoodwinked and we have a state that has its storm season where they blow through and then people come and raid those areas and in many cases they're unscrupulous and people are left holding the bag."

[Sen. John Eklund](#) (R-Chardon) has drafted his own version of the proposal. Rep. Young said he has been in talks with the senator with the aim of having something that can move through both chambers in December.

"I think we can get something done; the Senate understands the problem," the House chairman said.

Department Begins Final Push To Alert Iraq Veterans Of Approaching Bonus Application Deadline

Harkening to its military foundation, the Department of Veterans Services is taking a "no man left behind" approach to reaching out to those eligible for benefits, especially those set to expire under a \$200 million bonus program.

This week, the department began airing public service announcements on radio and television stations to alert Iraq War veterans that their window for opportunity to receive a payment through the veteran's bonus program is closing on Dec. 31.

The PSAs are part of a larger movement to ensure that anyone who is entitled to the bonus approved by voters in 2009 knows it exists and signs up to receive it, DVS spokesman Michael McKinney said. As of May, 82,000 bonuses totaling more than \$66 million had been awarded to veterans of the Persian Gulf, Iraq and Afghanistan wars.

"We have always talked about the bonus and always publicized it, but we've gone into warp speed the last few years because it's ending," Mr. McKinney said, adding "We don't want anybody to be left behind."

The department has also reached out to Iraq War veterans by purchasing advertising space from more than 120 newspapers and sending out more than 49,000 informational post cards, using Bureau of Motor Vehicle records to determine which Ohioans may be eligible.

Those who served anywhere in the world on active duty for at least 90 days, training excluded, from Oct. 7, 2001 until present day could be eligible for a bonus. Because the war in Afghanistan hasn't ended, no bonus deadline has been set.

Mr. McKinney said when the Persian Gulf War bonus deadline was nearing at the end of 2013, the department took an approach identical to the one it is taking toward promoting the Iraq War bonuses, which can pay veterans up to \$1,500 and the families of those who died up to \$6,500.

All in all, the vigorous promotion of the bonuses has cost the department about \$50,000 in the last two years, he said, pointing to statistics that suggest the money has been well spent.

When promotion of the bonus was at its peak in November and December of last year, calls to the bonus department increased from about 800 per month to an average of 1,100 and there was an uptick in the amount of applications that came in daily resulting in 9,000 being submitted in the last two months of 2013, he said.

While Mr. McKinney said procrastinators likely contributed to a portion of the last-minute rush of application submissions, he added that there is always a slight spike in filings following advertising blitzes and media coverage that have taken place throughout the year.

Analytics from the department's recently upgraded smart phone app also show signs that veterans are responding with interest to benefits information, whether it be about bonuses, job search tools or basic benefits, he said.

Since its launch in November 2013, the app has attracted more than 6,500 users who, as of last week's upgrades, can search for Ohio Means Jobs locations and Small Business Development Centers as well as connect with student veterans centers at Ohio's public colleges and universities and with DVS through social media.

Another Billion Back For employers and worker safety

Building on the momentum of last year's Billion Back plan, Another Billion Back, proposes to inject an additional \$1 billion into Ohio's economy while making an unprecedented commitment to safe workplaces and a healthy, productive workforce.

The proposal:

- Provides a one-time rebate of \$1 billion for private employers and public-taxing districts.
- Increases BWC's commitment to safety by up to \$35 million over the next two years.
- Creates several new safety initiatives that leverage BWC's occupational health and safety expertise to create innovative solutions for improving the safety, health and wellness of Ohio's workforce.

\$1 billion rebate

During its August meeting, the BWC Board of Directors will discuss the proposal to extend a \$1 billion rebate for private employers and public-taxing districts paying into Ohio's workers' compensation system.

BWC's investments continue to perform well above expectations as a result of prudent management and a careful, conservative investment strategy. BWC's preliminary annualized return of investments was 8.9 percent over the last three fiscal years, including 13.3 percent in 2014. The State Insurance Fund net assets stand at \$7.7 billion and a funding ratio above the target guidelines set by the BWC Board of Directors.

If approved by the board, each rebate would equal 60% of the employers' annual premium and checks will be distributed beginning in October. Private employers and public-taxing districts that pay premium into the State Insurance Fund and have active, up-to-date policies will be eligible for the rebate. Each employer's rebate will reflect 60% of what they were billed during the last policy period (July 1, 2012 to June 30, 2013 for private employers; January 1, 2012 to December 31, 2012 for public taxing districts).

To be eligible, private employers must have been in an active, reinstated, combined or debtor in possession status as of September 5; public taxing districts must also have been in an active or reinstated status as of September 5.

Employers with an outstanding BWC balance will have their rebate first applied to that balance.

Employers who report through a Professional Employer Organization should receive their rebate from their PEO, which is required to pass a portion of the rebate on to their members.

Safety Initiatives

We know the best workers' comp claim is the one that never happens and businesses that benefitted from the safety intervention grant program reduced the frequency of claims in the area of the intervention by 66%. Investments in safety create safer workplaces, prevent costly accidents and ultimately result in lower premiums for employers; this year's rebate plan includes several safety elements:

- **Advanced research to practice in workplace safety and health** for higher-education institutions and research organizations to promote innovation in areas of workplace safety and health such as overexertion; slips, trips, and falls; and musculoskeletal disorders. BWC expects to fund 10-15 projects a year at an annual cost of approximately \$2 million.

- **Expansion of the Safety Council Program to incorporate health and wellness.** BWC currently sponsors and provides funding for more than 80 safety councils with 9,000 participating employers. With this proposal, BWC will require more training and seminars directed at improving the health and wellness of Ohio's workforce.
Several studies demonstrate the need for employers to focus on overall wellness. Obese employees file two times the amount of workers' comp claims and are 25% more likely to have an accident (Northeast Business Group on Health); and, a study published in the Journal of Occupational and Environmental Medicine found that other co-morbidities like heart disease, diabetes, depression and asthma also increase injury risk.
- **Firefighter safety training.** Ohio Emergency Medical Services and the State Fire Marshal provide \$500,000 to fund Fire Fighter I Training, a 120-hour class, to improve their safety, preparedness and response time during emergencies. BWC will commit another \$1 million.
- **Safety Intervention Grant Program:** The popular Safety Grants Program provides matching funds up to \$40,000 for employers to purchase equipment that will substantially reduce or eliminate injuries and illnesses. The program was expanded last year and has gained significant popularity and a record \$15 million in grants was awarded to 535 employers over the last year. The most previously granted through the program in one year was \$4 million. BWC already approved another \$15 million for the fiscal year that began July 1, and will propose additional commitments of \$15 million for each of the next two years (fiscal years 2016 and 2017).
- **Development of safety curricula and funding for skilled labor training programs.** BWC will collaborate with business, labor and higher education to create, implement and fund safety programming as part of required training in high-risk specialties such as carpentry, welding and plumbing. Under the program, BWC will incent two-year universities and trade schools to include the developed safety programming as part of the education provided to those looking to attain skilled labor positions. BWC's financial commitment to this program will be \$1 million. ■

(Cover story continued from page 3)

What is the next result? While most of these newly emerging 20-somethings will be going into rentals, the movement out of the parental home is nonetheless expected to support a series of positive steps from rentals to entry-level re-sales to entry-level new homes, and on up the ladder. It is conceivable that household formation rates will stay below normal levels as a result of the qualification challenges and other issues, but even at lower-than-normal rates, and lower rates of home ownership, there will be a meaningful increase in new-home demand for each of the next few years.

Our forecast for 2014 is for a 9.1 percent increase in total starts, and within that a 5.9 percent increase in single-family home starts. That sounds pretty modest, but things will gain momentum soon. By 2016-17, we will be back above 1.5 million housing starts (including single-family and multi-family) annually. At that point, 30-year fixed mortgage rates will be in the 6 percent range, but job growth will be booming.



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