

Saving thousands for employers

RIBA free education for members sets national model

By Paul F. Eno *Editor*

The tuition-free education available to members and their employees from the Rhode Island Builders Association is not only an extreme value that can mount into the thousands of dollars, it's a benefit that's apparently unique in America.

"As far as we know, RIBA is the only HBA in the

country that offers free education for its members, both online and on-site," says Executive Director John Marcantonio. "It's an unheard-of benefit, an extreme value."

Members agree.

"The free education services RIBA offers are fantastic! We especially appreciate the lead and OSHA classes," comments John Gardiner III of Warwick-based

see *EDUCATION...* page 25

The Extreme Value of RIBA's Free-Tuition Classes for Members and Their Employees, per Employee

Class Hours Offered by RIBA	Tuition Cost Per Hour *	Sole Prop.	+ 1 Employee	+ 2 Employees	+ 3 Employees	+ 4 Employees
60	For Members: \$0	\$0	\$0	\$0	\$0	\$0
60	For Non-Members: \$30	\$1,800.00	\$3,600.00	\$5,400.00	\$7,200.00	\$9,000.00

* Cost does not include nominal charge for books or course materials for some classes.



Over 150 people raise their glasses to welcome the Holidays, and to usher out 2017 and welcome 2018, during the Rhode Island Builders Association's 2nd Annual Christmas Party, held on December 12th at the Squantum Association in East Providence. There was networking, food and dancing into the night. More photos on page 7.

FEATURED PRODUCTS AND SERVICES FOR JANUARY

Center Section

Home Show draws high praise from exhibitors

As the 2018 Rhode Island Home Show draws near, Rhode Island Builders Association members who exhibit tell others why they should too.

Page 6

Massachusetts news page debuts

With so many RIBA members working in our neighbor to the north and east, *The Rhode Island Builder* starts providing relevant news as of this issue.

Page 20

What happened to home-buying incentives in tax reform bill?

A National Association of Home Builders lobbyist talks about what happened to the home mortgage deduction and other home-buying incentives.

Page 2

Online courses fully operational

Learn online and on-site from RIBA!

Pages 1, 4, 17, 18 and 19

NAHB and its advocacy: What happened to home-ownership incentives in the tax bill?

As we went to press, industry efforts to fully preserve the home-mortgage interest deduction or to replace it with a housing tax credit appear to have fallen flat.

"The ship has sailed on the tax credit, I'm afraid. No dice."

That was the discouraging word from J.P. Delmore, assistant vice president for government affairs at the National Association of Home Builders, as we went to press. The port from which the "ship" sailed: The Tax Cuts and Jobs Act, the federal tax overhaul that was still in the Senate-House Conference Committee as of this writing.

"We are now working to keep the Senate language in the final bill. The Senate

keeps the \$1 million cap and preserves the deduction for second homes. The House would lower the cap to \$500,000 and eliminate the deduction for second homes," Mr. Delmore said on December 5th.

While the legislation in general seems promising when it comes to tax relief on businesses and the middle class, the Rhode Island Builders Association, other NAHB affiliates, and the residential construction industry in general were alarmed over elimination or cutback of critical home-buying incentives such as the mortgage-interest deduction (MID).



J.P. Delmore

reach the middle class, the best way was a tax credit every homeowner can use. You don't have to itemize to get a tax credit."

NAHB had a deal with the House committee that was writing that version of the bill, to include the tax credit, but that fell through, according to Mr. Delmore.

"We're working now to keep the Senate language in the final bill. The Senate

keeps the \$1 million cap and preserves the deduction for second homes. The House would lower the cap to \$500,000 and eliminate the deduction for second homes," he reported on December 5th.

On December 2nd, NAHB reported that Mr. Delmore and other lobbyists were working to preserve other aspects of the Senate bill as well.

These would retain private activity bonds and exclude the punitive income phase-out proposed by the House as part of changes to the capital gains exemption from the sale of a primary residence.

"NAHB was successful in urging lawmakers to adopt an amendment to the Senate tax reform bill, proposed by Sen. Susan Collins (R-Maine), that will allow homeowners to deduct up to \$10,000 in property taxes," Mr. Delmore said.

"Moreover, the Senate bill brings more parity in how pass-through businesses and C-corporations are taxed, enabling them to maintain a level playing field with large corporations."

Watch for a full report in *The Rhode Island Builder* once Congress has passed a final version of the tax reform bill and the president has signed it.

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The Rhode Island Builder

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since 1951

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'Modernizing' incentives

NAHB initially worked to preserve the MID but, in order to "modernize and update" home-ownership incentives, changed the emphasis to a housing tax credit instead, according to Mr. Delmore.

"We looked at this tax reform legislation from three different angles: homeownership opportunities, tax issues for small business, and housing affordability, especially rental housing," he said.

"On housing opportunities, we pushed very aggressively to modernize and update the home-ownership tax incentives by switching from a deduction to a tax credit. That's because both House and Senate versions of the tax reform bill would result in only a small number of taxpayers continuing to itemize. Itemizing is the only way to use any deduction," Mr. Delmore explained.

"We realized that, in order to have a broad-based housing tax incentive that can

DEADLINES FOR THE FEBRUARY ISSUE

All copy, ads and photos must be to us by

Friday, January 5

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LOOKING AHEAD!

♦ **January 2nd: 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.

January 9th-11th: International Builders Show and National Association of Home Builders Convention - Orlando, Florida. Visit Buildersshow.com.

☞ ♦ **January 11th: State-Mandated Continuing Education for Contractors - 5 Credit Hours** - Topics are Confined Spaces, Asbestos Awareness, Mold Awareness. Details on page 17.

☞ ♦ **January 23rd: State-Mandated Continuing Education for Contractors - 5 Credit Hours** - Topic is OSHA Safety Review. Details on page 17.

♦ **January 24th: Seminar - The New Sick Leave Law: What You Need to Know** - RIBA headquarters, East Providence, 3:30 to 5 p.m. This law mandates that employers give employees a certain amount of sick leave every year. Learn what this means for your business, what it requires, and how you need to prepare. Presented by Attorney Sarah Bratko of the Rhode Island Hospitality Association. Details on page 18.

♦ **January 30th: 2018 Strategic Planning and Membership Meeting** - Professional Women in Building Council, RIBA headquarters, East Providence, 6 to 8 p.m. Related information on page 8.

☞ ♦ **February 2nd: State-Mandated Continuing Education for Contractors - 5 Credit Hours** - Topic is Deck Codes. Details on page 18.

♦ **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 19.

♦ **February 27th: 4-Hour Lead-Safe Refresher Class** - RIBA headquarters, East Providence, 7:45 a.m. to 1 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 19.

♦ **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 6.

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

♦ Indicates a RIBA-sponsored event.

☞ Designates a course eligible for Rhode Island state-mandated continuing education credits. Contact RIBA for confirmation.

(S) Class will be taught in Spanish.

Take RIBA classes online at RIBAEducates.com

Visit RIBAEducates.com for access to 24-7 continuing education!

Online courses include Scaffold Safety, Workplace Safety, Confined Spaces, Ladder Safety and more, each worth one credit hour of state-mandated continuing education. Just as with RIBA's on-site courses (see pages 21 and 22), online courses are FREE of tuition charges for members and their employees. Just use your coupon at the online checkout.

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

Happy New Year 2018!

The setting is a fictional doctor's office in another state, early January 2018.

"Good Morning, Doctor, and Happy New Year!"

"Good Morning, Nurse, and a Happy New Year to

you as well! Who is our first patient of 2018?"

"One you've been waiting for, Doctor. Mr. Rhode Island is in the waiting room. He's come in from out-of-state for a consultation. As you're aware, he believes his condition is very poor."

"Ah, yes, Mr. Island. I've reviewed his file extensively, and it's very, very large. Seems he's been offered opinions and been diagnosed by a multitude of experts, and yet his condition remains grave. Please send him to exam room one."

In the exam room....

"Hello, Mr. Island, I'm Dr. Medicus."

"Pleasure to meet you, Doc. My friends call me 'Rhody.'"

"Mr. Island, we prefer to keep things a little more formal here. I know you've come a long way to meet me. I've reviewed your file, and, quite frankly, it's one of the largest I've ever seen. But let's start with some narrative from you. Why have you come to see me?"

"Well, Doc, I'm not sure how much longer I will last like this. I've been to see every expert there is in my home state. Everyone has an idea, opinion or fix. But I'm still feeling so lousy every day, and have been for some time. I don't know what else to do. There are a lot of people who think I might be terminal, and sometimes I wonder if they might be right."

"Mr. Island, it's clear to me that you've solicited the opinions of all of the experts under the sun, and been tested for just about everything. It also appears that you're taking an extraordinary number of prescriptions. Can you tell me something about that?"

"Sure, Doc. Every time I see an expert, I get a prescription. I keep hoping that one of the pills or treatments is going to finally work, but they never seem to do the trick. But I keep trying. Seems I spend half of my day just keeping up with my prescriptions and treatments."

"Mr. Island, there are no magic pills that are going to solve your

problem. There are no shortcuts in my business. But allow me to summarize what I've been able to see by reading your file. You're in early middle age, and clinically obese. You smoke three packs of cigarettes a day. Your diet is atrocious, you consume triple the caloric intake recommended for someone your age, and what you do consume is of poor nutritional value. Your alcohol intake is prodigious, as is, I assume, your consumption of other substances of dubious origin. And then there are the staggering number of prescriptions that you're legally ingesting on a daily basis. Honestly, I'm not sure how you manage to get out of bed in the morning."

"Truthfully, Doc, some days I just don't."

"With all that said, and a lifestyle that, in and of itself, would kill a lot of people, there's nothing fundamentally wrong with you."

"What do you mean? How can that be?"

"What I mean, Mr. Island, is that you've been tested for every known malady and disease. You have no conditions that make your situation terminal. Underneath everything, you have good bones, as the saying goes, and I see no reason why you can't return to full health, as shocking as that diagnosis may be to hear."

"Seriously, Doc? You mean I can be fixed? What can I do about it?"

"Very simply, you need to change your behavior and stop abusing your body. Lose weight, exercise, change your diet, quit smoking, moderate your alcohol consumption, and stop the pills and other various substances that are corrupting your constitution. Underneath all of your issues, you are fundamentally strong."

"Geez, Doc, that's a lot. Any suggestions to make it easier?"

"Mr. Island, it took you years of poor choices to get you into this situation. There are no shortcuts for recovery, no magic pills or silver bullets. The road ahead is challenging, but the odds for success are very high."

"Are you sure, Doc?"

"I am indeed. Many years ago, I had a neighbor in here who lives just north of you. The diagnosis was very similar, and the recommendations were almost exactly the same. The recovery and success has gone swimmingly."

"Okay, Doc, I'd like to give it a try."

"You won't regret it, Rhody. It's a great way to start the New Year. I look forward to seeing you back here next year, and will be eagerly awaiting reports of your progress."

RIBA

The Rhode Island builder RIBA

Award-Winning Monthly Magazine of The Rhode Island Builders Association June 2016

Governor addresses RIBA board

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Now including the Rhode Island Garden and Flower Show

Members praise Home Show as vital boon to business

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.

By Paul F. Eno *Editor*

"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."

That's the report from Alexander A. Mitchell, a longtime exhibitor at the Rhode Island Home Show, which will enjoy its 68th year in April.

Another builder, Carol O'Donnell of CRM Modular Homes, agrees, and adds:

"The home show is an opportunity to meet prospective customers, exhibit my products, network with my peers and learn about new products," Ms. O'Donnell says.

Joining the chorus of RIBA member exhibitors is Linda Bohmbach of Home Healthsmith, which specializes in equipment for residential safety and mobility.

"We started at the Home show a few years ago with a 10' by 10' exhibit space," Ms. Bohmbach tells us. "Now we've grown to a 20' by 30' space!"

The Rhode Island Home Show isn't the only showcase event that Home Healthsmith uses, but....

"This is the largest show we do, and it's the best show we do," Ms. Bohmbach says.

"RIBA works with us, especially (Marketing Director) Cheryl Boyd, to make the most of our space and to keep it in the same location. Today, people remember where the Home Healthsmith exhibit is."

"Every year, we track what the Home Show brings us in sales. People keep our information and move forward with purchases and rentals. The first day of the 2017 show, we sold an elevator in the first hour!"

Truly, the Home Show is much more than just a once-a-year marketing opportunity. It's the annual showcase that's been vital for some members of the Rhode Island Builders Association to build their businesses.



Ready for the crowds, Alexander A. Mitchell of Meridian Custom Homes, at right, begins a Home Show past with staffers Chris Kelley and Jenna Mello.

Still time to exhibit

Exhibit space at the Home Show sold out last year, and is expected to do so this year, so move to reserve your space now. The Home Show, now including the Garden and Flower Show, brings in more visitors from all over southeastern New England each year.

Attractions at the 2018 event will include a new Designers Home Design Hub, surrounded by 10 room-design vignettes. There will be a special focus on kitchens and baths. And there will be 10,000 square feet of walkable gardens, as RIBA works with Rhode Island School of Design Continuing Education, the University of Rhode Island, and the Rhode Island Nursery and Landscape Association, and the Rhode Island Federation of garden Clubs.

There will even be hanging gardens from the Convention Center ceiling!

Everyone today is interested in energy efficiency. The popular Energy Expo is back, and among the features will be a "before and after" structure that illustrates the benefits of good insulation, and much more.

As Paul Bernard of Bernard Modular Homes, another enthusiastic exhibitor, says: "The Home Show is one of the greatest benefits we get as a member of RIBA. See you at the Show!"



RIBA Happenings: Annual Christmas Party



In a huge turnout at the Rhode Island Builders Association's 2nd Annual Christmas Party, over 150 people gathered at the Squantum Association in East Providence on December 12th. Members and guests enjoyed networking, dinner and dancing into the night.



▲ *The Finnegan boys from Coventry Lumber have solved the world's problems as Ron Caniglia of Stand Corp., at left, takes it all in.*



Jackson Parmenter and Joelle Rocha represented the law firm of Kelly, Souza, Rocha and Parmenter P.C., where they have just become law partners. ►



▲ *Bill Dawson, center, leads the contingent from Pawtucket Credit Union.*



▲ *JM Painting LLC was well represented. Here's Jose Marcano and the crew!*

▲ *From Lehigh Realty were Sam Mingola, Edgar Garzon and Ken Perreira.*



It's the Bentzes and the Baldwins!

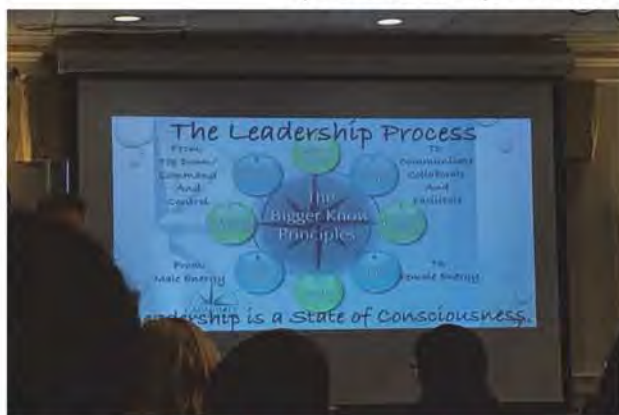


Professional Women in Building: PWB NEWS



Group photo from the Welcome Reception at Pella Windows & Doors of Newport in November

In November, several PWB members joined NAWIC No. 1 of R.I. for the NAWIC Northeast Conference, held at the Newport Harbor Hotel in lovely Newport. Pella Windows & Doors again generously sponsored the “kick-off” Welcome Reception at their showroom nearby. The weekend was full of networking, leadership and lean workshops, some very inspirational speakers and personal-development seminars.



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

PWB Officers

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

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>

Dec. 8 event brings together state leaders, RIBA's PWB, NAWIC

Women leaders in Rhode Island's construction industry gathered with state dignitaries and other guests on December 8th for the Annual Holiday Brunch in the Providence Biltmore's Grand Ballroom.

Pamela House of Gilbane Construction Co., immediate past president of the Rhode Island Chapter of the National Association of Women in Construction (NAWIC), moved all 150 people present with her welcoming words.

"With all the terrible reports of abuse we are seeing in the news today, it is wonderful to be here with so many successful women in the construction industry, and with the good men who have helped encourage them to be successful," Ms. House said.

The Rhode Island Builders Association was well represented, with RIBA Treasurer Carol O'Donnell, president of CRM Modular Homes and president of RIBA's Professional Women in Building Council (PWB), acting as mistress of ceremonies. Also attending were RIBA President David A. Caldwell Jr.; Secretary Louis Cotoia Jr.; Jacqueline Pagel of Pella Windows, vice president of PWB; Thomas Furey and Eric Wishart, chairman and vice-chairman (respectively) of the Rhode Island Contractors' Registration and Licensing Board (CRLB); and other RIBA members and staffers.

Also attending were Lt. Gov. Daniel McKee, Secretary of State Nellie Gorbea, with other officials. The main speaker was Elizabeth Tanner, new director of the state Dept. of Business Regulation (DBR).

"We have the Statewide Action Team (STAT): That's every state agency that deals with business, promising to respond to any problem in a timely and efficient manner," said Ms. Tanner.

She made the point that key agencies, such as the CRLB, the State Building Commission and the State Fire Marshal, have now moved to DBR from the Dept. of Administration.



Over 150 people attended the Annual Holiday Brunch, a joint event with RIBA's Professional Women in Building Council (PWB) and the state chapter of the National Association of Women in Construction, at the Providence Biltmore on December 8th. Above, Elizabeth Tanner, new director of the Dept. of Business Regulation, addresses the assembly. Below are, from left, Contractors' Registration and Licensing Board Chairman Thomas Furey, RIBA Treasurer and PWB President Carol O'Donnell, and Ms. Tanner.

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Networking Night slated 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.

The first Networking Night of 2018 will be sponsored by one of the Rhode Island Builders Association's newest members, Innovative Visuals LLC.

Come and enjoy food and drink, and network with your colleagues. Bring your non-member associates from the residential construction industry so they can see RIBA headquarters, meet the staff, and find out about the valuable benefits of membership.

Doug and Laura from Innovative Visuals will be on hand to demonstrate the field of reality capture, and how they create immersive, 3D virtual experiences of home designs. They promise you will be amazed with their ability to capture photorealistic representations of real-world environments, as well as accurately



Among those enjoying one of the RIBA Networking Nights at the association's headquarters in 2017 were Kim Maul and Ted Liberios of K.J. Maul Construction LLC and Lisa M. Mattia of LDL Studio.

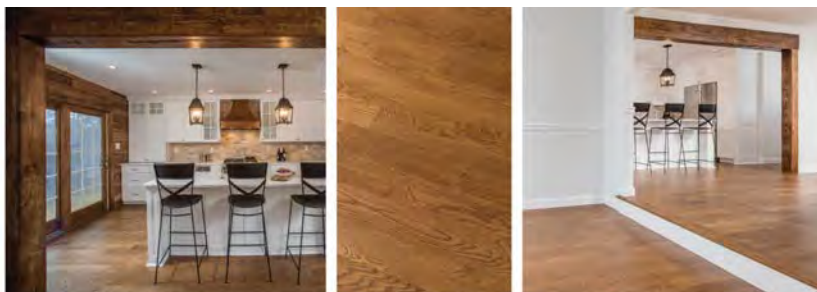
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You'll want to come just to see how they generate floor plans suitable for use in construction take-offs, capture records of existing conditions, capture plumbing and wiring records, and measure anything and everything captured. Mark your calendars!

-Elise Geddes



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Member Profile: George Bennett of Blount Bennett Architects

He built in a different direction

By Paul F. Eno *Editor*

Did George Bennett have an inspiring dream about the Taj Mahal when he was a kid? No! He just loved to design and build things, and he was a natural.

"I can't say I grew up hoping or wishing to be an architect. It just kind of happened," says George, co-founder and president, secretary and treasurer of Blount Bennett Architects Ltd. (BBA). "My father was an electrical engineer and my mother was a teacher."

George co-founded BBA, with partner Joe Blount, now retired, in 1987. A native of Seekonk, Massachusetts, George attended Wentworth Institute of Technology in Boston, studying construction, then decided to go into architecture. Degree in hand, George started his career with Grinnell Bros. Properties, in the department that made pipe and sprinkler fittings for buildings all over the country.

Eventually, George moved to what is now Ekman & Arp Architects, based in Warwick. That's where he met Joe Blount, and the two worked together for 19 years there.

"Time went by, and Joe and I decided that there wasn't much in the way of advancement opportunity at Ekman, so we went out on our own in 1987. Where I am now is only my third job, so I haven't had a very varied history!"

Based in East Providence, BBA has a very varied resumé that includes office, retail, industrial, educational, residential and healthcare projects. It certainly has worked, because the company has generated a 75 to 80 percent repeat client base, according to its website, BBA Ltd.com. Currently, BBA holds active licenses in Rhode Island, Massachusetts, Connecticut, New York, Pennsylvania and New Hampshire.

"We do commercial and residential, and sometimes one can lead to another," George says. "For example, we've done all the



George Bennett

Cardi's Furniture stores, and that led to either building new houses or renovating existing houses for all three of the famous 'Nirope®' brothers."

BBA has also worked for Roger Williams and Fatima Hosiptals, Foxwoods Resort Casino, Citizens Bank, Washington Trust Co., and has done high-end residential work, notably with Portsmouth-based Oldport Homes, a fellow member of the Rhode Island Builders Association.

BBA currently has six employees, including George, two other architects, and a project manager. In a way, it's a family business because George's sister, Janice M. Steitz, has been the office manager and bookkeeper for the past 25 years.

"Our staff has been as large as 13. That's when we did Amica's headquarters in Lincoln, a \$24 million building," in 1994. "The planning alone took two years."

So, the larger the building, the more

architects needed?

"When you get into larger buildings like Amica, it will take a good deal of time," George explains. "You could do that with a staff of five, but you couldn't do anything else. So as the projects get larger, so does the staff so you can continue to have a work load, as opposed to one project at a time."

Architects face many of the same frustrations as home builders, with hassles over approvals, permit times, and all the rest, according to George.

"We have a saying here in the office: 'It's easy to build a building, but it's tough to get permission to build it.' The approval process can be difficult in every city and town. If there's any abnormality at all -- a zoning or a Coastal Resources Management Council (CRMC) issue, or a planning irregularity, there are delays. It takes extra time," George says.

"I understand why. Communities are protecting themselves with zoning and planning, and they should. God's not creating any more property."

BBA joined RIBA as soon as they went into business in 1987.

"Initially, we joined for the health insurance, but we soon learned that the networking is invaluable," George declares.

Through RIBA, George met members working with them on projects, such as a ground-breaking, insulated-concrete-form house in Narragansett. And there are many other projects in the works.

George and his team are always pushing the envelope!



Blount Bennett Architects Ltd.

President: George A. Bennett Jr. AIA

RIBA member since: 1987

Focus: Residential and Commercial Design

Serves: The Northeast

Founded: 1987

Based: East Providence, Rhode Island

RIBA's O'Donnell presents awards at State House

Filling in for Gov. Gina Raimondo, Carol O'Donnell of CRM Modular Homes, treasurer of the Rhode Island Builders Association, presented awards on October 27th during the White Tie Celebration Ceremony in honor of Bishop Robert E. Farrow, sponsored by the Cranston-based Holy Cross Christian Counseling Assembly. From left are Bishop Harvey L. Lewis Sr. of Washington, D.C., Congressman David N. Cicilline (D-R.I.), Mayor Allan Fung (R-Cranston), Ms. O'Donnell, and Gloria Lewis. Ms. O'Donnell is an old friend of Bishop Farrow, who founded many charitable institutions in Rhode Island.



Stasiunas visits RIBA's foster child in Haiti

By Paul F. Eno *Editor*

While it might not be well known to many members, the Rhode Island Builders Association has a foster child in Haiti. This is Savanica, who lives at the Centre of Loving Hands Orphanage near Port au Prince, capital of the poorest nation in the Western Hemisphere.

The Richmond-based not-for-profit organization that oversees Loving Hands Orphanage, Helping Haiti's Orphans (HHO), also started a transitional home in Port-Au-Prince in 2016.

RIBA's vice president, Timothy A. Stasiunas of The Stasiunas Companies, goes to Haiti several times a year to visit the orphanage.

"The founding members and the directors of HHO have had a ministry in Haiti since before the 2010 earthquake," Mr. Stasiunas said.

"The transitional home is run by Dave and Deb Kreysegg, who sold their home in Rhode Island and moved to Haiti to dedicate their lives to helping the people of that country."

Most recently, Haiti was affected again, this time by the 2017 hurricanes.

"This past hurricane season, which was devastating to the Caribbean islands as well as Texas and Florida, when traveling to Haiti I was excited to find that most storms went to the north of the island," he said. "There was some damage from flooding, but we found all our children at the orphanage healthy and happy."

"This home houses eight young adults who have been displaced from the orphanage due to government regulations, which don't allow children over 18 to remain there," Mr. Stasiunas explained.



RIBA Vice President Timothy A. Stasiunas visits the association's foster child, Savanica, at the Centre of Loving Hands Orphanage in Port au Prince, Haiti, in 2017.

"As you can imagine, maintaining both facilities is a financial challenge. Your sponsorships are welcome. If you would like to help, simply visit HelpingHaitisOrphans.org, an RI 503C and you can change a child's life at either home."

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A Rhode Island Builder Report Special Section





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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 in July 2015	5	All 2017 and future renewals
Registered before July 2015	5	2019 renewal
April 2016 through December 2016	5	2018 renewal
*January 2016 - March 2016	5	2020 renewal

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

Five Credit Hours: Confined Spaces, Asbestos, Mold

January 11th

WHEN: Thursday, January 11th, 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.

This course will cover:

- Confined spaces,
- Asbestos awareness, and
- Mold awareness.

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

January 23th

WHEN: Tuesday, January 23rd, 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.





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.

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.



Seminar: Rhode Island's new paid leave law *January 24th*

WHEN: Wednesday, January 24th, 3:30 to 5 p.m.

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

COST: FREE for members and non-members.

DEADLINE TO REGISTER: One week before seminar.

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

In September 2017, the Rhode Island General Assembly passed the so-called "Healthy and Safe Families and Workplace Act," which mandates that employers give employees a certain amount of sick leave every year.


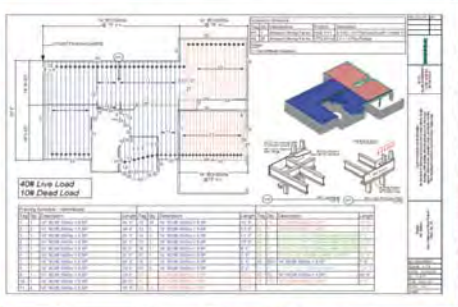
Join Rhode Island Hospitality Association attorney Sarah Brakto to find out what this law means for your business.

Learn about what the legislation requires, what your business needs to do to prepare for and about the next steps the business community is taking to ensure the regulations on this legislation protect your business.





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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.



**For RIBA
membership information
contact Elise Geddes
401-438-7400
or egeddes@ribuilders.org**

Four-hour lead certification refresher course

February 27th

WHEN: Tuesday, February 27th, 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 \$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. You must pre-register for this class. In addition, a photo is required for your certificate. Please send a head shot only, similar to a passport photo.

E-mail the photo smccarthy@ribuilders.org at least five days before class to allow for processing. There will be no admittance to the class without pre-registration, this pre-registration photo and payment.

Participants must provide proof of employment with member company upon registration for class to be free.



***RIBA reserves the right to limit
the number of attendees from a
single company at courses taught
on-site.***

***For all courses, employees must
provide proof of employment
with a member company upon
registration for class to be
free of tuition charges.***

Resources for RIBA members who work in Massachusetts

With this issue of *The Rhode Island Builder*, we begin coverage of Massachusetts news relevant to members of the Rhode Island Builders Association who work in our neighbor to the north and east.

Meanwhile, 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.



Norfolk latest of Mass. towns to adopt 'Stretch Energy Code'

By Paul F. Eno Editor

Norfolk has joined a growing number of Massachusetts communities to adopt the so-called "Stretch Energy Code," which involves enhanced energy-conservation measures.

Passage took place at Norfolk's fall town meeting at the Freeman-Kennedy School. But it wasn't easy. There was heated debate on both sides of the issue, and a show of hands was required to gauge the "ayes" vs. "nays" among the 190-plus voters, many of whom attended because of the energy question.

The Stretch Energy Code, already part of the Massachusetts Building Code, is based

on the 2009 International Energy Conservation Code, which calls for a 20 percent increase in building energy-efficiency, and the use of third-party testing and rating of performance. It applies to commercial and residential buildings, though mostly for new construction.

Critics of the code predict higher construction costs, and another hit to affordable housing.

Also near the Rhode Island line, Plainville adopted the Stretch Code at its annual town meeting in June. Including Norfolk, 207 Massachusetts cities and towns have now done so.

For more information, visit Mass.gov/ocabr.



Mass., R.I. share affordable housing crisis

By Paul F. Eno Editor

When it comes to housing, Massachusetts and Rhode Island share many of the same problems. In fact, eastern Massachusetts and Rhode Island are considered part of the same economic region for statistical purposes, the Boston Combined Statistical Area (CSA), by the U.S. Census Bureau.

One unfortunate commonality shared by all areas in this CSA, and that every member of the Rhode Island Builders Association who works in Massachusetts should note, is a chronic shortage of workforce housing.

"The link between economic growth and housing production in Massachusetts has never been clearer," Timothy C. Sullivan, former executive director of MassHousing, told the *Worcester Business Journal*.

"For Massachusetts to continue its economic gains, we need to build more housing. Today, it's not just more apartments for lower-income residents that are needed. We need to build more for middle-income workers as well," Mr. Sullivan was quoted as saying.

As in Rhode Island, a growing number of middle-income households in Massachusetts are "rent-burdened," paying more than 30

see MASS....page 25



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Riverhead Building Supply: It's smart for the industry to support CTE

"The residential construction industry needs workers, whether on the retail side or the contractor side."

So says Chris Kowalsick, director of sales at Riverhead Building Supply in Middletown.

"That's why it's smart for the industry in general and Riverhead in particular to find ways to work with the career and technical education (CTE) schools and students," Mr. Kowalsick said. "Most of these students will enter the field at some point, and we will hopefully be selling to them. Or we might be looking to hire them ourselves."

He called Andersen Corporation's active support for CTE "a natural fit for companies like ours."

Riverhead doesn't just hope for the best when it comes to the industry's future workforce. Students from the Newport Area Career and Technical Center (NACTC) at Rogers High School are frequent visitors to Riverhead's Middletown location.



Riverhead was among the many supplier members who lent logistical support to construction students as they helped set up the 2017 Home Show at the Rhode Island Convention Center.

"The students from the Construction Technology Program often come in with their instructor, Brian Ferreira, to buy materials for whatever project they're working on," Mr. Kowalsick stated. "The students place the orders, then go out into the yard to see how we do things."

Riverhead also supports hands-on-student learning at the Rhode Island Home Show every year.

"Whatever elements they're building for the Home Show, we help with materials and by delivering their work to the Convention Center in Providence."

CTE schools, especially NACTC, are a great resource for Riverhead's Middletown location.

"We have an open dialogue with them. We reach out to them if we need part-time employees after school or on weekends, and we hope to expand that hiring in the future. It's a great resource," Mr. Kowalsick said.



The Rhode Island Builders Association thanks these Andersen® Excellence Dealers for being prime sponsors of our support for career and technical education in Rhode Island in 2017. Watch The Rhode Island Builder for continuing coverage of what these fine suppliers are doing to support and train the residential construction industry's workforce.

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Susan Kelly

Senior Residential Appraiser

Susan Kelly SRA (Senior Residential Appraiser) is president of Appraisal Solutions and Fenix Real Estate, which she founded in 2008 and which now has a seven-appraiser staff. Ms. Kelly holds her General Appraiser license in Rhode Island and Massachusetts, and is a certified VA/FHA Appraiser. She holds an SRA designation from the Appraisal Institute. Many local mortgage lenders are among her clients, and she belongs to a number of civic and industry organizations, including the Rhode Island Builders Association and the Rotary Club. She is a graduate of Providence College.



THE BUILDER: Two years ago, we had an enlightening conversation about the relationship between the residential construction industry, appraisers and mortgage lenders. What's been happening more recently?

KELLY: First, financial institutions have changed the way they've been lending. That has an immediate effect on the appraisal world. When I say lenders are changing, I mean regarding collateral and underwriting. For example, some lenders are bundling (a property owner's) assets together to determine if the borrower qualifies. And they aren't always requiring an appraisal anymore, and that just puts more demands on the current appraisers.

So, what many people are saying is true: There is a decline in the appraisal world. We still get many requests to appraise difficult or complex properties. But some simple properties are being valued through an automated computer database, and lending is often being gauged on a loan-to-ratio value by combined owner assets.

As with any other industry, if your job can be done by a computer, it will be. But a computer can't analyze the different methodologies or the changing markets.

In the residential appraisal industry, this goes back over seven years, to the Home Valuation Code of Conduct, and on to the Wall Street Reform and Consumer Protection Act (Dodd-Frank). At that time, Fannie Mae and Freddie Mac started to extract data from our appraisal reports to create their own database. And now they take it upon themselves to challenge our opinion of value.

For example, I send a report to lender ABC, and my value is at \$400,000. Fannie Mae and Freddie Mac might then decide that the value should really be \$375,000, based on what they might see in their database. This is new, and it puts real demand on the appraisers. So, they really need to further their education, because the pressures on them are increasing.

I expect this is going to happen in the commercial market as

well. So, with a General Appraiser license, an appraiser is allowed to work in both residential and commercial markets. The more education and experience appraisers have, the better they're able to answer these challenges to their valuations.

Certainly, there are aspects of our jobs that computers can't do because there are many different methodologies used to develop an opinion of value, especially with complex or difficult properties. These take a great deal of thought and analysis.

THE BUILDER: That begs the question: Even if the database information on a given property is valid, valuation changes over time – sometimes short periods. How do lenders know if the appraisals are timely if human beings don't update it as needed?

KELLY: In the case of loans, with the property used as collateral, the owner might only be borrowing \$100,000. If the loan-to-ratio value is \$500,000, you really don't need an appraisal.

But outside that scenario, you're right. That data has to be "fueled." If you're a mortgage lender using this automated valuation process, and this property is the only asset the buyer will own, that will require an appraisal.

There's another layer to this. Now you have real estate websites, like Zillow® and Redfin™, selling data to each other, anyone can come up with automated valuations. People will say, "Zillow said my house is worth this," so appraisers are competing with these sites, and are constantly being challenged on opinions of value.

So who's right?

That really comes down to timing. For example, we have an over-inflated stock market right now. When will that readjust itself, and what ripple effect with that have on real estate values? There are other factors, like sea-level rise. If that scenario is accurate, and we're handing out 30-year mortgages, some of these homes won't even be eligible for flood insurance.

All these factors must be part of an appraisal. This can't be taken over by computers.

Appraisers will always be needed.

THE BUILDER: Suppose I'm a Rhode Island Builders Association member who has just built a new house. I must have to have an appraiser for that initial sale, right?

KELLY: Yes. I've been working with RIBA and the Rhode Island Association of Realtors® (RIAR) so that we can recapture

see INTERVIEW...next page

INTERVIEW...from previous page

the data on new construction. One of our weaknesses here in Rhode Island, and in some other states, is that we aren't recapturing final new construction or rehab data.

A builder's client might have the land, and the actual construction will be between the builder and buyer, no real estate agent involved. That means the only recorded transaction is the land, worth maybe \$150,000 or \$200,000. For proposes of the Multiple Listing Service (MLS), nobody records the actual construction, which might make the whole property worth \$750,000.

So, we lose there, and we're not recapturing active purchases in the market. So now we appraisers are working with RIBA and RIAR to find a way to recapture this data and have the true value of a property available as it's placed on the market.

THE BUILDER: Will this lead to the industry's own valuation database?

KELLY: It might not lead to a new database, but it will enable us to communicate the highest value of a new property to the market. And down the road, that true value can be a benchmark for future sales.

This requires more work for all parties involved, but if we really want to represent the market the way it actually is, it will help us in the long run.

But here's the thing for the builders: They'll have to share their final cost figures with us, real figures from the construction contract, not an estimate, and not all builders are willing to do that. And certain lenders are requiring the settlement statement. But I have spoken with builders who are willing to move forward with this because they know it's important.

THE BUILDER: If this effort comes together, will lenders accept these valuations?

KELLY: Yes, I've already gone to a couple of lenders on this, discussed making these figures part of my appraisals, and they have accepted it. The builder's information remains confidential, of course.

THE BUILDER: What would you say to builders who are reluctant to give you their numbers?

KELLY: Everyone has to work together on this. If we don't, then it won't happen. It's in the best interest of all concerned, and for the whole state economy, to show that we can afford homes at this or that level. In fact, I'm surprised that we haven't done this already.

We also need to recapture figures from rehabs, not just new construction. But again, everybody has to be on board for this to work.

THE BUILDER: When we last covered the subject of appraisals, lenders were dubious about including energy-efficiency in valuations. Has there been any progress on that front?

KELLY: (RIBA President) Dave Caldwell (of Caldwell and Johnson Inc.) and I have been working hard on that issue. Dave is one of the state's most prominent "green" builders. I'm the first one to say, yes, I'll give you value on that in my appraisal report,

Numbers climb for Jobs Bank

As the popular saying goes, the Residential Construction Workforce Partnership's (RCWP's) Jobs Bank at RCWPjobs.com is "going gangbusters."

As of December 12th, there were 294 job candidates and 589 employers who had signed up for free accounts at the site, meant to bring employers and qualified employees together in the residential construction industry.

There were 47 job postings.

"Whether you need skilled workers now or in the future, you can benefit from the Residential Construction Workforce Partnership (RCWP) Jobs Bank at RCWPjobs.com right now," Ms. Boyd said.

"When your company posts a job opening, it will be personally managed. That's because, as soon as it's posted, I receive an immediate e-mail," Ms. Boyd added. "I know who you are and what you're looking for."

It's the same process when a job candidate posts a resume.

"I pay personal attention," she said.

For more details, contact Cheryl Boyd at (401) 255-5910 or cboyd@ribuilders.org.



but give me data to prove it. That's what lenders want to see.

Now that green building has been growing strong for more than 10 years, we have a solid five years of data – utility bills, etc. – to use as concrete evidence of value. So, some people are a bit skeptical on green, but there's data we can recapture and share with our lenders.

I just did a large solar home in Cumberland, and their utility bill will be next to nothing. That's a perfect example of green value for a home buyer, but it's another example of data we need to capture and share with MLS. How do we coordinate that? How do we recapture the data? I'm already discussing this with RIAR.

THE BUILDER: So, builders can expect to work with appraisers, rather than just computer valuations, well into the future.

KELLY: Definitely. Some people think the appraisal industry is dying. That's not true. In fact, we have to maintain and continue, even at this time of year.

THE BUILDER: Is there a shortage of appraisers?

KELLY: Yes, and I hear that over and over. There are many reasons. It's hard to get into the industry, and fees can be an issue. The demands being made on us now can be daunting, as I said earlier. And there's a lot of liability – we're constantly defending our appraisals. But this industry is here to stay.

We don't work just with builders and lenders. We work with lawyers, insurers and sometimes just homeowners wanting to know how much their property is worth. So we have to attract more people to the industry who are willing to work hard and stay on their game.



Interested in government contracts? PTAC can help

Interested in reeling in some government contracts? The Rhode Island Commerce Corp. (RICC) has a way to help: the state's free Procurement Technical Assistance Center (PTAC).

That's the word from Melody Weeks, PTAC program manager at RICC.

"We assist Rhode Island businesses, including small businesses, with any part of government contracting at the local, state or federal levels," Ms. Weeks said. "That includes getting the correct registrations, understanding the paperwork, drafting a capability statement, helping with bonding, developing proposals, understanding costs, and learning what to do after they get the contract."

PTAC offers both group and individual training for clients – businesses that have signed up to participate in the program. Individual training can take place at a business's location, according to Ms. Weeks.

"For those in the construction industry, we do a lot of matchmaking, to connect small contractors to agencies potentially interested in their services. We also connect subcontractors to subcontractors," she explained.

One event, planned for April, will bring construction contractors together with several federal and state agencies, as well as prime contractors, to project the agencies' construction needs over the next year to two years. Contractors will be able to pitch their services.

"We had one of these matchmaking sessions in March. Over 500 people attended, and were able to meet with government agencies that needed their services," Ms. Weeks said.


PTAC often matches contractors with the Federal Aviation Administration, the Dept. of Transportation, and the military, including the National Guard, the Coast Guard and the Army Corps of Engineers, for construction and maintenance work.

The PTAC program started nationally in 1985. In the past fiscal year, according to Ms. Weeks, Rhode Island PTAC matched businesses with government to the tune of 1,512 prime contracts and 149 subcontracts worth more than \$181,980,157.

"Residential contractors sometimes have difficulty getting into government contracting, but we can walk them through each step of the process," she emphasized. "Our free assistance comes in the forms of teaching, mentoring and coaching. We provide our clients with a complete set of tools to research and identify government contracting opportunities."

Ms. Weeks also mentioned "Bid Match." This PTAC program sets up a profile for a given contractor and notifies them by e-mail of relevant contract opportunities that arise.

To begin the process, visit Riptac.org and click on "Become a Client." Once registered, Ms. Weeks will assign a counselor to introduce your company to PTAC services.

Contact Ms. weeks at (401) 278-9100 or ptac@riptac.org. 




MASS...from page 20

percent of their income for housing, according to Mr. Sullivan.

"The problem is most acute in the Boston area, where more than one third of middle-income households (households earning 80-120 percent of area median income, or AMI) are housing-cost burdened," he added. "The need exists statewide."

Massachusetts shares with Rhode Island a number of factors that make housing, single-family, multi-family, owned and and

EDUCATION...from page 1

Custom Built Window and Door Systems Inc. "Every contractor and supplier should be educated about what their customers have to deal with."

Kevin Moran of Moran Home Improvements is one of many newer members who have joined RIBA largely because of the free education benefits.

"I liked the idea of the tuition-free education classes for members most of all, and that's a service I've used on multiple occasions," Mr. Moran declares.

These members and hundreds more aren't just whistling *Dixie*.

"If you're a non-member, just for the education alone, you'd pay roughly \$1,800 for the 60 hours of courses we offer. And if you have employees, the cost would multiply exponentially," Mr. Marcantonio points out. *See chart on page 1.*

In addition: "Sheila McCarthy, our dedicated education manager, works every day to ensure the educational offerings are the best they can be," he adds.

"With RIBA resources growing, the education is only going to get bigger and better. There might be a nominal charge for materials, but there's no tuition charge for members or their employees."

Currently, RIBA classes are concentrated around topics like OSHA compliance, codes, lead certifications and renewals, Excel and other software, business skills, and courses that fulfill the state-mandated continuing-education requirement for contractors.

"As we offer more classes and more value, we want to hear about other topics members can benefit from and would enjoy," Mr. Marcantonio states.

"The state-mandated classes are free, but there's even more value for members when they expand their knowledge as much as they can, stay on top of industry trends, and get the latest information on construction technology and software, via other course selections. That's where the value really kicks in," he says.

In addition, there are plans to bring in courses that will fulfill Massachusetts requirements for members who work there, he indicated. In fact, free education is a prime reason to join RIBA, and it's also a prime reason to stay.

"It's important not only to join RIBA to get these benefits. It's important to keep your membership in good standing from year to year. If a member leaves, it interferes with our ability to share the education costs among all members through their dues. A rejoining member must wait two years to get back into the free education cycle."

For more information, and to make suggestions, on RIBA education services, contact Ms. McCarthy at (401) 438-7400 or smccarthy@ribuilders.org.



rented alike, difficult to build. These include high land costs, burdensome regulations, restrictive zoning, as well as high labor and material costs.

This all drives up the cost of housing, and developers have little choice but to build expensive units, both for sale and rent, Mr. Sullivan indicated.

However, MassHousing now has programs that could mitigate some of these factors. For example, there are programs to provide financing to developers who build workforce housing units for people earning 61 percent to 120 percent of area median income (AMI). This financing is in addition to money the agency lends to build and preserve low-income housing. For complete information on MassHousing programs, visit MassHousing.com


Not just low-income residents

Massachusetts officials have a growing awareness that these middle-income residents are also having trouble finding affordable places to live. The Urban Land Institute's report, "Building for the Middle: Housing Greater Boston's Workforce," spells out this problem. See the report at Boston.uli.org.

As quoted in a *Boston Globe* article, an academic housing researcher summed up the simple issue: "Nobody has figured out how to build housing the middle class can afford."

MassHousing says it is tackling the challenge.





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