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Page 10

**Still time to
exhibit at the
Home Show**

RIBA's 68th Annual Home Show, now including the Rhode Island Garden and Flower Show, is a unique marketing opportunity praised by members who exhibit.

Page 9

**What does
the new tax
law mean for
housing?**

What's good and what's bad for builders and homeownership in the recent tax reform? We find out from a national housing expert.

Page 24

**Online courses
fully operational**

Learn online and on-site from RIBA!

Pages 4, 14, 19, 20 and 21

Does housing crisis threaten local land-use controls?

In California, driven by an extreme shortage of affordable housing, state takes charge.

By Paul F. Eno *Editor*

"We can't just plan for growth, we have to actually build."

So says Benjamin Metcalf, director of California's Dept. of Housing and Community Development. And, considering the affordable-housing crisis across America, especially in high-tax, high-regulation states like California and Rhode Island, his words are an understatement.

California is just the most extreme example. The affordable-housing crisis there is so out-of-control that homelessness has exploded, there are serious environ-

mental concerns, and there are worries about public health, including fears of 19th century-style epidemics of diseases like cholera and tuberculosis.

In fact, one of the worst hepatitis outbreaks since the 1940s is impacting San Diego's homeless population, estimated to be over 10,000, third highest in the nation. According to the San Diego County Health and Human Services Agency, as of January 3rd, the outbreak has already killed 20 people, with 577 diagnosed cases and 396 hospitalizations.

Whittling away at the middle class

The affordable-housing crisis in California cuts across all racial and ethnic groups and has reached higher and higher into the state's dwindling middle class, which is fleeing the state because of high taxes

see HOUSING...page 28

Workforce development teammates



Here are just a few of the nearly 100 contractors and career and technical education (CTE) teachers who gathered with residential construction industry leaders at the New England Institute of Technology on January 11th to plan 2018 cooperation between CTE and the industry. Story on page 2.

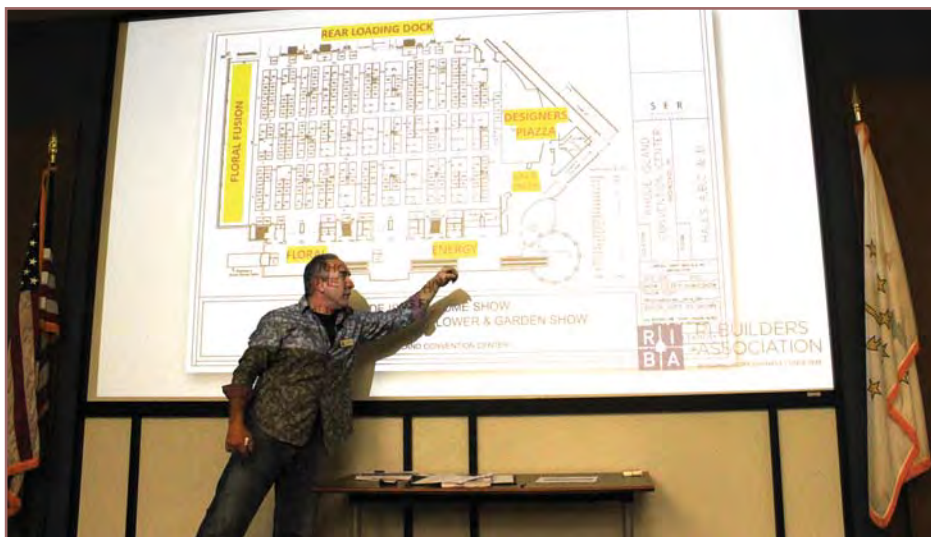
Industry leaders, educators plan student hands-on learning for 2018

By Paul F. Eno *Editor*

Industry and trade-association representatives, along with contractors, gathered with teachers and students from Rhode Island's career and technical education (CTE) programs on January 11th to launch a coordinated drive to make 2018 the best year ever for cooperation in developing our future workforce.

Nearly 100 people attended the session, held at the New England Institute of Technology's (NEIT's) East Greenwich campus.

"Working with the Residential Construction Workforce Partnership, the Rhode Island Builder's Association's mission in this is to promote our CTE schools and the talents of their students," said RIBA's industry liaison, Louis Cotoia Jr., who led



RIBA's Louis Cotoia Jr. talks logistics as plans unfold for hands-on student learning projects, supported by the construction industry, in 2018.

the meeting, along with RIBA Marketing Director Cheryl Boyd.

"We'll do this by bringing together the largest-ever collaboration of schools, students, companies, volunteers and teachers to create opportunities and career exploration through work-based learning," Mr. Cotoia added.

The first major hands-on projects for the year will center on the Rhode Island Home Show, set for April 5th-8th at the Rhode Island Convention Center.

Up to 300 CTE students will once again build exhibit elements, supplier members will transport them to the Convention Center, and students there will assemble them under the supervision of their instructors and RIBA member contractors.

"As in past years, this will give the students a chance not only to explore career paths in the construction industry, but to actually work with contractors, and as teammates with students from different

schools," Mr. Cotoia said.

During the Home Show, the students' work and the CTE programs will be showcased so that parents and potential new students will see them. Mr. Cotoia offered examples of students who have found rewarding construction careers through past Home Shows. Some of these successes have garnered national attention.

Work-based learning at the 2018 event will include students helping with the Designer Showcase, with its kitchen, piazza and bath displays; the Home Technology Showcase; the Energy Expo and Solar Greenhouse; along with landscapes and flowers.

Mr. Cotoia thanked the many sponsors of the Home Show for their support of student hands-on learning, especially National Grid and Andersen Corp., along with NEIT for hosting the meeting.

For more information, call RIBA at (401) 438-7400.

The Rhode Island Builder

Official publication of the
Rhode Island Builders Association
since 1951

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Vice President..... Timothy A. Stasiunas
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The Rhode Island Builder Report

Publishing Director..... John Marcantonio
Editor Paul F. Eno

The Rhode Island Builder Report is published monthly by the R.I. Builders Association, 450 Veterans Memorial Pkwy. #301, East Providence, RI 02914, tel. (401) 438-7400, fax (401) 438-7446, e-mail INFO@RIBUILDERS.ORG. Advertising information is available on the Internet at www.RIBUILDERS.org or from New River Press at (888) 273-1941 (ext. 1). Claims and representations made in advertising are the sole responsibility of the advertiser. The Rhode Island Builder Report and the R.I. Builders Association neither endorse nor guarantee advertiser claims. Readers may submit articles and photographs of interest to the residential building and remodeling industries in Rhode Island, but the publishing director and editor may reject any submission or advertisement. While designed to provide accurate and authoritative information on the subjects covered, The Rhode Island Builder Report and the Rhode Island Builders Association are not engaged in rendering legal, accounting or other professional or technical advice or product support. Accordingly, RIBA cannot warrant the accuracy of all legal or technical information contained herein and disclaims any and all liability which may result from publication or reliance on the information provided. Unless otherwise noted, articles may not be reprinted without the written permission of the publishing director. The Rhode Island Builder Report is edited, designed and produced by New River Press, 645 Fairmount St., Woonsocket, RI 02895, tel. (401) 250-5760 (ext. 1), fax (401) 356-0913, e-mail builder@newriverpress.com.

DEADLINES FOR THE MARCH ISSUE

All copy, ads and photos must be to us by
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E-mail material to builder@newriverpress.com Fax: (401) 356-0913

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LOOKING AHEAD!

 **February 2nd: State-Mandated Continuing Education for Contractors - 5 Credit Hours** - [Topic is Deck Codes](#). Details on page 19.

 **February 5th: State-Mandated Continuing Education for Contractors - 5 Credit Hours** - [Topic is OSHA Safety Review](#). Class is available onsite or online at RIBAEducates.com. Details on page 20.

February 6th: RIBA Monthly Board of Directors Meeting - 4 p.m. networking, 4:30 p.m. business meeting, RIBA headquarters, East Providence. RIBA members are invited to attend for informational purposes. For more information and to register, contact Elizabeth Carpenter, ecarpenter@ribuilders.org, or call (401) 438-7400.

February 8th: Networking Night - 4:30 to 7 p.m., FREE for members and non-members. Generously sponsored by Innovative Visuals LLC. Details on page 10.

February 8th and 9th: OSHA 10-Hour Course - 7:45 a.m. to 1 p.m. each day at RIBA headquarters. Course is FREE for members and their employees with a \$40 materials/registration fee, \$125 for non-members with a \$40 materials/registration fee. For more information and to register, contact Sheila McCarthy, smccarthy@ribuilders.org, or call (401) 438-7400. Details on page 20.

February 23rd: 8th Annual Expo and Education Fair - All-day event sponsored by the Rhode Island Building Officials Association, New England Institute of Technology, East Greenwich. FREE admission for RIBA members. Details on page 12.

February 27th: 4 Hour Lead-Safe Refresher Class - RIBA headquarters, East Providence, 7:45 a.m. to 12 p.m. FREE for members and their employees, with a \$40 materials/registration fee. \$75 for non-members, with a \$40 materials/registration fee. You must pre-register for this class. No admittance without pre-registration and payment. To register, contact Sheila McCarthy, smccarthy@ribuilders.org, or call (401) 438-7400. Details on page 21.

 **March 15th: State-Mandated Continuing Education for Contractors - 5 Credit Hours** - [Topics are Exterior Water Management, WRBs / Critical Roof Details / Common Construction Regulations](#). Details on page 19.

March 22nd: 8 Hour Lead-Safe Remodeler/Renovator Course - 7:45 a.m. to 4 p.m., RIBA Headquarters, East Providence. Course is FREE for members with a \$40 materials/registration fee, \$110 for non-members with a \$40 materials/registration fee. This course is required to obtain or renew a Lead Safe Remodeler/Renovator Certification, which is necessary for work in all pre-1978 buildings in Rhode Island. No admittance without pre-registration and payment. To register, contact Sheila McCarthy, smccarthy@ribuilders.org, or call (401) 438-7400.

April 5th-8th: Rhode Island Home Show, with the Garden & Flower Show - Sponsored by the Rhode Island Builders Association. Exhibit space on sale now. Details on page 1, 9.

 **April 12th: State-Mandated Continuing Education for Contractors - 5 Credit Hours** - [Topic is Blower Door and Air Leakage Testing, Advanced Framing, Less Material Labor, Frost Protected Shallow Foundations](#). Details on page 20.

More information, registration and payment for most RIBA events is available at RIBUILDERS.org.

 Indicates a RIBA-sponsored event.

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(S) Class will be taught in Spanish.

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NEED A COUPON CODE? CALL RIBA AT (401) 438-7400. Non-members: \$12 per course. For information about online or on-site courses: Contact Sheila McCarthy smccarthy@ribuilders.org or (401) 438-7400.



David A. Caldwell Jr.

President's Message

The 'good old days' are right now!

Part 1 of 2

Back when I was in elementary school and junior high, my father and I, as part of what would become a bit of a family tradition, volunteered to run the coffee hour once a month after the main Sunday service at our church. We always did the first Sunday of the month. That was always the long communion service, with a large and captive audience, which incentivized the minister to be even more loquacious than usual. Being required to set up for coffee hour for over one hundred people was a justifiable reason to be excused well before the end of the service, a fact not unimportant to me at the time.

The recent weather reminded of a bitterly cold winter Sunday, many years ago, not long after Christmas, sometime in the early 1980s. Attendance was sparse that day, given the weather and the post-holiday time frame. The parish hall was a bit chilly, and the mood was subdued.

In the course of the social hour, and small-talk over coffee and cookies, a professional man of about 40 struck up a conversation with one of the oldest parishioners. The younger man, well-educated and successful, was a prime example of what would become known as a “yuppie.” The older gentleman was easily into his 80s. While successful in life, he hadn’t traveled the easy path through college, to a professional degree and an office job. More like the “school of hard knocks,” as we say.

I don’t remember much about their conversation, despite being nearby. The younger man seemed to bemoan the state of the world, and how bad things were, veritably hopeless. I remember clearly that he told the older gentleman he was “lucky to have lived in the good old days.”

What happened next is what I would come to call, in the Marine Corps, a veritable a** chewing. The old man’s voice boomed, “Son, these are the good old days. When you wanted the heat on, you turned up a dial. You didn’t have to shovel coal into a stove. When you drove here today, you turned a key and your car started. You didn’t have to crank the engine of a cold model T.”

It went on a bit more from there, and I can’t remember the rest, but his point was clear: Son, you don’t know what tough times really are, and you don’t know how good you have it now.

I never forgot it. When I was a Marine, during a deployment

across the Pacific Ocean, one of our liberty ports was Saipan, site of one of the bloodiest battles of World War II. The Japanese gun positions and bunkers are still there, and I was able to walk among them, even standing on the Banzai Cliff and Suicide Cliff. Saipan was the site of the largest banzai (suicide) attack in the Pacific War.

At the time, it was the bloodiest battle of the war, as the United States fought an adversary that would fight to the last man and not surrender. Though familiar with the battle from the study of history, standing there, it’s almost impossible to imagine how tough and dedicated those men had to be.

A few years later, after returning from the Iraq invasion, I was stationed at the School of Infantry, Camp Pendleton. One of the collateral duties of a training command was hosting visitors and doing “dog and pony shows.” I distinctly remember a visit from some old World War II veterans.

The Marine Corps has a particular reverence for its history, and the old devil dogs came for a visit to observe some training exercises. I remember them being very impressed. Over the course of a few beers and “sea stories” about their experiences, talk inevitably turned to “then and now.” Could “today’s Marines” have accomplished what the old veterans did? I was surprised when one man quite adamantly answered, “Shoot, based upon what I’ve seen, you would have done it better. We weren’t this good. We did what we had to do, like Marines always did, and always will.”

Many others nodded. That left a lasting memory as well.

We’re all too busy. The unrelenting news cycles are overwhelmingly negative. The political climate in Washington is toxic. It’s far too easy to become a pessimist. The problems of the world can seem overwhelming, at times. An idealized, rose-colored version of the past can indeed be seductive, especially given an unsettled present and an uncertain future. But we can’t move forward by staring in the rear-view mirror. The only certainty there is that we crash the truck.

Our industry has always been a leader in pushing the country forward. That requires drive, hard work, and relentless (if, at times, even crazy) optimism – inherent traits in the builder’s character. And, in general, America likes its builders – it always has. So, I will continue to believe we are living in the good old days today, rather than remembering them as such a generation hence.

Next month, I will share my thoughts and examples of why my belief remains that strong.



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James M. Sloan, RIBA's attorney for 53 years, dies at 87

By Paul F. Eno *Editor*

James Miller Sloan III, general counsel to the Rhode Island Builders Association for 53 years before his retirement in 2012, died on December 14th, surrounded by his family. He was 87.

Mr. Sloan, son of Scottish and Canadian immigrants, attended St. Pius V School in Providence, later graduating from La Salle Academy and the College of the Holy Cross. He was a U.S. Army veteran, having served in a counterintelligence unit.

Earning his law degree from Boston University under the GI Bill in 1958, Mr. Sloan joined the Providence law firm of Gardner, Sawyer, Cottam & Gates (later to become Gardner, Sawyer, Gates & Sloan). During 55 years at that firm, he carried on a successful real estate, land-use, corporate, and probate law practice.

Mr. Sloan became RIBA's general counsel in 1959, when the association was still known as the Home Builders Association of Rhode Island. Serving under 28 presidents, Mr. Sloan's tenure included a number of legal triumphs and close calls, including an unsuccessful attempt by a promoter to take ownership of the Home Show away from RIBA.

His long career also paralleled many milestones for the residential construction industry, both nationally and in Rhode Island. These included the "fair housing" legislation battle from 1959 to 1967, the statewide growth of land-use controls, and the birth of the environmental movement, the Dept. of Environmental Management and "green" building.

Fighting for RIBA

"It has been a fascinating half-century, and I thank RIBA for a very interesting practice of law and many lifelong friendships," Mr. Sloan told *The Rhode Island Builder Report* upon his retirement in June 2012.

In one close call, during the 1970s, the Internal Revenue Service moved to revoke RIBA's non-profit status because of its income from health-insurance programs. Mr. Sloan and then-Executive Director Ross Dagata fought the IRS in court and won. This set a precedent for home builders associations all over the country.



James and Alice Sloan display the commemorative gift Mr. Sloan received from RIBA in 2012, when he retired as general counsel after 53 years.

A retirement reception in Mr. Sloan's honor took place at RIBA headquarters in East Providence on June 20, 2012. Over 60 people attended, including Mr. Dagata, long retired, who had hired Mr. Sloan in 1959.

Also present were a number of past RIBA presidents, including Robert R. Forcier (1968-1970), Robert A. Cioe (1980-1982), Stephen E. Hopkins (1990-1992), Steven Gianlorenzo (2000-2002), Edgar N. Ladouceur (2004-2006), and the then-president, Robert J. Baldwin.

Also in attendance were past Executive Director Roger Warren, past Treasurer J. Robert Pesce, and Mr. Sloan's successor as general counsel, attorney Christine J. Engustian, who continues to serve as general counsel today.

Along with his service to RIBA, Mr. Sloan was real estate counsel to the Roman Catholic

Diocese of Providence and AMICA Mutual Insurance Co. He represented several commercial real estate developers and contractors as well. Other major clients included the Sisters of Mercy, Forcier Industries, Marshall Contractors, Heritage Homes and North Central Airways. He quietly provided extensive pro bono legal services to various Catholic organizations.

Mr. Sloan was active in civic, religious and educational organizations, including the Rhode Island Jaycees and the Holy Cross Club of Rhode Island, both of which he served as president. He was a longtime parishioner and trustee of St. Augustine's Church in Providence, and was a trustee and board chair of LaSalle Academy, into whose Hall of Fame he was inducted in 2004.

He also belonged to social clubs, including the Turks Head Club, Metacomet Country Club, Touisset Point Community Club, and the Squantum Association, which he served as president.

Mr. Sloan was an avid amateur sportsman, and a lover of football. He and his wife lived in North Providence from 1969-2017, in a home in which he had grown up.

Along with his wife of 63 years, Alice Donahue Sloan, he leaves three daughters and three sons, 17 grandchildren and four great-grandchildren, along with a sister.

Donations in Mr. Sloan's memory may be made to St. Augustine School, 635 Mt. Pleasant Ave., Providence, R.I. 02908.

Board okays latest RIBA business plan



RIBA Executive Director John Marcantonio, second from right, reviews the association's 2018-2019 business plan during the January 2nd board meeting.

By Paul F. Eno Editor

A busy agenda greeted the officers and directors of the Rhode Island Builders Association when they gathered on January 2nd for their first meeting of the year.

RIBA Executive Director John Marcantonio reviewed the association's budget, along with the business plan for the forthcoming year.

Among a number of high points in the business plan will be continued growth for the Builders Insurance Group, expanding the workforce-development program, and a targeted legislative agenda for the 2018 General Assembly session.

Secretary Louis Cotoia, who chairs the Home Show Committee, laid out plans for workforce development, and involvement by career and technical education (CTE) students in the Home Show. He also explained a new joint instructional program, with the Dorcas International Institute of Rhode Island and the Dept. of Labor and Training, to teach immigrant workers English, then the basics of construction work.

There also are plans for RIBA to establish its own training school, which will require further organization and planning.

Mr. Cotoia also stressed the need for member help at the Home Show, particularly in mentoring for students during show

setup, April 2nd-4th, and with knock-down on April 9th.

The board held a moment of silence in memory of the late James M. Sloan, RIBA's general counsel for 53 years, who died in December. *See page 6.*

As proposed by President David A. Caldwell Jr., the board authorized Mr. Marcantonio to look into establishing a "wall of fame" in the lobby of RIBA headquarters, to honor members, such as Mr. Sloan, who have given lifelong service to the association.

Legislative agenda

On the legislative front, Mr. Marcantonio reviewed in detail the association's agenda for the 2018 legislative session.

He also pointed out electronic improvements to the RIBA meeting room that will allow video conferencing and live online course capability.

Mr. Marcantonio also presented a detailed report on the forthcoming Home Show (*see pages 2 and 9*) and on RIBA's expanding education program.

RIBA members are invited to attend the public portion of the monthly Board of Directors meetings, which usually take place on the first Tuesday of each month at RIBA's East Providence headquarters. Please call (401) 438-7400 for more information.



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Professional Women in Building : PWB NEWS



In December the PWB and NAWIC No. 1 of R.I. gathered for the Annual Holiday Brunch, held at the Providence Biltmore Hotel. Over 150 attended, including Lt. Gov. Daniel McKee (top right); Secretary of State Nellie Gorbea (top left); Elizabeth Tanner, new director of the Dept. of Business Regulation, and other dignitaries.



Upcoming Event: January 30th – 2018 Strategic Planning-Membership Meeting
6-8pm RIBA Headquarters – 450 Veterans Memorial Pkwy, East Providence, RI

Stay tuned for our 2018 Events
Calendar!

PWB Officers

Carol O'Donnell-President
Linda Bohmbach- Vice President
Sophia Karvunis- Treasurer

Want to learn more about the PWB?

Please visit our site for contact info, up-coming events and news at <http://ribuilders.org/professional-women-in-building>

Now including the Rhode Island Garden and Flower Show

68th Annual Home Show: Still time to exhibit

WHEN: Thursday April 5th through Sunday, April 8th

WHERE: Rhode Island Convention Center, Providence

FOR INFORMATION & EXHIBIT SPACE: Contact Bob Yoffe at (800) 963-3395.

As exhibitors praise the Rhode Island Home Show, now including the Rhode Island Garden and Flower Show, as a vital annual boon to their businesses, there's still time to book your exhibit space.

Even if you've never exhibited before, this will be the year to start, because popular attractions from past years will return, and they will be joined by some new ones that can only be described as spectacular!

New attractions include Springtime Floral Fusion, with hanging floral arrangements, a water fountain, Zen garden, a fire pit, garden and decorative floral displays, a greenhouse and a shed garden. There will even be a contest for the best display, which visitors will love.

Led by dynamic RIBA members Ally Maloney of Maloney Interiors and Mary B. Cool of California Closets, the Designer Showcase returns, bigger than ever. Complete with kitchen and bath displays, there will be interior design, audio and video suggestions, furniture and art ideas, along with complete landscaping, including a piazza and fountain. There will be at least 12 design vignettes.

The popular Energy Expo returns, with the Solar-Powered Greenhouse, insulation exhibits and more. Also featured will be The Home Technology Experience; Landscape Solution Center, along with myriad demonstrations and seminars, from cooking to art and furniture, to interest visitors.

RIBA offers help with exhibit design, and members who exhibit receive a 5 percent discount on booth rates.

As an added bonus, contractor members can meet and even work with their future employees. Under the eyes of their instructors and trade professionals, hundreds of career and technical education (CTE) students of all trades engage with the show. *Related story on page 2.*

Home Show's 68th year

Since 1948, RIBA has presented this landmark regional event, attended by thousands of your potential customers from all over southern New England, all interested in building or buying a new home, or in remodeling or decorating their existing homes.

Hundreds of companies have exhibited their products and ser-



Visitors crowd the aisles at the 2017 Home Show. The 2018 event will feature even more attractions.

vices, and have met thousands of new clients, at the Home Show.

"The Home Show has been a consistent winner for us year after year. It always generates business for our home-building company as well as providing an opportunity for past and present clients to come visit us in a relaxed setting. We look forward to participating again in 2018," said Alexander A. Mitchell of Meridian Custom Homes.

Find out more at Visit RIBAhomeshow.com, or contact Bob Yoffe at Yoffe Exposition Services, (800) 963-3395 or bob@yoffeexpo.com.




Networking Night set for February

WHEN: Thursday, February 8th, 4:30 to 7 p.m.

WHERE: Rhode Island Builders Association headquarters, 450 Veterans Memorial Pky #301, East Providence 02914

COST: FREE for members and non-members

SPONSOR: Innovative Visuals LLC

FOR INFORMATION: Contact Elise Geddes at RIBA, (401) 438-7400 or egeddes@ribuilders.org.

By Elise Geddes *Member Services*

Visit the Rhode Island Builders Association on Thursday, February 8th, between 4:30 and 7 pm for an entertaining evening of food, drink and networking, all while being introduced to the latest in the field of reality capture by Doug and Laura of Innovative Visuals, who are sponsoring the event.

"Innovative Visuals uses the latest and greatest in image capture technology to create a virtual 3D record of an interior space,



Members and guests enjoy a past Networking Night at RIBA headquarters.

whether it's in a pre-renovation state, the rough framing of a new construction, or a finished product," a company statement says.

"This provides builders and remodelers an easily accessible virtual record of exactly where the wiring, plumbing and ventilation systems are," the statement continued.

"No need for guesswork or sifting through dozens of photos months later if adjustments or repairs need to be made. In addition to creating a record of what's hidden behind the walls, the software allows you add labels and descriptive notes; all of which are easily accessible throughout the tour. Within this powerful digital resource is the ability to take measurements from any angle that are laser accurate within a fraction of an inch.

"This includes elevations, counter heights and other details that may not be shown on blueprints."

Networking events are one of the many benefits of membership in RIBA. We invite you to bring a non-member to show them what a great resource RIBA is and be entered to win \$500 cash in the 2018 Drive for Membership.

In order to plan for refreshments, please call Elise at 438-7400 or email egeddes@ribuilders.org.

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Member Profile: Carlos Lora of G.G. Construction

Thinking big and growing as he goes...

By Paul F. Eno *Editor*

Nobody can accuse Carlos Lora of aiming low.

"I hope to become a leader in the next generation of construction contractors here in Rhode Island," says Carlos, who, along with his wife, Lois, runs Cranston-based G.G. Construction.

From a family point of view, Carlos has a great start toward that lofty goal: He's the fourth generation to work in the construction trades.

"My father worked in HVAC, my grandfather was a plumber, and my great-grandfather was a mechanical engineer," reports Carlos, a Providence native and a graduate of St. Raphael Academy.

"I was always interested in HVAC, and that's how I got my start, working for my dad."

In fact, that's what Carlos did before returning to Rhode Island in 2014 and founding G.G. Construction. He worked for his dad's HVAC company in Miami, Florida, as an estimator and project manager. Studying construction management at Florida Atlantic University didn't hurt Carlos in that regard.

By the way, the "G.G." in the company name stands for "God's Gift." One of Carlos's many positive traits is gratitude. Still, returning to Rhode Island was a bit of a shock.

"Adapting to Rhode Island laws, updating my knowledge: There are a lot of things to become accustomed to!" says Carlos.

Undaunted and eager to learn new things, he is branching out.

"I've always been interested in HVAC, but also in general contracting, and in all aspects of building development," Carlos declares. "I plan to finish my degree and get into architectural design."

Meanwhile, G.G. Construction, founded in 2015, is stretching its legs.

"We're not too big yet. We're still working out of a small home office," he says.

The "we" includes Lois, who runs the office.

"Lois writes the checks, so she's the boss," Carlos quips. "She's

as much a part of the business as I am."

The Loras have two children, the oldest of whom is 12. Asked if he hopes one of them will become the fifth generation in the trades, Carlos replies: "I just hope my 12-year-old does well in soccer."

Meanwhile, G.G. Construction can be found working around Rhode Island and Massachusetts, doing residential remodeling, along with HVAC.

"I'm working my way into the commercial market as well," Carlos points out. "We're doing more remodeling, but I hope to break into custom building."

Carlos considers the Rhode Island Builders Association a prime stepping stone to fulfilling his ambitious goals.

"I was introduced to RIBA by taking the five-hour pre-registration course offered there," he says. "I saw the headquarters, and I met the staff, especially (Membership Services Coordinator) Elise Geddes and (Education Manager) Sheila McCarthy. They were extremely helpful!"

Carlos wasted no time joining up, and he finds that RIBA membership brings unexpected benefits.

"It's like having a group of contacts right there when you need them. Like having an inner circle," he says. "I value the education, and free classes are even available to employees if you have them. As a member, I can do my CPR, lead and OSHA classes at RIBA, all for free tuition."

In fact, Carlos would like to find a mentor within RIBA, which is why he also values the networking.

"Elise is pointing me in right direction, and I appreciate it! When I came back to Rhode Island from Florida, I found that the demographic is different, and it's hard to break in. But being a RIBA member is extremely helpful. Clients are more comfortable with you when they know you belong."

With his drive and positive goals, including hopes for state and federal contracts in the future, Carlos Lora and G.G. Construction might very well attain that position of leadership in Rhode Island's next generation of residential contractors!



Carlos Lora

G.G. Construction LLC

President: Carlos Lora

RIBA member since: 2015

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Serves: Southeastern New England

Founded: 2015

Based: Cranston, Rhode Island

New faces join team at Douglas Lumber

There are two new faces at Douglas Lumber, Kitchens and Home Center these days.

Ronald Depault is Douglas's new inside sales manager.

"Ron Depault established Greenville Ace Hardware on Putnam Pike in 1985," said Douglas spokesman Joseph Cataldo. "Ron operated it very successfully until he sold the business in 2015 to Rocky's Ace Hardware."

Also joining the Douglas Lumber team is Jason Oliveira.

"Jason has been designing kitchens since 2003," Mr. Cataldo said.

"He is a member of the National Kitchen and Bath Association, and he has worked for design-build firms for the last nine years."

For more information, visit Douglaslumber.com.



RIBOA sets 2018 Expo

WHEN: Friday, February 23rd, registration 8 a.m., Expo from 9 a.m. to 4 p.m.

WHERE: New England Institute of Technology, East Greenwich Campus, One New England Tech Blvd., East Greenwich, RI 02818

COST: FREE for contractors

FOR INFORMATION & TO REGISTER: Visit RIBOA.net

It's the 8th Annual Expo and Education Fair, sponsored by the Rhode Island Building Officials Association (RIBOA), and there's a great lineup of educational events.

Some courses may qualify for continuing-education credits from the Contractors Registration and Licensing Board (CRLB) for registration renewals only.

Admission is free for members of the Rhode Island Builders Association.



Attorney Kelly welcomes new partners

Kelly & Mancini is now KSR&P Law.

As of December 1st, the law firm added partners and is now known as Kelly, Souza, Rocha & Parmenter PC.

"My new partners are Randy Souza, Joelle Rocha and Jackson Parmenter, with whom I have practiced law for several years," said longtime land-use lawyer Michael A. Kelly.

The firm remains at 128 Dorrance Street, Suite 300, Providence, with the same telephone number. New e-mail addresses are: Mr. Kelly: mkelly@ksrplaw.com, Randy Souza: rsouza@ksrplaw.com, Joelle Rocha: jrocha@ksrplaw.com, and Jackson Parmenter: jparmenter@ksrplaw.com.

Ms. Rocha is active in RIBA's Professional Women in Building Council.



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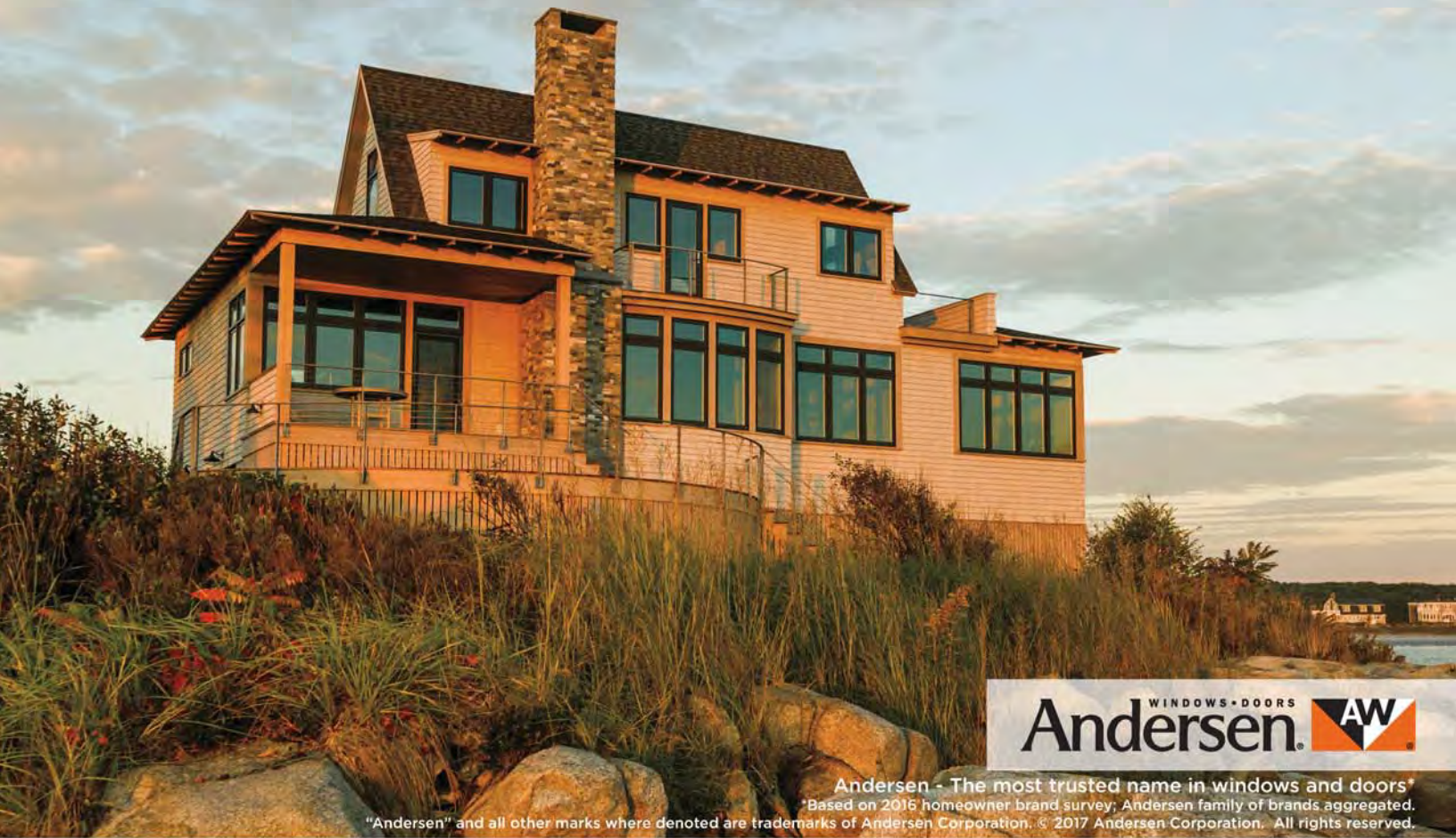
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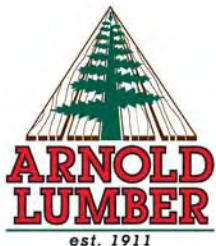
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RIBA education expanding to include required Mass. courses

If you work in Massachusetts as well as Rhode Island, you can save six hours by taking courses that meet requirements for both states.

By Paul F. Eno *Editor*

When you visit the Rhode Island Builders Association's East Providence headquarters this year, you'll find a busy place. And be sure to take advantage of it, especially when it comes to the education you need to fulfill state requirements.

"There will be more classes, seminars and networking events than ever in 2018," reports Elise Geddes, RIBA's membership services coordinator. "Plus, we are continuing our membership drive."



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'Two birds with one stone...'

On the education front, classes will continue to expand, and there will be a special focus on bringing in classes recognized by both Massachusetts and Rhode Island so that contractors who work in both states will be able to, as the saying goes, "kill two birds with one stone."

"We plan to offer six hours of courses that can apply to both Rhode Island contractor registration and Massachusetts construction supervisor licensing (CSL)," says Sheila McCarthy, RIBA's education manager.

"This will save six hours for contractors who need both."

Massachusetts requires 12 hours of continuing education for CSL renewal, while Rhode Island requires five hours for registration renewal.

"These classes will all soon be available through RIBA," Ms. McCarthy continues. "They can take all classes in-person, and they will run for two days for six hours each day."

Those who need both Rhode Island and Massachusetts renewals can take the classes for both days. Those who need just Rhode Island renewal can take the appropriate classes for one day.

"That extra hour can only help increase their knowledge!" Ms. McCarthy says.

Massachusetts has a separate registration layer for home improvement contractors, but does not require courses for it. *See page 22 for more information.*

For details about what courses or networking events RIBA is offering, visit <https://business.ribalist.com/events/calendar/> or call (401) 438-7400.

Featured Products & Services for February 2018



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Continuing Education for Contractors

*Courses headlined in **RED** on the Education Pages qualify for state-mandated continuing education requirements.*

See the chart below to find out when you must fulfill your continuing education requirements.

WHEN DO YOU HAVE TO HAVE YOUR CONTINUING EDUCATION CREDITS?

<u>Your most recent contractor registration</u>	<u>Credit hours required</u>	<u>Date required by</u>
New contractor - registered after July 2015	5	All 2017 and future renewals
Registered before July 2015	5	2019 renewal
April 2016 through December 2016	5	2018 renewal

Education credits won't meet the requirements if they are obtained *more than 30 months* prior to your registration renewal.

Five Credit Hours: Deck Codes February 2nd

WHEN: Friday, February 2nd, 7:45 a.m. to 1 p.m.

WHERE: Rhode Island Builders Association headquarters, 450 Veterans Memorial Pky #301, East Providence 02914

COST: FREE for members and their employees, with a \$15 materials/registration fee. \$150 for non-members, with a \$15 materials/registration fee.

DEADLINE TO REGISTER: One week before class

FOR INFORMATION AND TO REGISTER: Contact Sheila McCarthy at smccarthy@ribuilders.org, or call (401) 438-7400.

This course will cover: "Deck Construction Codes: Sorting Out Codes and Solutions."

With more and more homeowners loving their backyards and looking for outdoor living solutions, decks are becoming an important part of an increasing number of homes. It won't be long before spring deck projects begin.

So it's more important than ever for contractors to know about the codes relating to deck construction.

You must pre-register for this course. There will be no admittance without pre-registration. Payment is due upon registration. Participants must provide proof of employment with a member company for the class to be free.

Lunch is included.



Five Credit Hours: Exterior Water Management, WRBs Critical Roof Details Common Construction Regulations March 15th

WHEN: Thursday, March 15th, 7:45 a.m. to 1 p.m.

WHERE: Rhode Island Builders Association headquarters, 450 Veterans Memorial Pky #301, East Providence 02914

COST: FREE for members and their employees, with a \$15 materials/registration fee. \$150 for non-members, with a \$15 materials/registration fee.

DEADLINE TO REGISTER: One week before class

FOR INFORMATION AND TO REGISTER: Contact Sheila McCarthy at smccarthy@ribuilders.org, or call (401) 438-7400.

Learn about weather resistive barriers (WRBs), flashings and exterior water management, including roof details.

All siding installations leak, so you need a properly detailed and flashed WRB to keep water out of the house. See common problem areas to pay extra attention to, and how to flash doors and windows to comply with the building code. Learn whether or not rigid exterior insulation foam can be used as a WRB and how flashing details change when it is.

You must pre-register for this course. There will be no admittance without pre-registration. Payment is due upon registration. Participants must provide proof of employment with a member company for the class to be free. Lunch is included.





Five Credit Hours:

Blower Door and Air Leakage Testing,
Advanced Framing, Less Material Labor,
Frost Protected Shallow Foundations

April 12th

WHEN: Thursday, April 12th, 7:45 a.m. to 1 p.m.

WHERE: Rhode Island Builders Association headquarters,
450 Veterans Memorial Pky #301, East Providence 02914

COST: FREE for members and their employees, with a
\$15 materials/registration fee. \$150 for non-members,
with a \$15 materials/registration fee.

DEADLINE TO REGISTER: One week before class

FOR INFORMATION AND TO REGISTER: Contact
Sheila McCarthy at smccarthy@ribuilders.org, or call (401)
438-7400.

This course will cover several topics, including blower-door and air-leakage testing. This testing has been an Energy Code requirement in Rhode Island for some time, but soon the test results will matter when you apply for a certificate of occupancy anywhere in the state.

Other subjects will be advanced framing, using less material and labor, and frost-protected shallow foundations.

You must pre-register for this course. There will be no admittance without pre-registration. Payment is due upon registration. Participants must provide proof of employment with a member company for the class to be free. Lunch is included.



Five Credit Hours: OSHA Safety Review

February 5th

Class available onsite or online at RIBAeducates.com

WHEN: Monday, February 5th, 7:45 a.m. to 1 p.m.

WHERE: Rhode Island Builders Association headquarters,
450 Veterans Memorial Pky #301, East Providence 02914

COST: FREE for members and their employees, with a
\$15 materials/registration fee. A \$150 charge for non-
members and a \$15 materials/registration fee.

DEADLINE TO REGISTER: One week before class. No
admittance without pre-registration and payment.

FOR INFORMATION AND TO REGISTER: Contact
Sheila McCarthy at smccarthy@ribuilders.org, or call (401)
438-7400.

Join instructor Scott Asprey for an "OSHA Safety Review" to improve your knowledge and compliance, and avoid accidents and costly fines.

Subjects will include a review of jobsite safety rules, fall protection, ladders and scaffolding, and confined spaces. You must pre-register for this course.

There will be no admittance without pre-registration. Payment is due upon registration.

Participants must provide proof of employment with a member company for the class to be free. Lunch is included.



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4 hour lead certification refresher course

February 27th

WHEN: Tuesday, February 27th, 7:45 a.m. to 12 p.m.

WHERE: Rhode Island Builders Association headquarters, 450 Veterans Memorial Pky #301, East Providence 02914

COST: FREE for members and their employees, with a \$40 materials/registration fee. A \$75 charge for non-members and a \$40 materials/registration fee.

DEADLINE TO REGISTER: One week before class. No admittance without pre-registration and payment.

FOR INFORMATION AND TO REGISTER: Contact Sheila McCarthy at smccarthy@ribuilders.org, or call (401) 438-7400.

This is a four-hour Renovation, Repair and Painting (RRP) Rule refresher class with Scott Asprey of Risk & Safety Management, for contractors who have their lead renovator/remodeler certification and whose certificate is up for renewal.

The class will review lead-hazard controls and update attendees on any changes to state or federal regulations.

Pre-registration and a photo are required for your certificate. Please send a head shot only, similar to a passport photo. Please e-mail it to smccarthy@ribuilders.org at least five days before the class, to allow for processing

No admittance without pre-registration/photo. In addition, a photo is required for your certificate. Please send a head shot only, similar to a passport photo.

You must pre-register for this class. There will be no admittance to the class without pre-registration, this pre-registration photo and payment.

E-mail the photo smccarthy@ribuilders.org at least five days before class to allow for processing. Participants must provide proof of employment with member company upon registration for class to be free.



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OSHA-10 Course

February 8th-9th

WHEN: Thursday and Friday, February 8th and 9th, 7:45 a.m. to 1 p.m. each day.

WHERE: Rhode Island Builders Association headquarters, 450 Veterans Memorial Pkwy. #301, East Providence 02914

COST: FREE for members and their employees with a \$40 materials/registration fee, \$125 for non-members with a \$40 materials/registration fee.

DEADLINE TO REGISTER: One week before class

FOR INFORMATION AND TO REGISTER: Contact Sheila McCarthy at smccarthy@ribuilders.org, or call (401) 438-7400.

This is a 10-hour class, held over two days.

The course is geared to train safety directors, job foremen and field employees in OSHA construction standards. It highlights the areas of major safety concerns, with the intent to reduce accidents on the job site, saving time and money.

Each person completing the course will receive a copy of the OSHA Standard 29 CFR Part 1926 and an OSHA-10 certification card.

Every person working on a municipal or state construction project with a total project cost of \$100,000 or more must have card certifying their completion of an OSHA 10-Hour training program on their person at all times while work is being performed.

According to the requirement, the rule applies to "any private person or entity bound by a contractual agreement to provide goods or services to a contractor/developer who must physically enter the place where work is being performed or business is being conducted."

This does not apply to sales representatives, vendors, or to those delivering building materials and supplies/products to a construction site. (Fines can range from \$250 to \$950 per offense, on each day in which a violation occurs.)

You must pre-register for this course. There will be no admittance without pre-registration. Payment is due upon registration. Participants must provide proof of employment with a member company for the class to be free.

Lunch is included.



As an added benefit to RIBA's Education Program, our instructors are happy to speak with class attendees by phone, after class, if they have additional questions or issues to discuss.

*For more information, contact Sheila McCarthy at RIBA
(401) 438-7400
or smccarthy@ribuilders.org*

Resources

for RIBA members who work in Massachusetts

As of 2018, *The Rhode Island Builder* covers Massachusetts news relevant to members of the Rhode Island Builders Association who work in our neighbor to the north and east.

Here are some sources of regulatory information and forms for contractors who work in the Bay State, or who plan to. For education purposes, RIBA will shortly expand its education programs to include courses required for work in Massachusetts.

Building Permits: Massachusetts has a statewide formula for building permits. Application forms may vary a little by municipality, but standard forms and information may be found at the Office of Consumer Affairs & Business Regulation (OCABR) website: Mass.gov/ocabr.

Contractor Registration and Licensing: Massachusetts has licensing for construction supervisors and registration for home improvement contractors. Find the details at Mass.gov/topics/building-trades.

Also find information about trade licensing at this site.

MassHousing: Similar to Rhode Island Housing, MassHousing is an independent, quasi-public agency that provides financing for affordable housing in Massachusetts.

Created in 1966, MassHousing raises capital by selling bonds, and lends the proceeds to low- and moderate-income homebuyers and homeowners, and to developers who build or preserve affordable and/or mixed-income rental housing. Since its inception, MassHousing has provided more than \$20 billion for affordable housing. Find out more at MassHousing.com.



9th Edition, CMR 780 codes now in effect

Any contractor working in Massachusetts should now be familiar with the 9th Edition of 780 CMR (Code of Massachusetts Regulations), the state's amended version of the 2015 international codes.

The 9th Edition took full effect on January 1st.

The final amendments to 780 CMR are available from the state bookstore (<https://www.sec.state.ma.us/spr/sprcat/catidx.htm>) or from the Office of Public Safety and Inspections website (<http://www.mass.gov/ocabr/government/oca-agencies/dpl-lp/opsi/ma-state-building-code-780-cmr.html>).

The 9th Edition of 780 CMR includes the 2015 International Building Code (IBC), the 2015 International Residential Code (IRC), the 2015 International Existing Building Code (IEBC), the 2015 International Mechanical Code (IMC), the 2015 International Swimming Pool and Spa Code (ISPSC), and portions of the 2015 International Fire Code (IFC).

The 2015 International Energy Conservation Code (IECC) is also effective in Massachusetts, but was separately adopted on August 12, 2016, under amendments to the Green Communities Act of 2008.

-Paul Eno

Amid housing crisis, Mass. also has comprehensive permitting

By Paul F. Eno Editor

Massachusetts has a comprehensive permit process just as Rhode Island does. And it's a good thing: the shortage of affordable housing in the Bay State is just as bad as it is in Rhode Island and elsewhere. *See page 1.*

According to *Affordable Housing Finance* magazine, housing production in Massachusetts is among the lowest in the country. The exception is downtown Boston and the affluent suburbs, where luxury condos make up the vast majority of new units.

One in four renters in Massachusetts spends at least half his or her household income on rent, much higher than the one-third set by federal guidelines.

Worse, there were over 33,000 homeless in Massachusetts in 2017, according to the *Boston Globe*.

The state's Comprehensive Permit Act dates back to 1969. It's intended to help developers of affordable housing bypass long wait times and some layers of local zoning and other requirements. It consists of Massachusetts General Laws (M.G.L.) Chapter 40B, Sections 20 through 23, along with associated regulations issued and administered by the Massachusetts Dept.

of Housing and Community Development.

Details about comprehensive permitting in Massachusetts may be found at <https://www.mass.gov/service-details/comprehensive-permit-information>.





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J.P. Delmore

National Association of Home Builders

J.P. Delmore is assistant vice president for government affairs at the National Association of Home Builders (NAHB) in Washington. Joining the NAHB staff in 2003, Mr. Delmore also has served as senior federal legislative director, and congressional representative/grassroots regional director. A graduate of the University of Michigan, he previously was legislative director on the staff of former Congressman Tim Murphy (R-Pennsylvania).

THE BUILDER: What are the best incentives for home-buying in the new tax reform law?

DELMORE: While there have been reports to the contrary, the final version of the law has many strong incentives for homebuyers and for homeownership. A very important goal of NAHB throughout this process was to ensure that tax incentives remained viable.

With the mortgage-interest deduction (MID), obviously the cap is slightly lower. Still, at \$750,000, this represents significant savings for homeowners. If you compare it to what would have happened had NAHB done nothing, we would have ended up with the House provision, which was \$500,000. So, the final version retains \$220 billion in housing incentives.

I don't want to minimize the fact that some homeowners won't be able to deduct all their mortgage interest. But we're only talking about 1.3 percent of all mortgages in the country – the ones greater than \$750,000. So, for the other 98.7 percent of us, we still benefit from the MID.

Also in the law's final form, we went from a version where state and local taxes were completely eliminated, to the restoration of some deductions for property taxes, to the final form, where the existing rules are essentially preserved for state and local tax deductions, along with state income and sales taxes. Now, of course, we have a cap that limits that cumulative deduction to \$10,000.

We'd prefer not to have the cap, but the fact that the sales and income-tax components were preserved should mean that most homeowners who itemize should be able to completely fill that bucket. So, this is a greater incentive than if we just had the property-tax deduction, since many homeowners wouldn't necessarily hit the full \$10,000 cap.

This also means that more taxpayers will itemize so they can benefit from these deductions.

Another benefit is the capital gains exclusion, which is often overlooked until people go to sell their homes. This exclusion



allows people not to pay tax on the sale of their homes, up to \$250,000 for an individual or \$500,000 for a couple. Previously, you had to live in your house for two of the last five years (to use this exclusion).

The House version would have increased the occupancy requirement to five of the previous eight years. In addition, they proposed to phase out the exclusion altogether. So, if you as an individual had an income of \$250,000 or more, or in excess of \$500,000 as a couple, you would begin to lose that incentive entirely.

The Senate, which often is the wiser of the two bodies, rejected the phaseout, which was a good move, but its version retained the five-of-eight year occupancy requirement. That could have been a challenge, especially if you're a new buyer. Maybe you want to get into that starter home, build up some equity, then

put that into your next home. You might not want to stay there for five years. This might have discouraged some people from entering the home-buying marketplace.

On this one, however, we had a complete victory. The final law retains the current rules. There is no phaseout, and occupancy remains at two-of-five years. It's the law as it's been since the '90s, and it works well for the housing market. If you're a builder and you're building for that move-up buyer, it will be easier to plow that equity into their move-up home on a tax-free basis.

The last point is that this bill is, at the end of the day, a \$1.2 trillion tax cut for individuals. Most Americans will have more money in their pockets, so we can assume that this will allow first-time buyers to save more so they can buy up. Overall, the projected economic growth that comes with this tax law can only be good for housing.

THE BUILDER: The Northeast (particularly high-tax states like Rhode Island and Massachusetts) has the oldest housing stock in the country. Roughly 80 percent of permits in Rhode Island are for remodeling. Homeowners have relied on home equity lines of credit (HELOCs) as a remodeling incentive. What did NAHB do to prevent the loss of HELOC deductions in the final version of the tax bill?

DELMORE: Yes, interest from HELOCs can no longer be deducted, starting in 2018. I believe this is unfortunate, and its something NAHB worked very hard to prevent, and we will con-

see *INTERVIEW...next page*

INTERVIEW...from previous page

tinue to work on it.

I believe lawmakers made a mistake by effectively discouraging remodeling investments in homes, particularly as we have Americans looking to age in place and to update their homes accordingly. There are obvious advantages to having people age in place as opposed to moving to some senior housing or institutional environment.

We made a very strong case, and I believe we made some headway. If you're a young family, you have a child, and you need extra space, you have the option to build an addition or move to a bigger house. They've now incentivized moving to that bigger house. Most people will be able to take out a mortgage, and deduct the interest on it, but not so for remodeling. As I said, that's a mistake and we intend to work on it.

The perspective we heard from Capitol Hill was this: They view HELOCs as a temptation for abuse. You can make an argument for that, not in the remodeling sector, but because many folks have used their homes as ATMs, especially during the last recession. They spent that money on something other than housing. That was the pushback we got from Congress.

We told them we understood that, and suggested they simply limit what a HELOC is used for when the interest is to be deducted, namely improvements to a home. So, that's a compromise we're working on and hope to get.

It's worth reminding your readers that HELOC has not been eliminated. It's just the interest deduction. So, their customers will still be able to get HELOCs at good interest rates. They just can't write off the interest.

I spoke with one of our economists today (January 3rd), and I asked if he had changed his forecast for remodeling because of the HELOC change. He said no, and that he continues to project growth in the remodeling market. I hope that growth continues and gives me a chance to work on the HELOC compromise I mentioned.

All that said, there's something else we're looking into for remodelers. We've been reviewing the rules for claiming the MID. The IRS guidance appears to leave the door open for existing homeowners to take out additional debt if it's used for a substantial improvement. Homeowners looking into this should consult a tax professional, but we have asked the IRS to clarify this.

The core question is: Can homeowners take on additional debt for substantial improvements after they already own the home? There's an argument to make that they can. Any additional debt would be subject to the \$750,000 cap.

Legally, an improvement is substantial if it adds to the value of your home, prolongs your home's useful life, or adapts your home to new uses. Repairs that maintain the home, such as repainting, are not substantial improvements. However, if you paint your home as part of a renovation that substantially improves your qualified home, you can include the painting costs in the cost of the improvements.

So, there's some interpretation to be done here. For example, would a kitchen redesign be a substantial improvement if it's mostly about updating the "look" and putting in new appliances?

The basic message is: NAHB has identified an opportunity to

work with the IRS to clarify that homeowners can take out debt, and deduct the interest, to finance substantial improvements to their home. We'll get clarification on that as soon as possible.

THE BUILDER: Can you talk about the provision for private activity bonds (PABs) in the tax law?

DELMORE: PABs are very important tools for preserving affordable housing, obviously a big deal up in your neck of the woods. Preservation is likely to supersede new construction when it comes to affordable housing. The major tax incentive for affordable housing is the Low Income Housing Tax Credit.

Part of this focuses on new construction and part of it on preservation and restoration. That preservation side is funded through PABs.

In 2014, Rep. Dave Camp (R-Michigan) was chairman of the House Ways and Means Committee. He proposed eliminating PABs. At that point, NAHB went into high alert. We knew his bill wouldn't get anywhere, but that it would be a foundation for something like the tax bill that just passed.

We worked hard to educate people on the value of PABs for affordable housing, and we had a pretty big fight to preserve them. We spent a great deal of time in House Speaker Paul Ryan's office on this. They realized that a great deal of affordable-housing activity, 50 percent or more, is funneled through PABs. They survived in the final bill.

I always remind our market-rate builders, especially up in your area, where there are pressures for inclusionary zoning and other things, what pressure they'd be under if we didn't have programs like PABs, to preserve the affordable-housing stock we have and to add to it. It's really a pressure-release valve that makes things easier for market-rate builders.

THE BUILDER: Despite what you've outlined, many in our area feel that NAHB didn't fight hard enough for the interests of housing in high-tax states like the Northeast and California, where home-buyer and remodeling tax incentives are especially important. Can you clarify what NAHB did to help builders in these areas?

DELMORE: There are many factors in play here. The MID has always been under attack, especially since the presidency of George H.W. Bush. I think our defense of the MID was pretty good. We would prefer to have seen no changes to it, but we preserved almost all of it.

The property tax issue really isn't about housing.

THE BUILDER: It certainly is in Rhode Island.

DELMORE: Well, at its root, it's more of a political philosophy. The fact is they didn't need Democratic support to pass this tax bill, and the states represented by Democrats are largely the ones that are high-tax and most affected by property tax issues.

I live in a high-tax area too, and I feel your pain.

THE BUILDER: What will changes to the alternative minimum tax (AMT) mean for housing?

see **DELMORE...next page**

DELMORE...from previous page

DELMORE: I sometimes hesitate to call this a tax “reform” bill. I can’t see how you can have tax reform and still keep the AMT. That’s one of the biggest disappointments in the bill. From a tax-policy perspective, it’s complicated, and this was the perfect opportunity to eliminate it on the individual side.

The good news is that they increased the exemptions and exclusions, so a whole lot fewer people are going to pay the AMT. In fact, the AMT changes essentially amount to a \$640 billion tax cut. It’s a big deal for many builders and remodelers, everyone in the industry. Tax savings will be felt on the business side.

THE BUILDER: I have to return to the question, did NAHB stand by us in the Northeast when it came to this tax bill?

DELMORE: It’s completely unfair to suggest that we picked regional favorites. We fought for the best tax code for builders everywhere in the country. We completely understand that, depending on where you’re building, your business structure and everything else can look very different.

Obviously, we faced political challenges. When you have one party in charge that doesn’t reflect every single region, it’s just a simple fact.

Republicans from Rhode Island and Massachusetts are not in position in Congress to vote or influence the process. So, a bill was passed that didn’t reflect the voices of every state, including Rhode Island and Massachusetts.

There were very strong coalitions of groups, not just NAHB, engaged in all sorts of points in this legislation. Our choice was to sit by, oppose the bill, make a big stink in the media, and end up

with a really bad deal. Or we could recognize that something was going to happen, get engaged, and try to get the best deal we could.

I wouldn’t tell anyone this is the best tax bill we can have. But I point out that we’re never going to get everything we want. But we did get a lot. If we hadn’t done anything, we would have ended up with the House bill, with an MID of a half-million dollars.

There would be no second-home deduction, which isn’t just important for the parts of your region that have seasonal populations. When you move before selling your original house, you have two houses in the same year, and losing that deduction would have a significant impact.

The capital gains exclusion: If we hadn’t aggressively stepped in on that, we’d be looking at five-of-eight years instead of two-of-five, possibly with a phaseout.

There are a lot of obscure provisions your readers might not even know about. For example, we were in there, looking out for the “completed contractor.” What’s that? Well, if you start a house in September and finish it in March, the tax code said that, technically, you’re supposed to pay taxes on the portion of your anticipated income from that construction for the March-December period. We got an exception into the new bill for residential construction. Now, if you’re doing single-family construction, you don’t have to pay taxes until the contract is complete and you’ve sold it off. That’s worth about \$6 billion in tax savings in a given year.


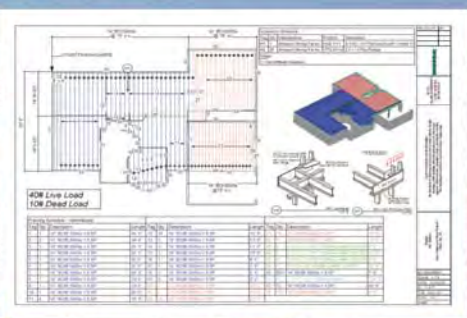
Accomplishments like that might not get a great deal of notice, but people certainly would have noticed if it was lost.

I understand that folks, especially with varying political views, might think this isn’t a good bill. But they can be sure that, without our engagement, it would have been a disaster.



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What makes garage doors fail?

By Scott Grace
& the Garage Headquarters Staff

Low pricing and attractive designs can be enticing when purchasing a garage door, but manufacturers sometimes use wasteful, redundant hardware and attractive designs to camouflage flaws that create hidden points of potential failure.

These flaws can be expensive, long-term, and can compromise the safety and integrity of a home. Not only that, but when these failed designs inevitably strike, the homeowner will experience significant expense and aggravation. Many doors are touted as having “longevity” and requiring “very little maintenance.” Yet, the door-section construction is highly vulnerable to the vagaries of New England climate.

The most common points of failure in designs are moisture and water infiltration, and insufficient internal structural support.

Moisture and water infiltration

Most problems begin with rain or snow, and from high ambient relative humidity. Moisture is notorious for traveling far from the source, and moisture movement within concealed areas of a garage door makes accurate diagnosis of the source and path difficult. The amount of moisture, and how it deteriorates materials, depends on complex forces and variables in each situation.

Common signs of visible, as well as hidden, moisture damage include wet stains, eroding surfaces, rusting, corrosion or efflorescence (salt deposits) on interior and exterior surfaces of the garage door sections. Other signs are cupped, warped, cracked or delaminated decorative surface material.

Factors contributing to moisture and water-infiltration include bottom-section designs without sealed edges, and lack of finishing. Wood doors require a prime coat, plus a minimum of two coats of paint, or stain/sealer on both sides and all edges, prior to any exposure to moisture. Steel doors come pre-painted, but any damage that breaches the painted surface must be repaired immediately so the door doesn’t rust.

Exposed joints with holes can be another point of entry, and door cracks or open joints allow moisture to enter and migrate.

Excessively absorbent materials become saturated from rain or gutter overflows, and can allow moisture to dampen interior surfaces. Moisture from maintenance and construction materials can cause damage to adjacent historic materials. Daily and seasonal changes in sun, prevailing winds, rain, temperature and relative humidity (inside and outside), can be problems too.

Garage doors should be inspected annually, and any needed repairs should be completed immediately to prevent future problems. Moisture can enter through deteriorating materials as a result of deferred maintenance, structural settlement cracks or damage from high winds or storms. Defective materials, damaged by moisture prior to installation, or that have too high a moisture content, may cause concealed damage.

Garage doors have an inherent weakness. They are typically installed in low thresholds, usually with low or negative slopes.

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Why garage doors fail

Wood garage doors can experience a high rate of failure from leaks, visible damage on the finishes below, and, worst of all, concealed structural damage from continued water migration. By the time structural distress becomes evident, it may be too late to implement waterproofing remedies alone. Countless garage doors have required replacement because of severe rot. They are vulnerable to decay because they catch rainfall and direct it to myriad intersecting planes.

Worse, a driveway that pitches downward directs water toward the door during rainstorms. A lip on the floor can help keep water out of the garage, but can also create a pool of water under the door. Door section seams that aren’t adequately sealed, and that fail to properly channel the direction of water flow, allow water to run into the door seams.

When buying, remember that a garage door’s engineering to resist structural failure and water penetration varies with the design quality and fabrication of the door and frame. If patterned and formed correctly, critical joints in garage-door sections can remedy both aesthetic and durability issues. To avoid concealed decay later, it’s important to construct each layer of the garage door in accordance with best practices.

These include design of the face boards, a drip cap and beveled edge to help divert water, protection of corners with additional waterproofing, and proper drainage from the membrane. There should be superior, loop-type bottom weather stripping that keeps the door higher above the floor, and also helps take up small variations in the height of the floor. With attention to detail, the durability of garage doors can match the design life of the building. The best strategy for durability is to keep water away from the interior of the garage door, rather than trying to accommodate water.

Choice of material is also important in certain situations. Salt air is notorious for ruining even the best paint job on a steel door. Homes located on or very close to the ocean are better served by doors constructed of a composite material because of water and moisture infiltrating wood.

Garage doors over a certain width (as determined by the

see GARAGE DOORS...page 29

HOUSING...from page 1

and out-of-reach housing costs. California's median home price is over \$500,000, more than twice the national median (\$248,000 as of November) and up about 60 percent from five years ago, according to Zillow™.

It helps to have lots of gold in your pocket in the Golden State, where the median rent now exceeds \$1,700 a month. This is being driven even higher by recent wildfires and mudslides, which have destroyed hundreds of housing units.

In a nutshell, California's problem is ultra-high housing costs, driven by local restrictions on new construction, which themselves are fed by NIMBYism. The crisis has become so extreme that California lawmakers are moving to take some local zoning and land-use controls away from municipalities and counties.

This effort is being bolstered by growing housing-advocacy groups made up of the very people who can't find affordable places to live. Many of them are young, well-educated professionals who are now coming into political power.

Brian Hanlon, a political progressive with a background in environmental activism, switched gears when he couldn't find affordable housing in the San Francisco Bay area. He's now executive director of California YIMBY (Yes In My Backyard).



Brian Hanlon

"The housing crisis was caused by the unwillingness of local governments to approve new-home building, and now they're being held accountable," Mr. Hanlon says in a December 1st *New York Times* exposé by economics reporter Conor Dougherty, "The Great American Single-Family Home Problem," which lays out California's housing dilemma in detail.

California lawmakers seem to agree with Mr. Hanlon. In September, Gov. Jerry Brown signed 15 new bills intended to hold down rental-housing costs and facilitate the approval process for new-home construction, especially in local jurisdictions that aren't meeting state-mandated affordable-housing goals. Other bills curtail local slow-growth initiatives and make it easier to sue municipalities when they deny approvals.

NIMBYism, however, can't be legislated out of the way. Mr. Dougherty's article is full of examples, right down to neighbors' objections that new houses would cast shadows on their gardens.

The Rhode Island problem

The California scenario has eerie echoes in Rhode Island, where there were 1,180 homeless people at the end of 2017, according to the U.S. Dept. of Housing and Urban Development.

"While there's little overall comparison between Rhode Island and California, Rhode Islanders need affordable housing as much as Californians do," Rhode Island Builders Association Executive Director John Marcantonio observes.

"Frustration is growing among home-seekers, housing advocates and the residential construction industry when it comes to local roadblocks to new construction. These roadblocks include long wait times for approvals, inconsistent code interpretations and institutionalized NIMBYism. Builders can carefully follow all the

rules and still get a 'no' from local boards," Mr. Marcantonio added.

Could a California-style backlash be on its way to Rhode Island? Yes, says Mr. Dougherty: California's uprising against local land-use controls "may be coming soon to a neighborhood near you."

He quotes Edward Glaeser, an economist at Harvard University. "(The affordable-housing crisis is) an enormous problem, and it impacts the very course of America's future.... Around the country, many fast-growing metropolitan areas are facing a brutal shortage of affordable places to live, leading to gentrification, homelessness, even disease," Dr. Glaeser warns.

"As cities struggle to keep up with demand, they have remade their skylines with condominium and apartment towers — but single-family neighborhoods, where low-density living is treated as sacrosanct, have rarely been part of the equation."

Economists like Dr. Glaeser say this attitude, and local restrictions, must change if the affordable-housing crisis is to ease, never mind be solved.

"Our evidence suggests that zoning and other land-use controls, play the dominant role in making housing expensive," he writes in his research paper "The Impact of Zoning on Housing Affordability," co-authored with Dr. Joseph Gyourko, professor of real estate, finance and business economics, and public policy at the Wharton School.

Mr. Dougherty also quotes successful entrepreneur and Microsoft Vice President Nathaniel D. Friedman, an observer of the housing crisis on the West Coast: "The smaller the unit of government, the harder it is to solve this problem."

Low and Moderate Income Housing Act

Rhode Island is by no means ignoring the housing-affordability crisis. But the state's longstanding solution has been the Low and Moderate Income Housing Act (LMIHA), enacted in 1991. The law essentially mandates that every municipality have at least 10 percent of its housing stock "affordable" under federal guidelines.

Twenty-seven years later, only five municipalities have met that goal. Three of these, Woonsocket, Pawtucket and Central Falls, were already there when the law was passed. Newport and New Shoreham have met the goal since.

Alarmed over the apparent failure of the LMIHA, the General Assembly in 2016 established the Special Legislative Commission to Study the Low and Moderate Income Housing Act, chaired by Rep. Shelby Maldonado (D-Central Falls).

Aside from the failure of communities to achieve the 10 percent goal, the commission is looking at problems even California doesn't have. These include the fact that Rhode Island has the second-oldest housing stock in the country, after Massachusetts.

"The problem of aging housing stock is acute, especially in the urban areas of Providence, Pawtucket, Central Falls and Woonsocket," Rep. Maldonado tells *The Rhode Island Builder*.

"As for the communities that haven't met the 10 percent goal,

see *CRISIS...next page*



Rep. Maldonado

CRISIS...from previous page

the commission is looking at ways to help them achieve it," she adds.



Ashley Hahn-Sweet

According to some municipal planners, however, smaller communities *can't* achieve it.

"The Low and Moderate Income Housing Act sets a one-size-fits-all answer to the affordable-housing problem, and we're not all the same size," says Exeter Town Planner Ashley Hahn-Sweet, who sums up much of what Rhode Island's small-town planning officials think.

"Exeter certainly has an affordable-housing plan to get us toward 10 percent, but the law doesn't address us properly. We don't have public water or sewer. We don't have much public transportation, and we don't have jobs. We don't even have a downtown or growth center *per se*. All this limits our ability to increase density," says Ms. Hahn-Sweet.

"While we're committed to facilitating affordable housing for the residents of Exeter and the people of Rhode Island, to what extent can we actually do that?"

A statewide plan



Parag Agrawal

Parag Agrawal, Rhode Island's associate director for planning, agrees that the affordable-housing shortage is acute.

"Access to affordable housing is a very important issue in Rhode Island, the second most densely populated state in the country.... The challenge is to accommodate housing needs while balancing other community needs and

a whole host of different factors," Mr. Agrawal said.

"Per state law, every city and town needs to have a comprehensive plan that includes a section on housing. In addition to identifying community housing needs, comprehensive plans include strategies and actions that the community commits itself to for meeting housing needs."

The Division of Statewide Planning has produced a map of areas that are most suitable for accommodating higher-density housing, he pointed out.

"Regardless, it remains necessary for state policymakers, local government representatives, advocacy groups, and private builders to engage in a broader discussion of identifying roadblocks and potential incentives that will result in the actual production of diverse, affordable, high-quality, sustainable housing."

In any case, housing production in Rhode Island must increase, Mr. Marcantonio advises.

"There are many frustrated young professionals and other working people in Rhode Island, just as in California. They and the generation after them need places to live."

Watch *The Rhode Island Builder* for more information as this issue unfolds in 2018.



GARAGE DOORS...from page 27

manufacturer) require internal horizontal supports, called struts, to prevent them from sagging in the tracks and warping over time.

Additionally, garage doors that are electrically operated by a drawbar (trolley) operator require both horizontal reinforcement (strut) and vertical reinforcement (operator bracket) to properly withstand the stress of being pushed and pulled from the same point every time the door operates. This applies regardless of door width. A properly reinforced door is critical to longevity, and is the hallmark of quality.


What to do?

Ask for details of the engineering and construction of the door you are considering purchasing. Examine a sample of the product, and ask questions about how the door section is sealed and finished. Base your decision on long-term cost for maintenance vs. a lower price.

Is it a lower price because of failed engineering that creates a substandard product that may look great today, but cause aggravation, expense with an ugly door tomorrow?



Scott Grace is president of Garage Headquarters with multiple locations across New England since 1973. Garage Headquarters services and installs residential, commercial/industrial garage doors and openers.



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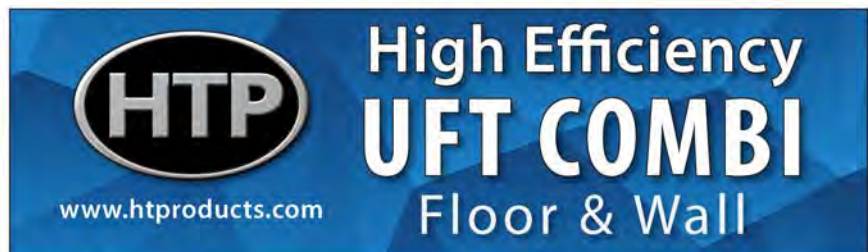
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