2025 PARADE OF HOMES

Get ready for this year's Parade of Homes in Wayne and Holmes Counties! Participating in this event offers numerous benefits, making it a smart business move. This newsletter highlights the advantages of showcasing your home and the benefits of sponsorship, which can enhance your brand and community presence. Many of the same builders return year after year, and it's easy to see why. In this newsletter, we'll explore how displaying your home and considering sponsorship can amplify your brand and deepen your roots in the community.

Increased Visibility: Attract thousands of visitors eager to see the latest in home design, putting your work in front of potential buyers and driving inquiries.

Networking Opportunities: Connect with builders, suppliers, and industry professionals, leading to valuable partnerships and collaborations.

Showcase Quality Work: Highlight your craftsmanship and unique designs to stand out among competitors.

INSIDE THIS ISSUE

- Parade of Homes Sponsorship Opportunities
- Parade of Homes Important Dates for Builders & Sponsors
- Words From Our Membership Chairman, Jonathan Downs
- HBA Builders & Associates
- Spike Levels
- 2025 Distinguished Officers, Directors & Volunteers
- 2025 HBA Events Calendar
- Registration for the RubberDucks Game & Golf Scramble
- NAHB Eye on the Economy
- 2025 NAHB Meetings
- NAHB Membership Savings & Benefits
- 2025 OHBA Meetings, Meeting Registration Form, HBA Rebates & Benefits
- NPP Membership Savings
- Workers' Compensation Application
- HBA Membership Application



Market Trends: Gain insights into consumer preferences to tailor your offerings and remain competitive.

Community Engagement: Build trust and loyalty with local residents, enhancing your reputation.

Potential Awards and Recognition: Winning awards can elevate your brand and serve as an effective marketing tool.

Reasons to Sponsor the Parade

Enhanced Brand Visibility: Your logo will feature prominently in promotional materials, boosting brand recognition.

Targeted Marketing: Reach a specific audience interested in home building and renovation.

Community Support: Show your commitment to the local community, fostering goodwill.

Exclusive Networking Opportunities: Access to special events for connecting with industry leaders.

Showcase Your Expertise: Host workshops or presentations to engage potential clients.

Long-Term Impact: Visibility and connections can lead to lasting referrals.

Thank you to our premier sponsor of the 2025 Parade of Homes!





2025 PARADE OF HOMES SPONSORSHIP OPPORTUNITIES



DEADLINE FOR ADS JUNE 10TH





\$3,000

PLATINUM

- FULL-PAGE COLOR AD IN THE PARADE BROCHURE
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- ONE GARAGE SPACE
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- MENTIONED ON THE FRONT COVER OF BROCHURE
- RECOGNITION IN SELECT FORMS OF ADVERTISING

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- HALF-PAGE COLOR AD IN THE PARADE BROCHURE
- MENTIONED ON THE FRONT COVER OF BROCHURE
- RECOGNITION IN SELECT FORMS OF ADVERTISING

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- QUARTER-PAGE COLOR AD IN THE BROCHURE
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- RECOGNITION IN SELECT FORMS OF ADVERTISING

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IMPORTANT DATES

CONTACT

ERIN DOWNS
330.465.8012
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♦ MAY 16TH -		DEADLINE FOR ENTRY AND FEE BY PARADE BUILDERS
★ MAY 22TH -		FIRST MANDATORY MEETING BY ALL PARADE BUILDERS
♦ JUNE 10TH -		DEADLINE TO SUBMIT PROMOTIONAL ADS
♦ JUNE 13TH -		DEADLINE TO SUBMIT PARADE BUILDER ADS ON HOUSE ENTRY
♦ JULY 7TH -		FINAL APPROVAL DUE ON PARADE BUILDER & PROMOTIONAL ADS
SEPT 12TH -		SECOND MANDATORY MEETING BY ALL PARADE BUILDERS
SEPT 17TH _		EXTERIOR & INTERIOR COMPLETION INSPECTION OF HOUSE BY COMMITTEE
SEPT 18TH -		EXTERIOR & INTERIOR HOUSE ENTRY COMPLETION - TO BE OPEN FOR VISITORS
OCT 3TH -		DEADLINE FOR BUILDERS TO RETURN MONEY, TICKETS & POH BINS
♦ OCT 10TH -		LAST MANDATORY MEETING BY ALL PARADE BUILDERS



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HOME BUILDERS ASSOCIATION OF WAYNE & HOLMES COUNTIES

HBA MEMBERSHIP

OME BUILDERS ASSOCIATION
OF WAYNE & HOLMES COUNTIES



WEAVER CUSTOM40MES

WORDS FROM OUR MEMBERSHIP CHAIRMAN

As the Chairman of Membership for the Home Builders Association of Wayne & Holmes Counties, I encourage you to become part of our dedicated community. Here, we stand together to share insights, tackle industry challenges, and celebrate our successes, all while building a stronger future for our profession.

Jonathan Downs





Here are several compelling reasons to become a member of the Home Builders Association of Wayne & Holmes Counties

Industry News: Receive updates on the latest trends, technologies, and news impacting the home building industry.

Networking Opportunities: Connect with other builders, contractors, suppliers, and industry professionals, fostering valuable relationships.

Advocacy: Stay informed about legislative changes and advocacy efforts that affect the home building industry, ensuring your voice is heard.

Educational Resources: Access workshops, seminars, and training materials that can enhance your skills and knowledge in home building.

Market Insights: Gain access to market research and economic forecasts that can help you make informed business decisions.

Best Practices: Learn about industry best practices, safety standards, and innovative building techniques to improve your projects.

Member Discounts: Enjoy exclusive savings on various products and services through partnerships with the National Association of Home Builders (NAHB) and National Purchasing Partners (NPP), allowing you to reduce operational costs and enhance your business efficiency.

Worker's Compensation Discounts: Members have the opportunity to apply for potential discounts on worker's compensation insurance, helping to reduce costs while ensuring compliance and safety for your workforce.

Event Notifications: Be the first to know about upcoming conferences, trade shows, and networking events in the home building sector

Recognition and Awards: Stay informed about opportunities for industry recognition, including awards for excellence in home building.

Community Engagement: Participate in community projects and initiatives that promote the importance of home building and development.



HBA Chairman of Membership & Retention Jonathan Downs Dalton Hardware & Downs Elite Builders



HBA BUILDERS



- 89 HOMES & BUILDING IMPROVEMENTS
- 922 CUSTOM HOMES
- A&R BUILDERS
- ASPEN BULDING COMPANY
- AVODAH CONTRACTORS
- BAUMAN CONSTRUCTION GROUP
- BUCKEYE CONTRACTORS/BC TRIM
- CAPSTONE CUSTOM HOMES
- DOWNS CONSTRUCTION
- DOWNS ELITE BUILDERS
- FAIRVIEW LOG HOMES
- FINGERPRINT HOMES
- GASSER BUILDERS
- H&H CUSTOM HOMES & CONSTRUCTION
- HARTFORD HOMES
- HOME SWEET HOME REMODELING

- HOMES BY IDM STRUCTURES
- IVAN YODER BUILDERS
- K & M BUILDERS
- KERRICOOK CONSTRUCTION
- MD CUSTOM BUILDERS
- MILLER HOMES
- SCHLABACH BUILDERS
- SCHROCK CUSTOM HOMES
- SOMMER & SWARTZENTRUBER CONTRACTORS
- SUPPES HOMES
- SUITILE CONSTRUCTION
- WALNUT VALLEY LOG HOMES
- WAYNE HOMES
- WEAVER CUSTOM HOMES
- WHITE BUILDERS
- YODER BUILDERS
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- HOLMES SIDING CONTRACTORS
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- LUMEN NATION
- M & M MILLER ROOFING
- M.H.P. FLOORING
- MAGIC GARAGE DOOR
- MAIN STREET BANK
- MARK SMITH ELECTRIC
- MATCH CONCRETE PUMPING



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- XION THRIVE

Spike Club

NAHB

CREDIT

1-5

6

Erin Downs

Nancy Blackwell Marion Miller

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Ivan Yoder

Linda Amos

Bill Williams David LeHotan

Harold Oswald

Logan Stutzman

Richard SirLouis

LEVELS

Spike Candidate

Spike

1.00

1.00 1.50

2.00

2.00 3.00

3.50

4.00 5.00

5.50

6.00 6.00 7.00

7.00 7.50

7.50

8.00 8.50

8.50 9.00

10.50

13.00

15.00

16.50 18.50

20.00

23.75





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EAM HB 25



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Mark Dorffer Holmes Lumber Parade of Homes



Jonathan Downs Dalton Hardware / Downs Elite Builders Membership & Retention



Ami Hammond Commercial & Savings Bank **Community Relations**



Andrea Martin Capstone Custom Homes **Community Relations**



Home Builders Association of Wayne & Holmes Counties

2025 Events



Financial Forecast February 07 Berlin Farmstead, Millersburg





March Builders' Breakfast



April 17

14

Reverse Raffle Connection Center, Wooster

Connection Center, Wooster



May RubberDucks 80 Canal Park, Akron





June Golf Outing
The Pines Golf Club, Orrville 06



July 31

Acres of Fun Wooster



September Parade Kickoff Location TBD





September Parade of Homes 19-21 & 26-28



October 09

TopGolf Akron



December

04

Inauguration The Wellspring, Wooster

***Please note that the HBA events schedule is subject to change. By registering for an event, you acknowledge that you are responsible for the cost of your ticket, even in the event of a no-show. We appreciate your understanding and look forward to seeing you at the events!







Erin Downs Event Coordinator



Michael Downs MD Custom Builders Dalton Hardware



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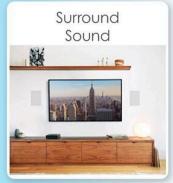
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NAHB. Eye on the Economy

April 15, 2025

Trade War Will Create Further Economic and **Financial Market Stress**

A global trade war is underway, causing significant economic and financial market disruptions. As initially announced, the U.S. imposed trade sanctions including a 10% minimum tariff rate on virtually all U.S. trading partners, combined with higher "reciprocal" tariff rates — which were, in fact, taxes on bilaterial U.S. goods deficits rather than tied to specific foreign tariff or nontrade-based rules. However, even those rates were four times higher than they should have been, given the equation specified. It appears these higher rates were designed as leverage for negotiations.

As these rates were set to apply on the evening of April 8, financial markets shuddered. The 10-year Treasury rate spiked to 4.5%, alarming investors as a bond market repricing occurred. On April 9, President Trump set a general 90-day pause on the applicable reciprocal rates (leaving in place the 10% baseline tariffs on all countries except for Canada and Mexico), subject to bilateral trade negotiations.

However, this pause also excluded China, which is now subject to a prohibitive (perhaps a virtual trade embargo) 145% tariff rate. This rate will disrupt supply chains for Chinese goods, raise prices for these items, cause financial market repricing. Recognizing this risk, an exemption of this tariff was set on Friday of last week for computer chips and other electronic items. For financial markets, the 10-year Treasury rate is settling at near 4.5%, as an additional risk premium for U.S. government debt is imposed by investors. The rate has also increased due to expectations for higher inflation in 2025. Separately, duties on Canadian lumber are set to rise from 14.5% to 34.5% later this year.

Treasury rates are worth watching in the weeks ahead. There remains a liquidity risk if a significant portfolio reshuffling occurs.

Such liquidity risks can produce significant financial and economic distress. However, the bond market appears orderly, for the time being. The other risk for bonds, including mortgagebacked securities and mortgage interest rates, remains a political retaliation via a large-scale sale of foreign-owned debt. Such an action would spike interest rates.

Although the negotiations may yield growth opportunities for U.S. energy firms and other exporters, most forecasters are now saying a recession is more likely than not for 2025. NAHB's forecast for GDP growth in 2025 has been revised lower to near 1%, with flat readings for several quarters as we believe negotiations and carveouts will continue. Our probability for a 2025 recession is a smaller, one-in-three chance. Nonetheless, we expect inflation to rise in the quarters ahead above a 3% annual rate and for the unemployment rate to approach 5% as a growth slowdown occurs.

While we expect distress as trade flows from China are interrupted, it is important to recall recent data that showed solid economic momentum. Inflation data surprised to the good side for March: The Consumer Price Index measure of inflation slowed a 2.4% year-over-year rate, with shelter inflation slowing to 4%. Absent the trade war, these data would have set the Federal Reserve on pace for additional short-term interest rate cuts. And while overall producer prices fell in March, the prices for residential construction materials rose just 1.3% year over year.

And despite recent government job cuts, the economy created 228,000 jobs in March, with home builders and remodelers adding 13,000 positions. The job openings count for construction remained low, at just 242,000. Also, NAHB Remodelers continue to report relatively good market conditions. The NAHB Westlake/Royal Remodeling Market Index declined five points in the first quarter, but fell to an otherwise positive reading of 63. NAHB is bullish on the future of the home improvement sector for a variety reasons, including an aging housing stock. New NAHB research finds that almost half of owner-occupied homes were built before 1980.

Dr. Robert Dietz NAHB Chief Economist @dietz_econ

NAHB 2025 MEETINGS

National Association of Home Builders

Spring Leadership Meeting June 10-13, 2025, Washington, D.C.





Association Management Conference August 19–21, 2025, Atlanta, GA

Fall Leadership Meeting November 17–19, Denver, CO



IBS 2026 SEE YOU IN ORLANDO! February 17 – 19



Q2 2025 MEMBER SAVINGS PROGRAM PERSONAL SAVINGS AT A GLANCE | nahb.org/savings



AUTO

	COMPANY	SAVINGS	PRODUCTS	INFO
	вмw	Earn up to \$1,500 on a new BMW or up to \$500 on a new MINI	BMW	memberdeals.com/nahb/shopping, php?action=view⊂=bmw&login=1
GOODFYEAR	GOODYEAR	Members must log into NAHB.org to save 15% on Goodyear Tires.	Goodyear Tires & Services	nahb.org/goodyear

TRAVEL & ENTERTAINMENT

	COMPANY	SAVINGS	PRODUCTS	INFO
AVIS	AVIS	Save up to 30% off Avis PAY NOW rates when making a reservation with Avis Worldwide Discount (AWD) number G572900.	Rental Cars	avis.com/nahb 800-331-1212 AWD #G572900
™ Budget	BUDGET	Save up to 35% off Budget PAY NOW rates when making a reservation using Budget Customer Discount (BCD) number Z536900.	Rental Cars	budget.com/nahb 800-283-4387 BCD #Z536900
COSTCO	COSTCO WHOLESALE	Get a \$20 or \$40 digital Costco shop card when joining as a new Costco member.	Gift Card with Club Membership	https://www.memberdeals.com/nahb/ shopping.php?action=view⊂=costco- wholesale&login=1
(e)act Disney World.	WALT DISNEY WORLD	Explore Walt Disney World Resorts at special member discounts	Theme Parks	https://www.memberdeals.com/nahb/pages. php?sub-wckw&ebg_source=navigation&ebg_ medium=topnavsub&ebg_campaign=wdw&ebg_ content=theme-parks-and-attractions&login=1
Hertz	HERTZ	Save up to 25% on everyday base rates and additional program benefits with Hertz Gold Plus	Rental Cars	nahb.org/hertz
HotelPlanner	HOTELPLANNER	NAHB members can save up to 65% on hotel room rates at over 800,000 properties worldwide in more than 250 countries.	Hotels	nahb.hotelplanner.com 800-497-2175
MemberDeals	MEMBER DEALS	Up to 50% off.	Theme Parks, Movie Tickets, Concerts, Water Parks & Gift Cards	memberdeals.com/nahb/?login=1 877-579-1201
sam's club	SAM'S CLUB	Save over 60% on a new membership plus receive travel and entertainment credit	Club Membership	memberdeals.com/nahb/packages. php?sub=packages&action=view&id= 3291&login=1
SiriusXM	SIRIUSXM	Get a free four-month trial to SiriusXM's Platinum streaming	Music	nahb.org/xm

Health & Wellness

	COMPANY	SAVINGS	PRODUCTS	INFO
Active&Fit	ACTIVE & FIT DIRECT	Find your perfect gym for \$28/month.	Fitness Membership	nahb.org/AFD

ELECTRONICS & SOFTWARE

	COMPANY	SAVINGS	PRODUCTS	INFO
D&LL Technologies	DELL	Up to 40% off Dell computer servers, electronics & accessories. Free IT consultations for members.	Computers & Hardware	dell.com/nahb 800-757-8442
Microsoft	MICROSOFT OFFICE	Up to 90% discount on a one-time purchase of Microsoft Office Home & Business 2019 and 2021	Microsoft Apps	nahb.org/office

NAHB Members Saved over \$40,000,000 last year



Q2 2025 MEMBER SAVINGS PROGRAM





AUTO

	COMPANY	SAVINGS	PRODUCTS	INFO
	MERCEDES-BENZ VANS	Save up to \$500 on select vans, combinable with advertised sales incentives offered by Mercedes-Benz Vans.	Mercedes	nahb.org/mbvans
GOODFYEAR	GOODYEAR	Members must log into NAHB.org to save 15% on Goodyear Tires.	Goodyear Tires & Services	nahb.org/goodyear
NISSAN	NISSAN	Save \$900 to \$11,000 on sedans, crossovers, SUVs and trucks.	Nissan	nahb.org/nissan
M RAM	RAM	Save up to \$1,000 on select vehicles, stackable with advertised discounts offered by RAM	RAM	nahb.org/ram
Stord PRO	FORD	Save \$500-\$5,000 on Ford Pro's trucks, vans and SUV's. Discount stackable with local offers.	Ford	nahb.org/ford
Holman	HOLMAN	Members can receive a free first-month lease payment.	Vehicle leasing and fleet management	nahb.org/holman

BUILDING MATERIALS

	COMPANY	SAVINGS	PRODUCTS	INFO
PRO	LOWE'S	NAHB members can save MORE with MyLowe's Pro Rewards with Member Volume Discounts over \$2,000, up to 10% off online and much MORE. Plus get 5% off every day plus 2% statement credit with a MyLowe's Pro Rewards or Commercial Account Credit Card. See Lowes,com/Terms.	Building Materials	lowes.com/nahb 877-435-2440

WIRELESS

	COMPANY	SAVINGS	PRODUCTS	INFO
T T-MOBILE FOR BUSINESS	T-MOBILE	Save 12% on wireless. Extend discount to employees with Employee Work Perks program.	Cell Phones, Internet, Plans & More	nahb.org/t-mobile

FUEL

	COMPANY	SAVINGS	PRODUCTS	INFO
VOYAGER	VOYAGER	Save on Fuel with Voyager card for Business, Savings anywhere Mastercard is accepted.	Fuel Savings & Fleet Management	usbank.com/splash/ corporate-payments/transportation/ nahb.html

NAHB Members Saved over **\$40,000,000** last year



Q2 2025 MEMBER SAVINGS PROGRAM BUSINESS SAVINGS AT A GLANCE | nahb.org/savings





BUSINESS MANAGEMENT

	COMPANY	SAVINGS	PRODUCTS	INFO
DELL Technologies	DELL	Up to 40% off Dell computer servers, electronics & accessories. Free IT consultations for members.	Computers & Hardware	dell.com/nahb 800-757-8442
OOD	ODP BUSINESS SOLUTIONS	Up to 75% off online regular prices on their Best Value List of preferred products. Plus, free shipping over \$50.	Office Supplies	officediscounts.org/nahb 855-337-6811 x2897
Heartland	HEARTLAND	Merchant processing and payroll solutions at reduced fees for NAHB Members.	Payment & POS Solutions	go.heartlandpaymentsystems.com/nahb 800-613-0148
indeed		Register a new account and get a \$250 credit towards sponsored job postings.	Job Board and Hiring Resources	nahb.org/indeed
Microsoft	MICROSOFT OFFICE	Up to 90% discount on a one-time purchase of Microsoft Office Home & Business 2019 and 221.	Microsoft Apps	nahb.org/office
o intuit quickbooks	QUICKBOOKS	Save up to 50% on select new QuickBooks Online and QuickBooks Desktop Solutions.	Accounting and financial management	nahb.org/quickbooks
RingCentral	RINGCENTRAL	Save 15% off monthly on a new RingCentral Office service. Receive \$50 off the list price on any RingCentral phone. Current NAHB RingCentral users are eligible for discounts by calling and re-signing a 24 month agreement.	Message, Video & Phone	ringcentral.com/nahb 800-417 0930
ups	UPS SHIPPING	Save 65% on domestic UPS Next Day and 42% on UPS Ground shipping.	Business Shipping	1800members.com/nahb 800-MEMBERS
TForce Freight	TFORCE FREIGHT	At least 75% off Less Than Truckload (LTL) shipping over 150lbs.	Freight Shipping	1800members.com/nahb 800-MEMBERS

NAHB ASSOCIATION DISCOUNTS

	COMPANY	SAVINGS	PRODUCTS	INFO
IBS.	NAHB INTERNATIONAL BUILDERS' SHOW®	Up to \$200 off show registration. Up to \$3.75 per sq. ft. off exhibit space.	Trade Show	buildersshow.com
STRUCTURE	STRUCTURE PRODUCTIONS	Discounts on professional video and television production services:	Visual Media	structure-productions.com
NAHB	NAHB CONTRACTS	Up to 30% off contract rates.	Legal	nahb.org/nahbcontracts
NAHB	HOUSINGECONOMICS	\$100 off annual subscription.	Economic & Housing Data	housingeconomics.com
NAHB	BUILDERBOOKS	10% off books. Up to 45% off research.	Books	builderbooks.com
NAHB	ONLINE EDUCATION	Up to 30% off webinars; Up to 50% off online courses.	Education	nahb.org/education

*Discounts are as of 3/31/25 & subject to change at any time Visit nahb.org/savings for the latest deals & limited time offer







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Because your Company is a Member of **NAHB Members**



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- t-mobile.com/workperks
- T-Mobile.com/store-locator





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Enjoy the open road with deals from your NAHB Avis and Budget Car Rental Savings Program. With the Pay Now feature members can save up to 30% off base rates on every rental, plus receive additional offers like dollars off, a complimentary upgrade or a free weekend day.

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To book with Budget, visit: www.budget.com/nahb and use your BCD #Z536900 to apply savings.



Save between \$500 - \$5,000 on Ford Pro







learn more www.nahb.org/savings



Spring Organizational Meeting – March 11, 2025 Athletic Club of Columbus Summer Board of Trustees Meeting – June 24–25, 2025 Wooster, OH

Fall Board of Trustees Meeting – November 11, 2025 Hilton Easton, Columbus





REGISTRATION FORM SUMMER BOARD OF TRUSTEES MEETING BEST WESTERN PLUS & CONFERENCE CENTER 243 E. LIBERTY, WOOSTER, OH 44691 JUNE 24-25, 2025

TUESDAY, JUNE 24, 2025 __10:00 - Noon OHBA AREA VP'S & SENIOR OFFICERS MEETING □_{Noon −1:30 p.m.} NOMINATING MEETING □_{2:00 - 4:00 p.m.} GOVERNMENT AFFAIRS/BUILDING CODES/DEVELOPERS AND REMODELERS MEETING WEDNESDAY, JUNE 25, 2025 8:00 - 9:30 a.m. **EXECUTIVE COMMITTEE BREAKFAST MEETING** (Open to committee members and OHBA Past Presidents only.) [□]9:30 – 11:00 a.m. **BOARD OF TRUSTEES MEETING** NAME LOCAL ASSOCIATION

SEND TO:

Ohio Home Builders Association 17 S. High St., Suite 700, Columbus, OH 43215 E-mail: build@ohiohba.com Phone: (800) 282-3403 Ext, 1

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Contact Us:













HBA Members,

Many of you know about our Affinity Partnership with Small Business Growth Partners (SBGP). That being said, you may not know that over a third of our members they work with involve helping groom the second (or third) generation of a business or working on helping our members find an exit plan out of their businesses through their key employees.

The BPA (Business Diagnostic & Diagnostic &

Even if you aren't quite ready now, a BPA will lay the groundwork for what would happen to make an eventual smooth transition a reality.



To make it easier for you to decide, here are some additional challenges a BPA helps solve:

- You are considering Succession Planning
- You aren't as profitable as you would like to be, even as revenue is climbing
- You have hit a growth ceiling, where lack of systems is starting to show in your company with mistakes, and miscommunication
- You aren't clear on a strategic direction for your company
- You can't seem to find the right staff and/or are having team cohesion issues
- You get a lot of calls, but not many turns into sales
- You are trying to drive the business forward, but keep getting pulled back into the daily operations, and still act as the chief "firefighter" and problem solver
- You are becoming burnt out, working more, and seeming to accomplish less

This should only take 2–3 minutes, and once you have registered, an SBGP representative will reach out to schedule an introductory call to explain the BPA and the BPA Process and answer any other questions you may have. Once again, an annual BPA is included 100% through your OHBA Member Benefits (A \$4,200 value).

Thank you for being a member of the HBA of Wayne & Holmes Counties and for supporting this extremely popular Member Benefit.

Jennifer Downs Executive Officer





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NPP members enjoy exclusive offers and negotiated pricing from brands like these:

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Employees can save too:

- Up to 18% off monthly access fees
- 25% discount on select accessories *

(Employer must first activate the NPP / Verizon business offer)

Sign Up Today!

HBA of Wayne & Holmes Counties Members can sign up with NPP for free to access this discount and more. • Visitmynpp.com/whhba/

- Fill out and submit the registration form
- Login to www.mynpp.com and follow these steps to save on Verizon fees and accessories:
- 1. Select the Verizon offer and click "Activate Discount"
- 2. Complete Verizon's online agreement (a Federal Tax ID is required)
- 3. Review and accept the online agreement and the discount will be applied in 1 2 billing cycles.

NPP does not guarantee supplier offers or their website performance. Suppliers are solely responsible for all supplier products and services offered through NPP. Offers may be suspended or terminated at any time and may be subject to product restrictions, exclusions and eligibility requirements.



Register with NPP today and start saving!

NPP offers contract pricing to more than 300,000 company and employee members coast-to-coast, giving the buying power of large corporations to businesses of all sizes. Since 2001, NPP has contributed millions of dollars in proceeds to research autoimmune diseases. Join NPP for free. There is no obligation to purchase.

^{*}Corporate liable lines only. \$34.99 or higher, 2 corporate lines required.

^{*}Industry eligibility requirements apply

^{*}Employees 25% accessory discount is valid for non-discounted, retail price of qualifying accessories, provided that the accessory is purchased online at www. verizonwireless.com/accessories. Employees receive a 10% discount if qualifying accessories are purchased at retail locations or through Verizon representatives. Unlimited plans are not eligible for corporate and employee line discounts. All Verizon Wireless offers are for a limited time only and are subject to equipment availability. Verizon Wireless reserves the right to change or modify all offers at any time without notice. All terms and conditions are subject to and governed by Verizon Wireless' Agreement with Customer including, but not limited to, customer eligibility requirements. Every effort is made to ensure the accuracy of the Verizon Wireless offers, however, Verizon Wireless is not responsible for any errors or omissions.

Member benefit workers' compensation

The HBA of Wayne & Holmes Counties partners with Sedgwick because they help employers maximize their premium savings. Sedgwick analyzes each employer's unique claim and premium history to find the highest level of savings in all available workers' compensation programs.

Why Sedgwick

Partner in conrolling costs Sedgwick saves employers millions of dollars each year, becoming a lasting partner and providing a comprehensive cost management approach.

They are committed to understanding our members' challenges and to delivering claims excellence and providing quality, sound decision making and consistency.

Sedgwick helps employers determine the best rating or discount program available, whether it's group rating, retrospective rating, 100% EM Cap or any other BWC program available, helping you identify, evaluate and reduce your business risks to achieve premium discounts and refunds.

Ensure that your organization is maximizing savings, meeting eligibility requirements and enrollment deadlines by contacting Sedgwick today.

Lower rates

Understanding your experience modifier (EM) is key in reducing your workers' compensation costs and measuring how your loss prevention and cost control practices stack up against the state average, as well as others in the industry.

Our clients average an experience modifier of .66 percent (34% below base) as opposed to the industry average of 11% below base. This 23 percent difference has a direct impact on your premium.

Member programs

Group rating and group retrospective rating

Sedgwick clients annually save \$160 million in workers' compensation premium paid with the two highest performing savings options - Group Rating and Group Retrospective Rating.

· Group Rating - over \$4 billion in

savings over the past ten years

- Group Retrospective Rating
- over \$1 billion has been earned by participants since implementation in 2009

We annually SAVE our clients \$160 MILLION in workers' compensation PREMIUM PAID

Start saving now

To see how much your company can save by partnering with Sedgwick, simply complete the Temporary Authorization to Review Information (AC-3) form on the reverse side of this document and return to Sedgwick in your preferred method:

- Email: email completed form to ohio.group@sedgwick.com
- Fax: 866.567.9380
- Mail: address listed on AC-3 form
- Online: complete and submit your AC-3 form at: www.sedgwick.com/ac3/hbawayneholmes

To learn more about HBA of Wayne & Holmes Counties' program, contact Robert Nicoll.

p. 330.418.1824 E. robert.nicoll@sedgwick.com



To: HBA of Wayne & Holmes Counties c/o Sedgwick P.O. Box 884 Dublin, OH 43017

Toll-Free Phone: 800.825.6755, option 3

Toll-Free Fax: 866.567.9380 www.sedgwick.com/ohiotpa

Temporary Authorization to Review Information

From: Policy Number		
Entity		
DBA		
Address		
City/State/Zip		

Note: For this to be a **valid** letter, the self-insured department for self-insured employers, or the employer services department for all other employers, must stamp it. Being temporary in nature, BWC will not record via computer or retain this authorization. Representative must possess a copy when requesting service relative to the authority granted therein.

This is to certify that **Sedgwick** including its agents or representatives identified to you by them, has been retained to review and perform studies on certain workers' compensation matters on our behalf.

The limited letter of authority provides access to the following types of information relating to our account:

- 1. Risk files:
- 2. Claim files;
- 3. Merit-rated or non-merit-rated experiences;
- 4. Other associated data.

This authorization does not include the authority to:

- 1. Review protest letters;
- 2. File protest letters;
- 3. File form Application for Handicap Reimbursement (CHP-4);
- 4. Notice of Appeal (IC-12) or Application for Permanent
- 6. Partial Reconsideration (IC-88);
- 7. File self-insurance applications;
 - Represent the employer at hearings; Pursue other similar actions on behalf of the employer.

I understand this authorization is limited and temporary in nature and will expire on ______ or automatically nine months from the date received by the employer services or self-insured departments, whichever is appropriate. In either case, the length of authorization will not exceed nine months.

Telephone Number	Fax Number	mail Address	
Print Name	Title	Signature	Date

Completion of the temporary authorization provides a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing the AC-3, the employer grants permission to the BWC to release information to the employer's authorized representative(s). The form allows a third-party representative to view an employer's information regarding payroll, claims and experience modification.

Attention group rating prospects:

- Employers may complete the AC-3 for as many TPAs or group-rating sponsors they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members if they will not accept them for the next group-rating year. The deadline for this notification is prior to the last business day in October for private employers and prior to the last business day in April for public employers.
- All potential group-rating prospects must have:
 - Active BWC coverage status as of the application deadline;
 - Active coverage from the application deadline through the group rating year;
 - No outstanding balances;
 - Operations similar in nature to the other members of their group.
- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

Note: For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative Code or your TPA. All group-rating applicants are subject to review by the BWC employer programs unit.

HBA Membership Application You can also apply online at: www.whhba.com

	HOME BUILDERS ASSO	CIATION	OF WAYNE & HOI	LMES COUNTIES				
	Phone: (330) 345-1293 hbawayneholmes@gmail.com www.whhba.com		EMBERSHIP PPLICATION	P.O. Box 151 Dalton, Ohio 44618				
СОМР	ANY INFORMATION							
Compan	y Name							
Street								
City		State		Zip				
Phone				·				
Email								
Website								
Would yo	ı like your email & website linked to the HBA?	Yes	No	\sim				
Represe	ntative							
Title								
Number	of years in business							
Number	of employees							
Primary	Business							
HBA Spc	nsor							
	Do you have any pending litigation against you?	Yes	No	J HOME BUILDERS ASSOCIATION				
	Check here for a free no obligation quote on your Worker's Cor	np Rating Cost.		OF WAYNE & HOLMES COUNTIES				
	PROVIDE YOUR POLICY NUMBER							
The Board of Directors of the Association shall deliberate upon application for membership in this chapter after reviewing comments received from the membership. The Directors may restrict membership to those unwilling 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.								
х			MM/DD/YYYY					
	(Applicant's Signature)			(Date)				
DUES	\$575 Per Year Check# Dues Payment to the Home Builders Associa		• •	Association of Wayne & Holmes Counties				
	Federal Tax purposes. However, dues paym	ent may be deduct	ible by members as an ordinary ar	nd necessary business expense.				
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and solemnly, mindful that they are of our obligation as members of the Home Builders Association of Wayne & Holmes Counties, Ohio Home Builders Association and the National Association of Home Builders.								
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HBA Membership Application You can also apply online at: www.whhba.com

HOME BUILDERS ASSOCIATION OF WAYNE & HOLMES COUNTIES									
				FOR BUILDER MEMBER					
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