

HBA



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www.whhba.com



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FOCUS

HOME BUILDERS ASSOCIATION of WAYNE & HOLMES COUNTIES

**TO ALL MEMBERS & NON-MEMBERS IN THE
CONSTRUCTION TRADE:**

**March 15 Morning Meeting at 8:00 a.m.
at Memories Party Center.**

You must RSVP to the HBA by March 7.

A continental breakfast will be served.

We are having a meeting with the building officials and inspectors as we continue to work together to build the best homes possible for the consumer.

It will be an opportunity to hear how some of the new codes are interpreted and also an opportunity to ask questions builders might have on how a certain code should be done or if there are different ways to achieve the code requirement.

**They have asked that we have a list of concerns &
questions prepared ahead of time.**

Please have these to the HBA by March 1, 2016

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Focus on Membership

THANK YOU FOR RENEWING

First-Knox Bank
 Gerber Lumber
 H & H Custom Homes
 Howard Hanna
 Ivan Yoder Builders
 Most Paving
 National Carpet
 Straub Homes
 Suppes Homes
 Sword Excavating

UP FOR RENEWAL

Charter One Bank
 Dave Schlabach Custom Homes
 Eli Miller Construction
 Hohler Heating & Cooling
 Miller Homes
 Mooney & Moses Insulation
 Rogers Overhead Door
 Waynedale Truss & Panel
 Westfield Bank

*Generation after generation, the
 primary vehicle to create wealth in our
 country has been through
 homeownership.
 In the U.S., homeownership has
 provided an opportunity for one
 generation to hand over to the next that
 opportunity & that wealth.*

~Julian Castro, U.S. Secretary of HUD



***Thru 1/31/16
 LIFE SPIKE***

Terry Pol	288
Gerald Swartzentruber	213
Ed Suttle	168
Dave Schlabach	162
Greg Starr	132
Ron Lechner	120
Terry Eaton	104
Alan Ratliff	94
Paul Miller	86
Connie Curren	63
Rob Yoder	60
Marlin Yoder	56
Tony Mullet	54
Wayne Riggerbach	48
Dave Suttle	48
Sue Williams	46
Atlee Yoder	44
Steve Nolletti	42
Ken Weaver	34

WORKING TOWARDS LIFE SPIKE

Wayne Yoder	16
Jeremiah Swartzentruber	14
Mark Zollinger	13
Michael Downs	12
Mark Dorffer	12
Steve Miller	8
Merle Stutzman	7
Ivan Yoder	7

HONORARY LIFE MEMBERS

Leroy Mullet	2002
Stan Galehouse	2003
Ben Weaver	2003
Paul Miller	2004
Terry Pol	2004
Atlee Yoder	2007
Ron Lechner	2015
Tony Mullet	2015
Wayne Riggerbach	2015
Dave Showers	2015
Ed Suttle	2015



*A Message from your
Chairman of the Board
Merle Stutzman*

February is moving by pretty quickly and we will be to spring before we know it. This winter has been pretty mild and sure has been nice to be able to continue digging basements and getting new homes started. I am excited about the outlook for 2016, the numbers we keep hearing should make for a good year for the home building industry. Projections for 2016 are around a million new home starts. The numbers for 2015 were in the 740,000 range and back in the early 2000's they were around 1.2 million. As an industry we are getting closer to the numbers we were used to before the downturn.

Consumer confidence is better than it has been, interest rates are low, Wayne County is bringing in new jobs with GOJO, Daisy Brands, Luk and Smuckers expansions along with some smaller companies. These are all positive for our industry and should help make 2016 successful.

Remember the 2016 parade of homes is scheduled for July.

Please contact the HBA if you are interested in building a parade home or offering incentives as a supplier or service provider.



Whatever the size of your contracting business, Keim Contractor Sales is just a call or a click away. Direct 330 893 5065 • contractorsales@keimlumber.com

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4465 SR 557 Charm, OH 44617 330-893-2251 800-362-6682 www.keimlumber.com

Merle

PARADE DEALS

Now is also the time to get your deals into HBA for the Parade Builders. We can present these to the Parade Builders at the March 8 Parade of Homes Meeting. Fax, email, snail mail we take it anyway!

THANK YOU TO THOSE WHO HAVE ALREADY SENT IN DEALS:

Apple Creek Banking Company, Gerber Lumber, Holmes Lumber, Kidron Vinyl & Orrville Trucking

**INTERESTED IN BUILDING IN
THE 2016 PARADE?
MEETING IS 3/8 AT 9:30 A.M. AT THE HBA!**

2016 Parade of Homes

Builder's Sign up Deadline is APRIL 5!

Sponsor & Advertising Deadline is MAY 23 WITH AD COPY!

P.S. PAID ATTENDANCE IN 2015 WAS 9,000+ PEOPLE!!

Fine Hardwood Trim, Doors, & Custom Millwork for your Home



Coming up:

April 18

Business After Hours
at
Lincoln Way Interiors
&
Dutch Country Stone

Old Lincolnway,
Wooster



PARADE OF HOMES

Scattered Site

July 22-24 & July 29-31, 2016

Join the Team - Be a Sponsor!

Deadline for Sponsorship with ad copy is May 23, 2016

NOTE: The above Deadline is Final.

Our MOST Prestigious Sponsorship

THE DIAMOND ONLY \$1,850

Full page FREE COLOR ad in the Parade Brochure, Color Logo on Cover of Parade Brochure, 1-car Garage space to show off your business, 2 radio spots & additional recognition in most forms of advertising

Gold Sponsor \$1,500.00

Full page FREE COLOR ad in the Parade Brochure, mention on the cover of the Parade Brochure, a 1-car garage space, 1 radio spot, additional recognition in selected ads.

Silver Sponsor \$ 750.00

1/2 page FREE COLOR ad in the Parade Brochure, mention on the cover of the Parade Brochure, 1-car garage space, additional recognition in selected ads.

Charter Sponsor \$ 350.00

1/4 page FREE COLOR ad in the Parade Brochure, mention on the cover of the Parade Brochure, additional mention in selected ads.

Meet The Public – Rent a 1-Car Garage Space \$ 300.00

First Come – First Serve, Sponsors have first choice!

Get Your Name out – Run an Ad in the Brochure

Glossy Color	\$600.00 (Limited Availability)	9.437" high x 7.437" wide
Full Page Ad	\$400.00 ADD COLOR FOR \$45.00	9.437" high x 7.437" wide
½ Page Ad	\$250.00 ADD COLOR FOR \$35.00	4.718" high x 7.437" wide
¼ Page Ad	\$200.00 ADD COLOR FOR \$25.00	4.718" high x 3.718" wide

5000 Brochures are distributed 4 weeks prior to the Parade in the grocery stores, restaurants & businesses in Wayne & Holmes Co.

NON-MEMBERS WELCOME!

ADD \$300 to all above listed prices.

Color ads in brochure are an additional \$60 for full page, \$40 for 1/2 page & \$20 for 1/4 page plus cost of ad.

All sponsorships & ads are subject to approval by the Parade committee

2016 Forecast Breakfast



Merle begins the SNOWY morning with prayer & good news for all.

Scott Morgan Explains the Membership programs (page 8)



Steve Nolletti talks about the 2016 Parade of Homes & all of the opportunities & ways to participate. (Pages 4 & 5)



2016 Forecast Breakfast



***Bob Giacomo,
Sr. Vice President,
Westfield Bank
Gave the Forecast again
this year & does a
tremendous job!
Thank you Bob!***

Just a few highlights:

Number of Annual Starts

Early 2000's 1.3M 2006 1.7M 2009 350K Today 740K Projected 2016 1M+

Typical Down Payment according to NAR

All Buyers 10% Repeat Buyers 13% 1st. Time Buyers 4%

FICO Score Requirements begin to inch downward in 2015 January-731 September-723

Existing Homes Sales Increase

U.S. 8.8% Northeast 11.8% South 5.7% Midwest 12% West 9.5%

New Home Sales (% of sales by price range)

Under \$150K 6% \$150-\$199K 16% \$200-299K 29% \$300-399K 19%
\$400-499K 18% \$500-749K 6% Over \$750K 5%

Mortgage Rate Projections

2016 by Quarter	Fannie Mae	Freddie Mac	MBA	NAR	Average of all 4
1Q	3.9	4.0	4.2	4.2	4.08
2Q	4.0	4.2	4.4	4.4	4.25
3Q	4.0	4.4	4.6	4.7	4.43
4Q	4.1	4.6	4.8	5.0	4.63

**Winner of the
50/50 was
Kim Rehm!
Kim & the HBA
split the \$88 pot!
Great sales job
Wayne Yoder!**

Home Builders Association of Wayne & Holmes Counties

NEW MEMBER BLITZ

2016 NEW MEMBER PROGRAM

For each new member **YOU** sign up your company
receives a **\$25** rebate check in November

Sign up 5 new members AND
Your 2017 dues are PAID!



THANK YOU FOR RENEWING!!

2016 RETENTION PROGRAM

**Everyone who renews in 2016 gets their
name tossed into a hat to win \$200!**

This will be drawn at the
November 15 General Membership Event

You must be present to win this!

**Membership & Retention Programs run
November 1, 2015 through October 31, 2016**

PRINT THIS PAGE & SIGN UP A NEW MEMBER TODAY!!



HOME BUILDERS ASSOCIATION OF WAYNE & HOLMES COUNTIES

4973 Cleveland Road, Suite A * Wooster, Ohio 44691-1161

Phone: 330-345-1293 * Fax: 330-345-4820

E-Mail: hba3690@aol.com * www.whhba.com

Membership Application

Dues \$478.00 per year - Check must accompany application

REFERENCES

Application for membership must be accompanied by a recommendation from an existing member of the association or an affiliate HBA.

LIST TWO (2) REFERENCES FROM PREVIOUS HOMEOWNERS, CUSTOMER OR LOT PURCHASERS.

Name _____ Phone _____

Address _____

Name _____ Phone _____

Address _____

LIST ONE (1) REFERENCES FROM A LENDING INSTITUTION.

Name _____ Phone _____

Address _____

BUILDER CRITERIA ONLY

Applicants must have been engaged in their own business for one (1) year prior to application for membership and must supply evidence of completion of his own business of at least:

A) 3 DWELLING UNITS OR B) DEVELOPMENT OF 6 BUILDING LOTS OR C) 5 SUBSTANTIAL REMODELING PROJECTS

Address _____

Address _____

Address _____

Two (2) references from material suppliers who are members of the Home Builders Association of Wayne and Holmes Counties or an affiliate HBA.

Name _____ Phone _____

Address _____

Name _____ Phone _____

Address _____

COMPANY INFORMATION

Company _____ BWC Policy Number: _____

Address _____

Phone _____ Fax _____ Email _____

Website _____ Would you like your email & website linked to the HBA? _____

Representative _____ Title _____

Number of Years in business? _____ Number of Employees _____ Primary Business _____

HBA Sponsor _____ Do you have any pending litigation against you? _____

The Board of Directors of the Association shall deliberate upon application for membership in this chapter after reviewing comments received from the membership after the applicant's name has been circulated for consideration. The Directors may restrict membership to those willing to adhere to a reasonable code, business and professional, and ability to promptly pay dues. If approved by the Board, the applicant shall be notified of the decision of the Board, and provide the applicant's representative with proper credentials and a copy of the By-Laws of the Association. Membership in this Chapter automatically carries with it membership in the Ohio Home Builders Association and the National Association of Home Builders.

(Applicant's Signature)

New Budget Deal to Significantly Increase OSHA Fines for the First Time in Twenty-Five Years

Last year, OSHA assembled a work group to evaluate its penalty policies and found currently assessed penalties are too low to have an adequate deterrent effect. Based on the group's findings and recommendations, several administrative changes to the penalty calculation system are being made. The penalty changes will increase the overall dollar amount of all penalties while maintaining OSHA's policy of reducing penalties for small employers and those acting in good faith.

The budget allows for an initial penalty “catch up adjustment,” which must be in place by August 1, 2016. The catch up adjustment is tied to the percentage difference between the October 2015 Consumer Price Index (CPI) and the October 1990 CPI.

Because the October 2015 CPI will not be available until November 17, 2015, the actual percentage increase is unknown at this time. However, based on recent CPI trends the increase will likely be in the range of **70% – 80% over current penalty amounts**. OSHA would be required to pass an interim final rulemaking to finalize the “catch up” increase. Assuming an 80% catch up adjustment, starting in August 2016, new maximum penalties are listed below.

After the initial catch up adjustment, OSHA will be required to implement annual cost of living increases, with the adjustment tied to the year-over-year percentage increase in the CPI. Adjustments must be made by mid-January each subsequent year.

OSHA has the option to implement a catch up adjustment less than the maximum if the Agency determines increasing penalties by the maximum amount would (1) have a “negative economic impact” or the social costs of the increase outweigh the benefits, and (2) the Office of Management and Budget agrees. However, OSHA Chief Dr. David Michaels has long advocated for a substantial increase in penalties so it is difficult to envision the Agency seeking anything other than the maximum increase.

The changes in the budget go into effect on July 1, 2016 with the new penalties coming into effect by August 1, 2016.

Potential 2016 Maximum Penalties

Violation Type	Current Maximum Penalty	2016 Maximum Penalty*
Other than Serious Violations	\$7,000	\$12,600
Serious Violation	\$7,000	\$12,600
Willful Violation	\$70,000	\$126,000
Repeat Violation	\$70,000	\$126,000

****assumes 80% catch-up adjustment***

Ohio Safety Congress & Expo

BWC's Ohio Safety Congress & Expo is the largest and longest-running occupational safety, health and workers' compensation event in Ohio. More than 6,000 representatives from businesses, organizations and government entities attend the three-day event. They learn techniques for injury and illness prevention, rehabilitation, return-to-work and cost savings. They also shop for services, industrial supplies, safety equipment and gear in the Expo Marketplace. To register go to: bwc.ohio.gov

OSHA reminds employers to post injury and illness summaries

Employers who are required to keep Form 300, the Injury and Illness log, **must post Form 300A, the Summary of Work-Related Injuries and Illnesses, in your workplace from February 1 to April 30.** Attached are guidelines for completing your OSHA 300/300A. If you have questions please contact Jim Wirth at [RiskControl360°](http://RiskControl360.com), 614.827.0370

2016 CareWorksComp Workers' Compensation and Safety Seminars

CareWorksComp seminars will take place from 8:00 a.m. – 1:00 p.m. We will address the BWC payroll true-up process required for the prospective premium payment system impacting all Ohio employers, timelines, lowering claim costs, hearings, incentive programs, unemployment cost control strategies and safety requirements. These seminars fulfill the BWC group two-hour safety training requirement for policy year 2015 group-rated and group retrospective employers with a claim in 2014. There is a \$40 fee to attend. Continental breakfast and snack will be provided. Claims administrators, safety coordinators, financial officers, payroll and human resource administrators, and supervisors are encouraged to attend.

Dates & Locations

April 18 - Toledo
Hilton Garden Inn
6165 Levis Commons Blvd.
Perrysburg, OH 43551

April 19 - Wooster
Shisler Conference Center
1680 Madison Ave.
Wooster, OH 44691

April 20 - Cleveland
Holiday Inn Independence
6001 Rockside Rd.
Independence, OH 44131

April 27 - Dayton
Kroc Center
1000 North Keowee St.
Dayton, OH 45404

April 28 - Columbus
Bridgewater Banquet &
Conference Center
10561 Sawmill Pkwy
Powell, OH 43065

April 29 - Cincinnati
Crowne Plaza
5901 Pfeiffer Rd.
Blue Ash, OH 45242

Registration

To register, please mail, fax or email the following information to Sarah Sypniak:
 Fax: (614) 210-5840 Toll-free: 1-800-837-3200, ext. 57245 Email: sarah.sypniak@careworkscomp.com
 Mail: CareWorksComp, Attn: Sarah Sypniak, 5500 Glendon Court, Dublin, OH 43016
*Checks should be made payable to CareWorksComp. Limited seating available.
 No refunds for cancellations without minimum seven-day notice. Please arrive 15 minutes early.*

Attendees: _____

Company Name: _____ Email: _____

BWC Policy Number: _____ Phone Number: _____

Date and Location of seminar attending: _____

To register online employers may also go to <http://www.careworkscomp.com/about-careworkscomp/seminars/>.

You may pay your CareWorksComp seminar fee by check or completing the credit card portion of this form. We accept most major credit cards.

Payment Information	
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Check Enclosed	
Credit Card Number _____	
Print Name as it Appears on Credit Card _____	
Address as it appears on your Credit Card Bill, if different from above _____	
Expiration Date _____	Amount to be paid _____
Authorized Signature _____	

MEMBER NEWS

Congratulations to Jeremiah & Katie Swartzentruber!
Baby Boy, Born February 5, Caleb Michael

Do you have a special event you would like
the Members to know about?

You can now put run an **ANNOUNCEMENT** in the HBA newsletter for
your one time event. A 1/8 page, text only, no website link,
for \$40.00 to run once! (See the size below.)

Advertise in the Monthly HBA Focus Newsletter

300+ are mailed/emailed each month!

INCLUDES A FREE LINK TO YOUR WEBSITE!

\$200 a year for 1/16 page

\$350 a year for 1/8 page

(\$50 setup per ad change during the year.)

WE NEED YOU!

The Following Committees have Openings

Please call the HBA if you would like to be involved:

COMMUNITY RELATIONS • GOLF OUTING (both)

MEMBERSHIP • PARADE OF HOMES

REVERSE FUND • SOCIAL / GENERAL MEMBERSHIP MEETINGS

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*If we ever forget
that we are One
Nation Under
God, then we
will be a nation
gone under.*

-Ronald Reagan

Builders Members

89 Homes & Building Imprv.	Homes by JDM Structures	Sommer & Swartzentruber
Berlin Construction	Ivan Yoder Builders	Straub Homes, Inc.
Capstone Custom Homes	K & M Builders	Suppes Homes
Dave Schlabach Custom Hms	Kerricook Construction	Suttle Construction
Downs Construction	MD Custom Builders, LLC	Walnut Valley Log Homes
Eli Miller Construction	Mast Builders	Wayne Homes
Fairview Log Homes	Miller Homes	Weaver Custom Homes Inc.
Fred Mathys Construction	Oswald Builders	Yoder Builders
Gasser Builders Inc.	Ratliff Custom Homes Inc.	Zollinger Builders
Greg Starr Builder	Salter Group Quality Homes	
H & H Custom Homes	Schlabach Builders Ltd.	

Associates Members

Albright Welding & Sply.Co.	Howard Hanna	ProVia
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American Building Mtrls.	Hummel Insurance Agency	R & M Spouting
Apple Creek Banking Co.	JR Weaver Trim	R J Closets
Buckeye Fencing	Keim Concrete	Rea & Associates
Buckeye Mobile Power Wash	Keim Lumber	Re/Max Showcase
Chad's 5 Star Lawn Care	Kidron Sports Center	Riceland Flow Care
Charter One Bank	Kidron Vinyl Rail & Fence	Rogers Overhead Door
Coalway LLC	Lehman Painting	Sherwin Williams Co.
Commercial & Savings	Lincdor LLC	Shetler Excavating
Daily Record	Lincoln Way Interiors	Spray Foam Solutions
D. Dannemiller Electric	Lodi Lumber Co.	Stark Truss Co Inc.
Deco-Crete Supply	Lowes	Steiner Lumber
Denco Marketing Co.	MCTV	Steiner Masonry
Dutch Country Stone	Magic Door Inc.	Suttle Specialties
Eco-Seal Home Solutions	Marinello Realty	Swiss Valley Fence
Farm Credit Mid-America	Metals USA	Sword Excavating
Farmers State Bank	Mid-Ohio Concrete	TimCo Pavement Striping
Feikert Sand & Gravel	Miller Overhead Doors	Troyer Roofing & Construction
Fike Agency	Miller Seamless	Wayne County Title Co.
First Choice Exteriors Ltd.	Mooney & Moses Insul.	Wayne Savings Bank
First-Knox National Bank	Moser Concrete Const.	Wayne Siding Home Imprv.
Frontz Drilling Inc.	Most Paving	Waynedale Truss
G.E. Baker Construction	Mt. Hope Fence	Weaver Concrete Finishers
Galehouse Lumber Co.	Mullet Cabinets	Westfield Bank
Gerber Lumber & Hdwr	Nancy's Draperies	Wood Floors Unlimited
Grandview Landscaping	National Carpet Mill Outlet	Wooster Glass Co. Inc.
Hohler Heating & Cooling	North American Title Insurance	Yarnell Electric Inc.
Holmes Lumber & Bldg.	North Central Insulation	Yoder Window & Siding
Holmes Siding Contractors	Ohio Floor Company	
Holmes-Wayne Elec Co-Op	Olde Parsonage	
Home Appliance Inc. Co	Orville Trucking & Grading	

Support/Friends

Ashland/W. Holmes Career Center • Compensation Consultants • Habitat for Humanity
John Long • Keating Law Offices • Bob Murray • OSU/ATI • Wayne Co. Schools Career Center
Wayne County Commissioners • Wayne County Park District

YOUR HBA

2016 Board of Trustees

Chairman:	Merle Stutzman	330-263-0606
Vice Chairman:	Steve Nolletti	419-368-8108
Secretary/Treasurer:	Wayne Yoder	330-684-1050
Immed. Past Chairman:	Mark Zollinger	330-669-9910

Trustees:

Linda Amos 330-887-8790	Mark Dorffer 330-857-2021
Scott Morgan 330-264-5767	Alan Ratliff 330-345-6404
Dave Schlabach 330-279-4640	Jeff Smith 330-698-0129
Dave Suttle 330-264-6137	Marlin Yoder 330-567-2647

NAHB Director: Merle Stutzman

OHBA Director: Mark Zollinger

HBA Office:

Executive Officer: Debbie Tracy-Windom
330-345-1293 Fax: 330-345-4820
Email: hba3690@aol.com Or Visit: www.whhba.com

MISSION STATEMENT

The Home Builders Association of Wayne & Holmes Counties is committed to professional excellence & dedicated to promoting its members, furthering consumer knowledge & serving the community.

4973 Cleveland Rd.
Suite A
Wooster OH 44691



Home Builders Association
Wayne & Holmes Counties

Happy St. Patrick's Day!!