

## A \$50,000 income can no longer buy a home in R.I.



During a workshop before release of the 2019 Housing Fact Book on October 25<sup>th</sup>, panelists discuss the issues at the Providence campus of Roger Williams University. From left are HousingWorks RI at Roger Williams University Director Brenda Clement, Rhode Island Public Transit Authority CEO Scott Avedesjian, Rhode Island Dept. of Health Deputy Director Ana Novais, and Rhode Island Housing Executive Director Carol Ventura.

Related story on page 2

By Paul F. Eno *Editor*

There are no cities or towns left in Rhode Island where someone with an income of \$50,000 or less can affordably buy a home. That's one of the sobering take-

aways from the 2019 Housing Fact Book, released on October 25<sup>th</sup> by HousingWorks RI (HWRI) at Roger Williams University.

"Rising home prices and rents remain a struggle for the average Rhode Island household," said HWRI Director Brenda Clement. "Buyers with incomes under \$50,000 can no longer expect to find homes they can

see *HOUSING...page 32*

### Member Benefit of the Month

## RIBA offers custom, no-cost job training

Does your company need your own customized job training for current or potential employees?

With a program funded through the Dept. of Labor and Training and Real Jobs R.I., the Rhode Island Builders Association now offers customized job training to construction-related firms throughout the industry.

"If you have training needs to help grow your work-

force and/or want to upskill employees, this training program may be just what you are looking for," said Robin Barlow, RIBA's grant specialist.

"There is no cost to your company," Ms. Barlow added.

For more information, contact Ms. Barlow at (401) 438-7400 or rbarlow@ribuilders.com.

see *BENEFITS...page 33*

**FEATURED  
PRODUCTS AND  
SERVICES  
FOR DECEMBER**  
*Middle Section*  
**RIBA MEMBER  
BENEFIT GUIDE**  
*Pull-Out Section at Center*

### Time to plan for the Home Show!

The 2020 Rhode Island Home Show is only a few months away, so it's time to plan your exhibit space.

Page 11

### Christmas Party slated for December 5

It's one of the most popular RIBA events of the year, so make your reservations now for the annual Christmas Party at the Squantum Club!

Page 10

### What should contractors know about insurance?

The Rhode Island Builder probes the question in depth with Robert DeOrsey of Beacon Mutual Insurance Co.

Page 27

### RIBA offers Mass. CSL class

For contractors who work in Massachusetts, RIBA now offers the six-hours of in-person instruction required for the Construction Supervisor License (CSL).

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## 'Missing middle housing' afflicts nation, R.I.

*National Association of Home Builders*

Jurisdictions such as Washington, D.C. are struggling with insufficient housing supply because of restrictive zoning that limits density in high-demand neighborhoods.

That's the news from the National Association of Home Builders (NAHB), whose experts point out that, in the case of D.C. and communities with similar issues, such zoning has resulted in less housing production to meet the demand, and more expansion of existing homes.

"This not only fails to help meet rising needs, but also increases home prices and puts homeownership further out of reach for many," an NAHB statement said.

Less restrictive zoning would allow for more of what's been termed "missing middle housing" and provide more solutions to an increasingly diverse range of income and generational housing needs, NAHB said.

### Local Actions to Reduce Barriers to Affordable Housing

#### Increase the amount of housing that can be built on currently developable land

- Minneapolis – plan to end single family zoning
- Oregon – required cities with at least 10,000 residents to allow duplexes in single family zones.

#### Encourage more affordable housing options

- Oregon – Incentivized accessory dwelling units
- Montgomery County, MD – legalized accessory dwelling units

#### Streamline approvals processes for building permits

- Boston, MA – Reduced application to permit wait time from 425 days in 2014 to 119 in 2016\*

#### Eliminate costly requirements for new buildings

- San Francisco – Eliminated minimum parking requirements

\*Northwestern University, Greater Boston Housing Report Card (2017) <http://www.tulip.org/media/tulip/reports-and-covers/2017/2017-housing-report-card.pdf>  
JCHS (c) PRESIDENT AND FELLOWS OF HARVARD COLLEGE Joint Center for Housing Studies of Harvard University JCHS

**In his presentation the 2019 Housing Fact Book luncheon on October 25<sup>th</sup> (see page 1), Daniel McCue, senior research associate at the Joint Center for Housing Studies at Harvard University, suggested answers to the housing crisis in Rhode Island.**  
Source: Daniel McCue, Harvard Joint Center for Housing Studies, [www.jchs.harvard.edu](http://www.jchs.harvard.edu). All rights reserved.

Missing middle housing, as defined on Missingmiddlehousing.com, is "a range of multi-unit or clustered housing types, compatible in scale with detached single-family homes."

In a recent NAHB webinar, Daniel Parolek, founder and president of California-based Opticos Design, explained that it's called "middle" for two reasons: Because of its scale and because of its ability to deliver affordability to middle-income households. Whether in urban or suburban locations, these types of homes can take many forms, including bungalow courts, townhomes, duplexes or triplexes and courtyard apartments, Mr. Parolek explained.

One of his main points was that changing neighborhood zoning is an important first step to allow builders and developers to produce the sort of accommodating and affordable homes that today's buyers want. This doesn't always mean a single-family home with 3,000 square feet, or an apartment or condo in a luxurious, high-rise tower.

In fact, according to Mr. Parolek, 59 percent of millennials are looking for missing middle housing in the for-sale and rental markets, versus 39 percent who are looking for single-family homes.

Between 1990 and 2003, however, less

than 10 percent of housing units produced would have classified as missing middle housing. Part of the issue is that these types of homes don't often fit within current zoning definitions of single-family or multifamily homes.

"There's almost a new classification that needs to happen to define and effectively regulate these missing middle housing types," Mr. Parolek added.

### Form-based building codes

One of the most effective tools he said his team has used is form-based codes. He highlighted his team's work with the City of Cincinnati, Ohio, to directly embed missing middle housing types within a range of form-based zones as an example of what he sees as a growing trend across the country.

One challenge is the stigma surrounding "upzoning" because of what Mr. Parolek noted as "some really incompatible, fairly ugly multifamily buildings" produced in the 1960s through the 1980s. Today's designs, however, are far more attractive and intentional in the way they fit into their surroundings. He explored projects his team has designed as examples of the types of missing middle housing communities that are currently being developed.

see MISSING MIDDLE...page 33

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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](http://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 does not 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](mailto:builder@newriverpress.com).

# RIBA welcomes these new members and thanks their sponsors!

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## LOOKING AHEAD!

♦ **December: Vocational English as a Second Language - Basic Carpentry** - Recruiting will start in December for a class to begin during the last week of February at the Rhode Island Builders Association's new Central Falls Job Training Facility. For details, contact Betty Bernal at (401) 500-9146 or [bbernal@ribuilders.org](mailto:bbernal@ribuilders.org), or register online at <https://ribuilders.org/vesl-training-program-details>.

♦ **December 4<sup>th</sup>: Job Scheduling is the Key to Success!** - 8 to 10:30 a.m., Rhode Island Builders Association Headquarters, East Providence. Workshop is free to RIBA members. Contact Elizabeth Carpenter at (401) 438-7400 or [ecarpenter@ribuilders.org](mailto:ecarpenter@ribuilders.org) for details and to register.

♦ **December 5<sup>th</sup>: Annual RIBA Christmas Party** - Squantum Association, East Providence. Enjoy networking, music, dinner and dancing. *Details on page 10.*

♦ **December 11<sup>th</sup>: Massachusetts Construction Supervisor License (CSL) Class**: 8 a.m. - 2 p.m. Class is meant to fulfill the in-person education requirements. FREE for RIBA members. \$50 for non-members. *Details on page 24.*

♦ **December 13<sup>th</sup>: Professional Women in Building Holiday Dinner** - 11:30 a.m. - 3 p.m., combined holiday dinner with the National Association of Women in Construction, Providence Biltmore Hotel. *Details on page 9.*

♦ **January 7<sup>th</sup>: 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](mailto:ecarpenter@ribuilders.org), or call (401) 438-7400.

♦ **January 16<sup>th</sup>: Networking Night** - 4:30 to 7 p.m, sponsored by Aflac®. Rhode Island Builders Association Headquarters, East Providence. FREE for members and their guests. *Related story on page 14.*

**January 21<sup>st</sup>-23<sup>rd</sup>: International Builders Show 14<sup>th</sup>** - Las Vegas, Nevada. Sponsored by the National Association of Home Builders.

♦ **February 13<sup>th</sup>: Networking Night** - 4:30 to 7 p.m, sponsored by Versatex®. Rhode Island Builders Association Headquarters, East Providence. FREE for members and their guests. *Related story on page 14.*

♦ **March 19<sup>th</sup>: Networking Night** - 4:30 to 7 p.m, sponsored by Andersen Corp. Rhode Island Builders Association Headquarters, East Providence. FREE for members and their guests. *Related story on page 14.*

♦ **April 2<sup>nd</sup>-5<sup>th</sup>: 70<sup>th</sup> Annual Rhode Island Home Show, Featuring the Rhode Island Flower & Garden Show and The Energy Expo** - Rhode Island Convention Center, Providence. Call (401) 438-7400 or e-mail [homeshow@ribuilders.org](mailto:homeshow@ribuilders.org) for more information. Exhibit space is now available. *Details on page 11.*

**More information, registration and payment for most RIBA events is available at [RIBUILDERS.org](http://RIBUILDERS.org).**

♦ Indicates a RIBA-sponsored event.

 Designates a course eligible for Rhode Island and/or Massachusetts state-mandated continuing education credits. Contact RIBA for confirmation.

## Take RIBA classes online at [RIBAeducates.com](http://RIBAeducates.com)

Visit [RIBAeducates.com](http://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 onsite courses, online courses are **FREE** of tuition charges for members and their employees. Just use your code at the online checkout. NEED A CODE? CALL RIBA AT (401) 438-7400. Non-members: \$12 per credit hour. For information about online or on-site courses: Contact Elise Geddes, [egeddes@ribuilders.org](mailto:egeddes@ribuilders.org), or call (401) 438-7400.



Timothy A. Stasiunas

# President's Message

## It's time to be thankful for the 'little things'

This holiday season brings not only the end of 2019, but the realization that we have almost reached the end of the second decade of the 21<sup>st</sup> century.

Time certainly does fly! Just 10 years ago the country, as well as the State of Rhode Island, was in the midst of what would come to be known as the Great Recession. Over this last handful of years, we have been challenged as an industry, as a state and as a country.

The Rhode Island Builders Association certainly saw its share of disappointment with the downturn in the economy. But over that same period of time, RIBA as an organization has made monumental strides to overcome the adversity that our industry was faced with. That began with changes in structure and leadership, and that model has continued to this day.

Furthermore, and equally as important, is the involvement of the association's membership, and this has been key to our success.

tunities that are spread throughout the state, the latest endeavor in building our job training center in Central Falls (related story on page 31, and thanks to many of our members and their employees for their extraordinary participation), to our legislative achievements, partnering with regulatory agencies, Home Show successes, membership services, and the growing Builders Insurance Group, to mention just a few.

RIBA has become a well-oiled machine and, as this year comes to a close, I trust that all our members have had a prosperous year and hope that continues into the New Year as well.

So, to all, no matter how you celebrate this season, Merry Christmas and Happy Holidays to each and every one of you, and thank you to all, for your continued support of and dedication to the Rhode Island Builders Association!



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# In a busy session, board hears reports on education, housing, RIBA business plan

By Paul F. Eno *Editor*

Updates on everything from Rhode Island's housing situation to contractor education highlighted the November 5<sup>th</sup> meeting of the Rhode Island Builders Association's Board of Directors.

## Workforce development

RIBA Executive Officer John Marcantonio reported on the association's workforce training programs, noting that all seven sessions are up and running. These include five locations for the 26-week, pre-apprenticeship Carpentry Career Training Program (CCTP) and one location each for the electrical and plumbing pre-apprenticeship programs. *Related story on page 31.*

Mr. Marcantonio encouraged members to attend these classes to observe and to meet potential employees, and to take advantage of the chance to upskill current employees.

He also explained that the new Central Falls Job Training Facility, to be administered by RIBA, is 90 percent complete, and a ribbon-cutting with state and local dignitaries should take place in late December.

The first class to be held there will be a Vocational English as a Second Language (VESL) carpentry class. He thanked the RIBA members who have volunteered their time to prepare the building.

RIBA also is expanding into contractor development classes, to improve the skills of existing contractors, Mr. Marcantonio said.

Also set for expansion are RIBA's lead training programs, with Rhode Island Analytical, a member and a testing lab, as a new partner. Also in the offing are six hours of on-site classes required for the Massachusetts Construction Supervisor License, to be offered at RIBA headquarters beginning on December 11<sup>th</sup>.

"Roughly 1,000 of our members work in Massachusetts," Mr. Marcantonio commented. "This class will be free of tuition charge for them, as are our other classes for members."



**At top, Brian Silva, fifth from right, reports on RIBA's financial statements. Below, President Timothy A. Stasiunas holds the container as Vice President Carol O'Donnell draws the name of the winner for a free advertisement in the 2020 RIBA Membership Directory and Buyer's Guide. The winner: Horner Millwork.**

The executive officer also noted that RIBA plans to employ new ear bud technology with a translation system that will allow attendees to hear classes in a number of languages.

## Many updates

Mr. Marcantonio also offered a legislative update, and asked for suggestions for RIBA's 2020 Business Plan, now in preparation.

Immediate Past President David A. Caldwell Jr. explained a new alliance with the Providence City Council to produce a housing study to look at, among other things, reasons for the city's population decline, what can be done to increase workforce and middle-class housing, and what the city could look like if the negative trends become positive.

"Rhode Island is about to lose a congressional seat. This will help examine

the reasons why, and what we find for Providence can be made to apply to the whole state," Mr. Caldwell said.

"We would like to see housing as a top priority in the upcoming gubernatorial campaign, and housing as the state's top economic priority."

Environmental Committee Co-Chairman Thomas E. D'Angelo reported on the ongoing process of drafting statewide freshwater wetlands regulations, and National Representative Robert J. Baldwin updated the board on matters relating to the National Association of Home Builders (NAHB).

Also at the November 5<sup>th</sup> meeting, Brian Silva and Robert Salgado of Restivo Monicelli LLP reviewed RIBA's annual financial statements.

President Timothy A. Stasiunas recognized new board members William Dawson

*see BOARD...page 26*

# Salvas to head RIBA education program for contractor betterment

Improving the knowledge and business skills of existing contractors is the goal as the Rhode Island Builders Association launches a new educational program, and heading that effort will be a new professional development manager, who joins the RIBA staff part-time.

Robert Salvas has been working with SCORE (Service Corps of Retired Executives, administered by the U.S. Small Business Administration), coordinating and teaching new business start-ups and seminars for the past five years. He comes to the table with many contacts and much experience in expanding educational programs.

"My mission as RIBA's professional development manager is to help small businesses grow and prosper through education," said Mr. Salvas.

"In addition to offering more technical classes to local contractors, we plan to also offer seminars that focus on a different kind of 'building' as in building a business. Plans to offer sessions on Quickbooks®, marketing, social media, business planning and others are already in the works," he added.

"It hasn't taken me long to see that the RIBA staff and members have a lot of passion for this industry. I picked right up on

the positive energy!" said Mr. Salvas, a business consultant with over 30 years of experience in training, marketing and communications.

An Air Force veteran, Mr. Salvas began working for the U.S. Postal Service (USPS) while also attending Bryant University.

"About the same time as my college graduation, I got a promotion to the marketing/communications department of the USPS," Mr. Salvas says. "I began giving seminars, and this is where I realized that I had a real passion for the area of marketing and training for the small business community."

Mr. Salvas started his own business, Success Mail, in 2003. In this role, he consulted on and coordinated direct-mail projects and became a recognized speaker on the topic. He later expanded his business knowledge and did many additional seminars and speaking engagements. He joined SCORE in 2012.

Contact Mr. Salvas at the RIBA office, (401) 438-7400 or [bsalvas@ribuilders.org](mailto:bsalvas@ribuilders.org).



Robert Salvas  
"I began giving seminars, and this is where I realized that I had a real passion for the area of marketing and training for the small business community."



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## *Professional Women in Building : PWB NEWS*



***Members and guests gathered for our Fall Social Member Spotlight networking event at the East Greenwich Yacht Club. Members showcased their business, networked, and we raised funds towards our PAC. Thank you to all who made this event such a success. We look forward to next year!***



***Save the Date  
NAWIC Annual Holiday Brunch  
The Graduate Hotel (formerly The Biltmore)  
In the Grand Ballroom  
December 13, 2019 11:30am-3pm***

### ***PWB Officers***

Carol O'Donnell- President  
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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>



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No. One of RI, Chapter 52

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## **ANNUAL HOLIDAY BRUNCH**

Friday, December 13, 2019 11:30am – 3:30p.m.

The Grand Ball Room at the Graduate  
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11 Dorrance Street, Providence, RI

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## RIBA Happenings: Annual Christmas Party

*Register now!*

# Christmas Party set for December 5

**WHEN:** Thursday, December 5<sup>th</sup>, 5:30 p.m. cash bar, with dinner at 6:30

**WHERE:** Squantum Association, 947 Veterans Memorial Pkwy, Riverside, RI 02915

**COST:** \$40 for the first 100 members, their employees and spouses, \$50 per person thereafter. \$50 for non-members. Registration and pre-payment are required.

**DEADLINE TO REGISTER AND**

**PRE-PAY:** November 25<sup>th</sup>

**FOR INFORMATION & TO**

**REGISTER:** Contact Elizabeth Carpenter at (401) 438-7400 or [ecarpenter@ribuilders.org](mailto:ecarpenter@ribuilders.org).



*Members and guests enjoy food, drink and networking at RIBA's 2018 Christmas Party at the Squantum Club in East Providence, also the venue for this year's festivities.*

It's that time of year – time to join your fellow members for a pleasant holiday evening of dining, dancing and networking

as the Rhode Island Builders Association welcomes you to the Annual Christmas Party! The venue is the elegant Squantum Association Clubhouse, overlooking beautiful Narragansett Bay in East Providence.

Enjoy a lovely dinner, with a choice of chicken piccata or baked scrod, garden salad, potato, vegetable and all the fixings. Toast the Christmas season with your fellow members, your family, your business associates and your employees. A DJ will provide dance music.

Everyone is invited! Meeting with your RIBA colleagues at this or any other event is a prime opportunity for networking. Make this a Christmas party for your whole staff and crew - many companies do!

Tickets always sell out quickly, so please make your reservations now!



Reserve your space!

## Time to plan your Home Show exhibit!

**WHEN:** Thursday, April 2<sup>nd</sup>, through Sunday, April 5<sup>th</sup>  
**WHERE:** Rhode Island Convention Center, Providence  
**FOR INFORMATION & TO EXHIBIT:** Contact Bob Yoffe at (800) 963-3395

It might be hard to believe, but the Rhode Island Builders Association's biggest event of the year, the 70<sup>th</sup> Annual Home Show, now including the Garden and Flower Show, is only a few months away.

Reserve your exhibit space now, at discounted RIBA member rates! Even though exhibits have expanded out into the Convention Center concourse, space is still at a premium. With attendance as high as it has ever been (some 20,000 visitors last year), the demographics are strong, and they want to buy what you sell.

Show attractions for 2020 include a much larger and more interactive home-technology section. Rhode Island's career and technical education (CTE) students are already planning their exhibit-construction projects for the show. And the popular Energy Expo will highlight zero-net energy for homes.

In addition, prime attractions will return to continue attracting those crowds!



*In surveys RIBA taken at the event, Home Show visitors always say they want to see more contractors exhibiting their goods and services, and the folks from Meridian Custom Homes, an exhibitor for many years, are front and center. Here are Nicole Sousa, Alex Mitchell and Alyssa Ainsworth at the 2019 Home Show!*

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Member Profile: Jennifer Voll of Cypress Design

# Starting out in a law office, ending up in the construction industry

By Paul F. Eno *Editor*

She started out working for patent lawyers in Boston, but love led her to the residential construction industry – literally.

“My husband, Chris, is a general contractor, and I learned everything from him, ever since we started our family 21 years ago,” says Jennifer Voll, owner of Cypress Design Co. for the past 15 years.

Chris Voll, who owns East Side Construction Inc., based in East Providence, has been a contractor since he was 18, Jennifer proudly reports.

“After we married, I ended up working for him, doing his books, marketing and things like that,” she recalls.

Chris and Jennifer are “his” and “hers” entrepreneurs. He owns East Side and she owns Cypress as separate businesses. At the same time, it’s a symbiotic relationship.

“Chris wanted a business that would give homeowners one-stop shopping,” Jennifer says. “That would alleviate delays and problems for homeowners and contractors both. A woman who had many years’ experience in the kitchen business come in with us and we established Cypress Design Co. In 2020, it will be 15 years since then.”

Cypress Design, which specializes in kitchens, baths and closets, works with contractors, directly with homeowners, or both, depending on the job and preferences.

“They can get everything from us except lighting and appliances. We do mainly cabinetry, plumbing, tile and fixtures,” she says. “We store it in our warehouse. Then, when the contractor is ready, we deliver it.”

Cypress Design works all over New England and has ventured as far as New York City. There are five full-time and two part-time employees, including designers.

“We often work with architects and designers who are pleasantly surprised that we can supply the same cabinet lines that a firm in,



Jennifer Voll

say, Boston is offering, and for less.”

Jennifer says she and her people often have three jobs: sales, good design and therapy.

“As for that third job, you often have to be a therapist for couples. One might have a different idea about the budget for their project than his or her partner. They might not be ready for the wear and tear of a remodeling project. There’s a lot of give and take!” says Jennifer.

“You also have to be an educator when it comes to your clients,” she adds. “If you know how to guide them, help them choose the products to fit the budget, and help them avoid the unexpected, it can alleviate a lot of stress and tension.”

Working together with this philosophy, Cypress Design and East Side Construction have both grown considerably over the years, Jennifer states.

Cypress Design joined the Rhode Island Builders Association in 2008.

“The networking opportunities RIBA offers, in addition to all the education, are fantastic,” she says. “Some of the classes aren’t necessarily applicable to us because we’re not doing the construction end. But there are plenty of informative classes for our people.”

Jennifer also enjoys the monthly RIBA networking events.

“It’s great to be able to put a face to a name when you meet a builder or a designer. And it’s a great place to learn about new products from the sponsor displays, and it helps us become more educated about products we might not necessarily sell, but that our customers might ask about.”

Jennifer also likes to meet new contractors.

“Over the last 10 years, we’ve developed a pool of 10 to 15 contractors we really work like working with and whom we can refer to our customers,” she says. “And that’s another reason I like going to the RIBA networking events: Finding new contractors, talking to them about how they work, and how they deal with kitchen and bathroom projects.”

Find out more at <https://www.cypressdesignco.com>.



## **Cypress Design Co.**

**Owner:** Jennifer Voll

**RIBA member since:** 2008

**Focus:** Kitchens, bathrooms, closets

**Founded:** 2005

**Based:** East Providence, Rhode Island

**For RIBA  
membership information  
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*Thanks to SiteScapes!*

## October Networking Night a smash, next one slated for January 16

**WHEN:** Thursday, January 16<sup>th</sup>, 4:30 to 7 p.m.

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

**COST:** FREE for members and their guests

**FOR INFORMATION & TO REGISTER:** Contact Elise Geddes at [egeddes@ribuilders.org](mailto:egeddes@ribuilders.org), or call (401) 438-7400.

Members and guests were stopping by all evening as PMC Media Group generously sponsored the Rhode Island Builders Association's Networking Night on October 16<sup>th</sup>.

Meanwhile, SiteScapes, a new member of RIBA, was excited about sponsoring the association's November 14<sup>th</sup> networking event and meeting as many RIBA members as possible.

Indeed, every month, RIBA offers at least one event where members and guests can network, mingle and enjoy food and drink, while at the same time learning something about products, services and the residential construction industry itself.

For those of you who haven't attended one of our monthly networking events, why not stop by? You never know whom you'll meet!

Ask them! You might be surprised how many of your fellow members will tell you that they met their best subcontractor or a colleague who helped them grow their business.

Your next chance to do this will be at RIBA's next Networking Night, set for Thursday, January 16<sup>th</sup>, at RIBA headquarters! Stop by the Networking Night to see what Aflac® is all about and might be able to do for you.

The evening is FREE for members and guests. Stop by anytime between 4:30 and 7 p.m. to relax and network with your fellow RIBA members, and the RIBA staff. There will be a variety of tasty refreshments, along with beer, wine and soft drinks.

The Networking Night is a perfect opportunity to introduce a non-member to the benefits of RIBA membership. If you plan on attending, or if you have questions, please call Elise at (401) 438-7400 or e-mail [egeddes@ribuilders.org](mailto:egeddes@ribuilders.org).



*You never know whom you'll meet at one of RIBA's monthly networking events. Watch for information about times, dates and venues!*



*Hobnobbing with the crew from PMC Media Group at the October 16<sup>th</sup> Networking Night is Maria Fratiello, second from left. With her are Darren Jodoin, Briana Tikiryan and Emily Shlan.*



*It's Seekonk Handyman Paul Noury, left, and Art Dwyer of Wood's Heating Service!*





# **Featured Products & Services**

**December 2019**

**A Rhode Island Builder Magazine  
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Rhode Island Builders Association

# Member Benefit Guide

## 2019-2020



**Member Solution Services**

•  
**Tuition-free Education for  
Members and their Employees**

•  
**Vital Information Resources**

•  
**Powerful Advocacy at  
the State House**

•  
**Award-Winning  
Monthly Magazine**

•  
**Unique Marketing  
Opportunities, including  
the R.I. Home Show  
and RIBAlist.com**

•  
**Member-to-Member  
Reference Services**

•  
**Complimentary  
Customized Job Training**

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**Full-Service, in-house  
Insurance Agency**

•  
**Medical & Dental Plans**

•  
**Complimentary Jobsite Safety Service**

•  
**Discounts and Rebates**

•  
**Monthly Networking Events**

# RIBA Offers an Unprecedented



## Find Work/Hire Members

Services include member-to-member referrals, the new and improved RIBAlist.com consumer website, the huge, consumer-based Rhode Island Home Show, held every year since 1948, and the annual *Membership Directory and Buyer's Guide*.



## The Education Benefit... It's Tuition-Free!

Online or in person, take Massachusetts and Rhode Island continuing-education courses, with professional-development classes and seminars for owners and all employees within your firm. Subject matter includes codes, safety, estimating and so much more!



## RIBA Helps You Hire & Train

Our complimentary workforce-development program includes custom training initiatives for your company and/or a 26-week comprehensive pre-apprenticeship program where you can send current or prospective employees for carpentry, electrical or plumbing training. Spanish programs are also available.



## Complimentary Safety Services

RIBA has a complimentary Safety Service that includes jobsite visits to guide members toward proper workforce-safety procedures, OSHA compliance and lower insurance rates. This is a totally confidential service, and it can save you thousands of dollars!

# Joining is easy! Call (401)

# ted Member Benefit Package!

## Vital Information Resources

Members stay in the know with information they can only find through RIBA, including the award-winning, monthly *Rhode Island Builder* magazine; update e-mails from Executive Officer John Marcantonio, national updates from the National Association of Home Builders, and so much more! This is a true advantage in the marketplace!



## Solution Services

Industry-based professionals are available to find answers for you and to help you with your most troubling issues – from permitting, to new-regulations compliance, to financing resources, the solutions staff at RIBA gives you peace of mind and lets you know that you're not alone out there!



## Insurance & Bonding

RIBA has its own full-service, in-house insurance agency – The Builders Insurance Group (BIG). Members will find a rewarding service experience, trusted advice on insurance products, and the knowledge that the resources of this RIBA subsidiary go toward helping the industry.



## Medical & Dental Plans for You and Your Employees

Speaking of insurance, RIBA offers complete health and dental plans for you and your employees. The dental plans, in particular, are the best available when it comes to cost. RIBA has its own pool and its own rate.



438-7400 • RIBuilders.org

# From RIBA's Executive Officer

Dear Members of the Rhode Island Builders Association:

Please take the time to pull this special Member Benefit Guide out of the magazine. It's yours to keep, and its designed to be a resource for you to quickly reference and recognize everything you have available to you at RIBA.

From the complimentary educational services for you and your employees, the new Safety Service, customized workforce training, networking, business referrals, legislative advocacy and member solution-services, your trade association is structured to help you with every aspect of your business.

We are making it easier than ever to understand what's included in your membership. And when you have a chance, give us a call so we can get you connected to the services we have that can help protect you, make you money, improve your knowledge, keep you safe, and help your business thrive!

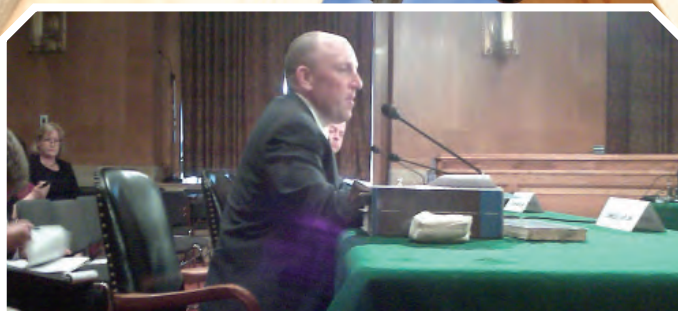
I also need your help with a larger cause. Please share this

message with your industry colleagues and ask them to join! Our services, advocacy and industry-leading resources depend on membership. With so much to offer, our goal is to reach out and serve. Helping someone join is easy, just have them call the office at (401) 438-7400 and we will take it from there!

So thanks again for being a member, for being a part of this thriving, almost 70 year old resource, and for allowing us to serve your needs. Please always feel free to call us with any issue, as we are always here for you!



All my best,  
John Marcantonio *Executive Officer*



## Powerful Legislative Advocacy

RIBA represents you locally, at the State House and on the federal level with all things regulatory, and with very effective political lobbying. We track every bill that affects you, and we put in legislation to help the state's housing needs. Feel free to join our committees, get updates on bills, and advocate with the executive officer on key legislation.

## Socialize, Network & Enjoy!

RIBA has events! Take advantage of big, fun events like our Annual Clambake, Golf Classic, monthly network events, Christmas parties, cookouts, annual meeting.... And if you like to socialize, and make this your focus, just let us know.



## Save Money Every Day

With your dual membership in RIBA and NAHB, enjoy over 20 different programs that give discounts and rebates on products you use every day. The Member Rebate Program pays thousands of dollars a year to members for products they already buy. The Member Advantage program offers discounts on major national products and services that can save you a bundle.

Money saving discounts that benefit you, your business and your family [nahb.org/Savings](http://nahb.org/Savings)

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**www.finetco.net • Page 16**

## Everything you need is at Arnold Lumber!

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Services page to learn more about our Contractor Referral Service, and download our "Tips on Hiring a Contractor or Remodeler" guide. Arnold Lumber has established a base of contractors and remodelers we regularly do business with and feel confident in referring to our customers. Get in touch with us to learn how to become one of those contractors.

Also visit our Online Product Selection Center by category, where you can request a quote. Visit the Project Center and ask an expert. If you can't find a product you are looking for, please give us a call and we will be happy to check availability.

Stop by any of Arnold Lumber's four locations, and visit us at the 2020 RIBA Home Show, April 2<sup>nd</sup>-5<sup>th</sup>, at the Rhode Island Convention Center!

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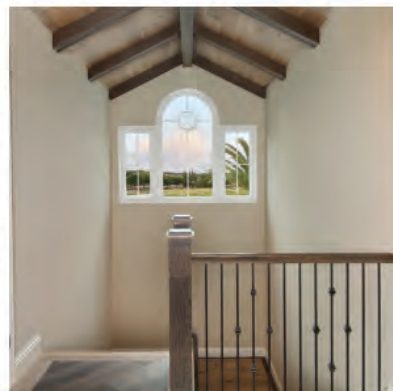
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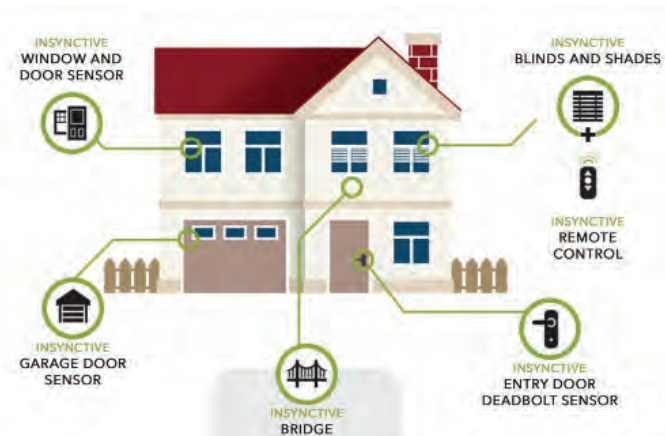
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# Continuing Education for Contractors

Courses headlined in **RED** on the Education Pages qualify for state-mandated continuing education requirements. **EVERY RESIDENTIAL CONTRACTOR** registered to work in Rhode Island must take five hours of continuing education before his or her next renewal date, and must provide class certificates as evidence of completion.

This course will meet the 6 hour in-person education requirement for your Mass. CSL. It includes 4 hours of mandatory code and 2 hours of elective code-related hours. You will be given online resources to help you with the additional 6 hours if needed.

## Mass. Construction Supervisor License Class

December 11<sup>th</sup>

**WHEN:** Wednesday, December 11<sup>th</sup>, 8 a.m. to 2 p.m.

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

**COST:** FREE for members and their employees. \$50 for non-members.

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

**FOR INFORMATION AND TO REGISTER:** Contact Elise Geddes at [egeddes@ribuilders.org](mailto:egeddes@ribuilders.org), or call (401) 438-7400.

This six-hour class is for anyone who requires the Massachusetts Construction Supervisor License (CSL) in-person training, whether they be in Rhode Island, Massachusetts or elsewhere.

Attendees will also be given information about completing the online portion of the CSL training, if they need it.

Robert Camacho, a Massachusetts building official for many years, will be the instructor.

The class will include discussion of the one- and two-family building code, with opportunities to question someone who has been "on the other side of the counter."

Lunch is included.



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Award-Winning Monthly Magazine of The Rhode Island Builders Association

September 2019

# Here are some highlights from the New Construction Program

On October 28<sup>th</sup>, officials broke ground on Sheridan Small Homes, a five-unit condominium project of compact, affordable, zero-energy homes being developed by Olneyville-based One Neighborhood Builders, a community development non-profit and a member of the Rhode Island Builders Association.

The design for this project was done by students from the Rhode Island School of Design as a challenge to revitalize an urban area with zero-energy homes that are available to the income-eligible community. The project will consist of five 750-square foot condominiums, each with two bedrooms; all-electric energy efficient heating, cooling and hot water; and photovoltaic solar panels designed to meet the modeled energy load of the homes.



**Sheridan Small Homes**

For construction, One Neighborhood Builders is working with 40 pre-apprenticeship trainees from Building Futures Rhode Island, an organization that trains low-income people for skilled careers. The homes are expected to be ready by December 2020.

The homes will be offered to income-qualified buyers for about \$150,000 each. Two will be reserved for families earning less than 80 percent of the area median income, and three for families earning less than 120 percent of the annual median income.

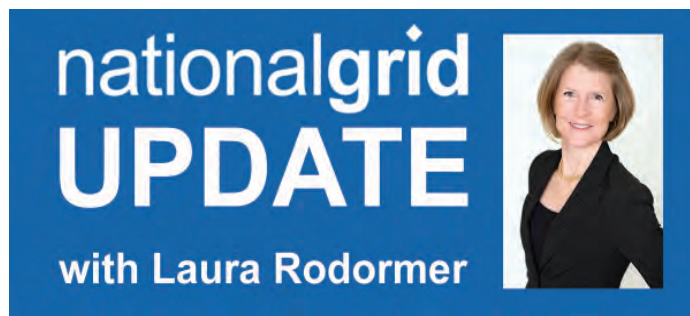
Key energy efficiency design elements include:

- 11" thick walls achieving R-39 with a layered system of blown fiberglass insulation, 'zip panels' and mineral wool insulation;
- Electric, high-efficiency air-source heat pumps (heating and cooling);
- ERV (energy recovery ventilator) ventilation system for fresh air-exchange;
- Roof insulation achieving R-61 value with 12" of blown fiberglass and 4" of ventilated polyisocyanurate insulation on 5/8" zip-panel;
- Triple glazed windows with U Value of 0.14

## Addressing affordability too

In addition to energy efficiency, this project addresses several key issues including affordability, workforce development, neighborhood revitalization, carbon-emission reduction, and it can serve as a replicable model for creating housing specifically tailored for the hundreds of small abandoned infill lots throughout Providence.

National Grid will provide training, technical support, Energy



Star Homes® and DOE Zero Energy Ready certification services and incentives for this project through its Residential New Construction Program and Zero Energy Pilot (visit [Ngrid.com/save](http://Ngrid.com/save)).

You can visit a Zero Energy project currently under construction: Wynfield Place in Warwick is open for tours and trainings during the months of November and December. Please call National Grid's Residential New Construction program for details (888) 887-8841.

RIB

## **BOARD...from page 6**

of Pawtucket Credit Union, Larry Desormier of Desormier Construction, Tanya Donahue of RI Kitchen and Bath Design+Build, Marc Petrowicz of Unilock, Janelle Photopoulos of Blakeley Interior Design, Patricia Placencia of Webster Bank, and Noel Sanchez of Casa Buena Builders.

## ***Horner Millwork wins!***

In the annual drawing for a free full-page advertisement in the *RIBA Membership Directory and Buyer's Guide*, Horner Millwork was the winner.

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 contact Elizabeth Carpenter at (401) 438-7400 or [ecarpenter@ribuilders.org](mailto:ecarpenter@ribuilders.org) for more information.

RIB



# Robert DeOrsey

## Beacon Mutual Insurance Co.

*Robert G. DeOrsey, CPCU (Chartered Property Casualty Underwriter), is vice president for underwriting, loss prevention and premium audit at the Beacon Mutual Insurance Company. He also oversees the agency management function for Beacon's 70 contract agents, including the Builders Insurance Group, a subsidiary of the Rhode Island Builders Association. Mr. DeOrsey joined Beacon in 2007, and has 30 years of insurance experience. This includes work for national and regional insurance carriers and with a regional retail insurance agency. He holds a bachelor of science degree in finance and insurance from the University of Rhode Island and obtained his CPCU designation in 1991.*



with having the coverage. If something happens, they will never get the same level of coverage through their own health insurance.

**THE BUILDER: Are contractors' insurance claims trending in any particular direction?**

**DeORSEY:** Yes. Actually they're trending down. In the past three years, there have been fewer industry accidents. Both the number and severity of accidents are down.

I think this results from better training by the employers, safety training through the Rhode Island Builders Association and other groups, and all-around better safety awareness by employees. Lastly, we can also credit better equipment. We see that as our loss-prevention people go out in the field.

A benefit of the low interest-rate cycle we've seen is that employers have money to reinvest in their companies, including in better safety equipment. We see that in construction, manufacturing, even the restaurant industry.

**THE BUILDER: When it comes to the residential construction industry, what are the latest trends on the workers' compensation front?**

**DeORSEY:** Residential construction has less restrictive building codes than commercial construction. This gives builders the flexibility to build homes to the homeowners' specifications. With so many ways to build a house, residential construction workers face a unique set of hazards and safety considerations, which in many cases are jobsite specific. The trends and concerns on the workers' compensation front are very much aligned with those of the Occupation Safety & Health Administration (OSHA). Fall protection in residential construction is always the primary but certainly not the sole focus of a workers' compensation safety assessment.

Residential construction workers can be hurt in any number of ways, be it from falls from heights, falls through openings, and from trenches, power tools, ladders, silica, material handling and a host of other of ways. As a result, Beacon Mutual focuses on training. We expect our policyholders to regularly train their employees, and Beacon also offers open seminars, on-site and online training related to construction exposures. Our most popular and frequently conducted seminar is the OSHA 10 Hour Construction program.

**THE BUILDER: If a contracting firm is incorporated, is it wise for the officers to exclude themselves from workers' compensation coverage?**

**DeORSEY:** We struggle with that every day because we have a lot of officers who don't want to include themselves. Actually, that's foolish.

They should include themselves. The discount they think they're receiving for not including themselves is not worth it, compared

**THE BUILDER: As for claims that are being filed, are falls still the most common mishap for contractors?**

**DeORSEY:** Falls from heights have historically been the top cause of loss in the construction industry. The second is motor vehicle accidents, as people drive to and from job sites. And right now, the leading cause of workplace fatalities is actually motor vehicle accidents. That's true across all industries.

For the trades, though, fall from heights is definitely the top cause of loss.

Another major cause of loss is improper use of tools and equipment. That includes electrocution and the lack of personal protective gear.

**THE BUILDER: What is an "experience MOD" number and how does it work?**

**DeORSEY:** The MOD is the experience modifier or experience modification factor. It's an employer-unique number developed by the National Council on Compensation Insurance (NCCI), the industry aggregator of loss and premium information.

Your loss information goes into the NCCI. They compare your frequency and severity against your peer group and then they assign a number to you. One is "unity," meaning you are average for your class of business.

If your experience MOD is less than one, what the numbers show is that you are actually performing better than the average for your class. If your number is above one, you're performing

see *INTERVIEW...next page*

# NAHB: New electrical codes could have major affect

## National Association of Home Builders

With the International Code Council's 2021 building code cycle in full swing, it's important to note another set of codes that may have a big effect on many home builders and remodelers.

The National Fire Protection Association recently published the 2020 edition of the National Electrical Code (NEC). This edition of the code has some significant changes that target residential electrical service, including:

- Under section 230.67 of the code, all electrical service to homes would need to have a surge-protect device installed. This applies to new home builds and remodels.
- Section 210.8(A)(5) calls for all base-

ment receptacles to have ground-fault circuit interrupter (GFCI) protection. This section previously applied only to unfinished areas of basements.

• Section 210.8(A) would require receptacles serving 250-volt appliances – like stoves and dryers – to have GFCI protection when located in certain areas. This section previously applied to outlets up to 125 volts only.

• Under section 230.85, all one- and two-family homes would be required to have a labelled electrical disconnect in a readily accessible outdoor location.

While the current code cycle for the NEC is complete, the code was just recently published, meaning it has yet to be widely adopted. But many state and local jurisdic-

tions will begin their adoption processes soon.

## Your help needed

Home builders can still influence the adoption process at their state and local levels. NAHB has recommendations for changes to codes language that it encourages members to share with local adopting bodies. For example, NAHB recommends changing the new GFCI requirements back to only unfinished portions of basements and for the surge protection language to be struck altogether.

It is very important for home builders, remodelers and trade contractors to get involved in the codes process at every step.

see *CODES...page 33*

## INTERVIEW...from previous page

worse than average.

That MOD is a rolling, four-year calculation that will follow you from insurance company to insurance company. Whether you're with Beacon or whomever, that's your MOD and it will follow you.

If you get a quote for workers' compensation from one insurance company, and don't like it, you can go to another company for a quote, but by law they have to use the same MOD you carry with you.

It's almost like *The Scarlet Letter* by Nathaniel Hawthorne! You wear it on your chest wherever you go.

Of course, that can be a benefit too. We had a roofer whose MOD was like a 0.65, which is 35 basis points better than the average in that class. When bidding jobs, he was winning because his MOD alone made his comp' premium so much less than his competitors'.

That's why it's important for employers to manage their experience MODs because we're talking real money here. As your experience MOD improves, that money goes right to your bottom line.

## THE BUILDER: What can a company do to improve its MOD?

**DeORSEY:** It comes down to a mathematical formula. Frequency (of accidents) is a major driver of your experience MOD. The logic is that, if you have a lot of claims, eventually you will have a very serious claim.

So, to improve your MOD, you want to reduce your frequency of claims. You can do that by taking care to hire the right people, training them, providing them with safe work environments, and educating them on what a safe workplace is.

## THE BUILDER: Can RIBA's new Safety Service help?

**DeORSEY:** RIBA's new Safety Service can most definitely help RIBA members. An individual employer's premiums are affected

by the risks inherent in its industry and the company's claim history. The key metric for employers is the experience modification rate (EMR), which, as we've indicated, is a numerical expression of an employer's claims history and safety record in comparison to other companies in the same industry. The best defense against high premiums and claims is the same as the best defense against being cited by OSHA: Preventing accidents, illnesses and injuries.

The Safety Service can help RIBA member employers contain the costs of workers' compensation claims and premiums by spotting and correcting workplace hazards before they cause an injury, and by fostering a strong culture of safety throughout the association. Workers' compensation carriers such as Beacon Mutual can often assist in these efforts by offering consultation services and other safety resources to help employers take proactive steps to prevent injuries and control costs.

## THE BUILDER: What's your overall advice for residential contractors when it comes to any insurance issue?

**DeORSEY:** Be cognizant of the laws that apply to your business in relation to insurance requirements. Specifically, in Rhode Island, if you have one or more employees, you have to carry workers' compensation insurance.

We see a lot of contractors who don't comply with the law. What happens is that, if the state finds out, employers can be fined up to \$1,000 a day, all for not having workers' compensation coverage.

Another bit of advice is to understand what workers' compensation insurance is and what it isn't.

What it is, is protection for the employer. If someone gets hurt, all the expenses for that employee are picked up by the insurance company under your policy. What it isn't is health insurance. The benefits for workers' compensation are dictated by state statute.

So, again, our advice to residential contractors is to understand legally what worker's compensation is and what it isn't.

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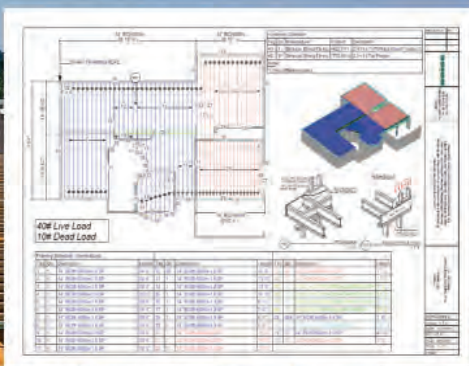
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# MassHousing expands Down Payment Assistance Program

MassHousing has expanded its Down Payment Assistance Program (DPA), making it more impactful and more accessible than ever before, according to the agency.

The new features of MassHousing's Down Payment Assistance (DPA) Program include:

- Higher DPA Amounts: Up to 5 percent of a home's purchase price or \$15,000, whichever is less;
- Higher Income Limits: First-time buyers in Boston and the Commonwealth's 26 Gateway Cities can earn up to 135 percent

of the area median income limit (AMI) and be eligible for DPA. Borrowers in the remainder of the Commonwealth can earn up to 100 percent of AMI.

Find the income limits at <https://www.masshousing.com/portal/server.pt?mode=2&uuID=%7B1C367E6F-FA47-4D11-9E09-1BC55C7F6827%7D>.

- More Property Types: DPA can be used to purchase a single-family home or condominium, as well as a two-, three- or four-family home.

"Down payment assistance empowers homebuyers and expands homeownership opportunities for many Massachusetts households who have been shut out of the real estate market," said Mounzer Aylouche, MassHousing's vice president of HomeOwnership Programs.

"When we meet buyers where they are and equip them with the support and tools they need to succeed, we can achieve strong outcomes, for families and communities alike."

For more information, visit [www.masshousing.com/dpa](http://www.masshousing.com/dpa).

-Paul Eno

## Resources for RIBA members who work in Massachusetts

*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](http://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](http://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](http://MassHousing.com).



## Are rent controls looming in Mass.?

There is considerable enthusiasm for establishing rent controls in the urban areas of the Bay State, especially in Greater Boston. That's according to a November 11<sup>th</sup> story posted by *Boston Globe* reporter Christopher Gavin.

"As the region's building boom vaults rent prices to new heights, advocates and some lawmakers say that prohibiting (a proposed rent control) measure should be considered far from a settled matter," Mr. Gavin wrote.

From frightened and frustrated tenants to some housing advocates, there is positive momentum toward the move, which some economists and advocates warn is a bad idea.

"Economists have said time and again, any time you impose price controls you create shortages," Douglas Quattrochi, executive director of MassLandlords, a not-for-profit association representing over 14,000 property-owner businesses, was quoted as saying.

Mr. Quattrochi cited the example of San Francisco, where rent controls have only made the housing shortage worse.

Rep. Mike Connolly (D-Cambridge) is co-sponsor of An Act Enabling Local Options for Tenant Protections, which would allow cities and towns to enact rent controls on their own.

"We're facing an ongoing housing emergency, and the solution (includes) regional production (of housing) ... (and) strong tenant protections," Rep. Connolly was quoted as saying.

# Employers praise RIBA job training

Workforce training on all levels continues through the Rhode Island Builders Association's many programs, and participants are finding work, or improving themselves in residential construction industry jobs they already have.

Among the employers who have used one of the employee pipelines, in this case the 26-week Carpentry Career Training Program (CCTP), is Jesse Maynard of Maynard Construction BRC Inc.

"I've had two employees who went through the program, and it has worked out really well," Mr. Maynard said.

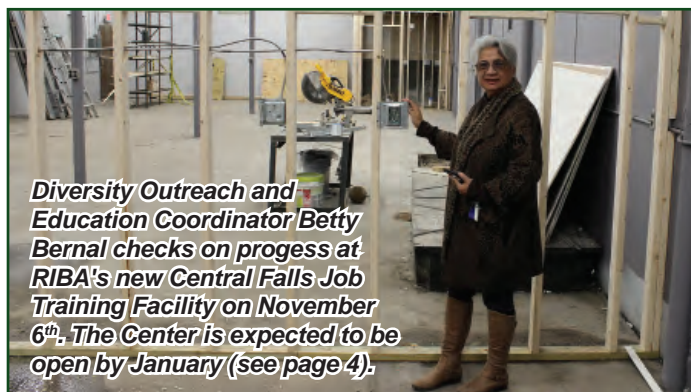
"What's kind of unique is that one of them, a graduate of the Woonsocket Area Career and Technical Center, started working for me right out of school.

"The other was originally in the finance industry, working at a bank. But he wanted to use his hands and get into carpentry. He took the CCTP, we hired him from there. He's been working with us ever since, and he's been a superstar!" he added.

"More RIBA members should take advantage of these great training programs to find good employees. They are an invaluable resource when any contractor is looking for reliable and skilled employees."

To find out more, contact Elise Geddes at RIBA, (401) 438-7400 or [egeddes@ribuilders.org](mailto:egeddes@ribuilders.org).

-Paul Eno



**Diversity Outreach and Education Coordinator Betty Bernal checks on progress at RIBA's new Central Falls Job Training Facility on November 6<sup>th</sup>. The Center is expected to be open by January (see page 4).**



**Coventry Lumber Operations Manager Dan Lacroix leads a three-hour tour for 19 CCTP students to stress the importance of building partnerships with suppliers.**



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## ***HOUSING...***...from page 1

afford in any Rhode Island municipality.”

Even home buyers with deeper pockets, having incomes of up to \$70,000, are out of luck in all but four municipalities, according to the *Housing Fact Book*. That’s down from seven communities just two years ago.

“Even those households with incomes of \$100,000 have six fewer communities to choose from,” Ms. Clement said.

“Similarly, renters find themselves with fewer options. In 2018, Rhode Island households earning \$50,000 or less could affordably rent in only three municipalities—Burrillville, Smithfield and Woonsocket—and households earning the state median renter income of \$32,361 couldn’t affordably rent the average two-bedroom apartment in any Rhode Island city or town,” she explained.

The *Housing Fact Book*, released annually by HWRI, boils down current housing statistics, including affordability and housing production, statewide as well as by region, county and municipality.

Another key finding for the 2018-2019 period: More than 140,000 households in Rhode Island—or 35 percent—are considered “housing cost burdened,” spending more than 30 percent of their income on housing.

“When Rhode Islanders’ incomes and housing costs are out of alignment, there is a chain reaction,” Ms. Clement said.

“The total estimated dollar value of the housing cost burden across the state’s households is nearly three-quarters of a billion dollars. Homeowners with mortgages are paying an average of nearly \$7,000 above the threshold; for renters, that figure is just over \$5,000,” she added.

“The amount of money that is collectively being overspent (\$733,107,777) on housing costs in Rhode Island, is astronomical. This money, which could otherwise be spent supporting local businesses, going toward education, or put into savings, is instead burdening Rhode Islanders. It’s now more critical than ever for the state to establish dedicated, long-term funding to the development and preservation of affordable homes.”

The *Housing Fact Book* was released during a luncheon at the Westin Hotel in Providence. Keynote speaker was Daniel



**Daniel McCue, senior research associate at the Joint Center for Housing Studies at Harvard University, offers the keynote presentation at the Housing Fact Book Luncheon on October 25<sup>th</sup>.**

McCue, senior research associate at the Joint Center for Housing Studies at Harvard University, and primary author of the annual *State of the Nation’s Housing* report.

“We simply have not been building enough housing,” said Mr. McCue. “All the housing issues we face circle back to this one fact. And this comes at a time when demand for home ownership has returned, especially as millennials are forming households.”

The situation is further complicated by the fact that incomes are not rising nearly as quickly as housing costs, Mr. McCue pointed out.

“With this shift toward home ownership, we see rental demand easing, but this has done nothing to ease the tightness in the rental market,” he added.

According to the *Housing Fact Book*, there has been a net gain of only 2,212 long-term affordable homes in Rhode Island over the last 15 years. That’s an annual average of just 147 long-term affordable homes per year.

“In 2018, there were only 166 long-term affordable homes produced, a 22 percent decrease from the previous year,” Ms. Clement stated.

## ***Housing and transportation***

The 2019 *Housing Fact Book* pays special attention to the relationship between housing affordability and the availability of transportation.

“Across the United States, more and more municipalities are recognizing the value in thinking strategically about planning housing and transit near jobs,” said HousingWorks RI Advisory Board Chair Stephen Antoni, a former president of the Rhode Island Association of Realtors®.

This issue also featured at a morning session at the Roger Williams University Providence campus, which preceded the luncheon. Panelists included Scott Avedesian, former mayor of Warwick and now chief executive officer of the Rhode Island Public Transit Authority; Ana Novais, deputy director of the Rhode Island Dept. of Health; and Carol Ventura, executive director of Rhode Island Housing.

David A. Caldwell Jr. of Caldwell and Johnson Inc., immediate past president of the Rhode Island Builders Association, is vice chairman of HWRI’s Advisory Board.

Find out more, and see the 2019 *Housing Fact Book*, at [Housingworksri.org](http://Housingworksri.org).

**For RIBA  
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**401-438-7400 • or [egeddes@ribuilders.org](mailto:egeddes@ribuilders.org)**

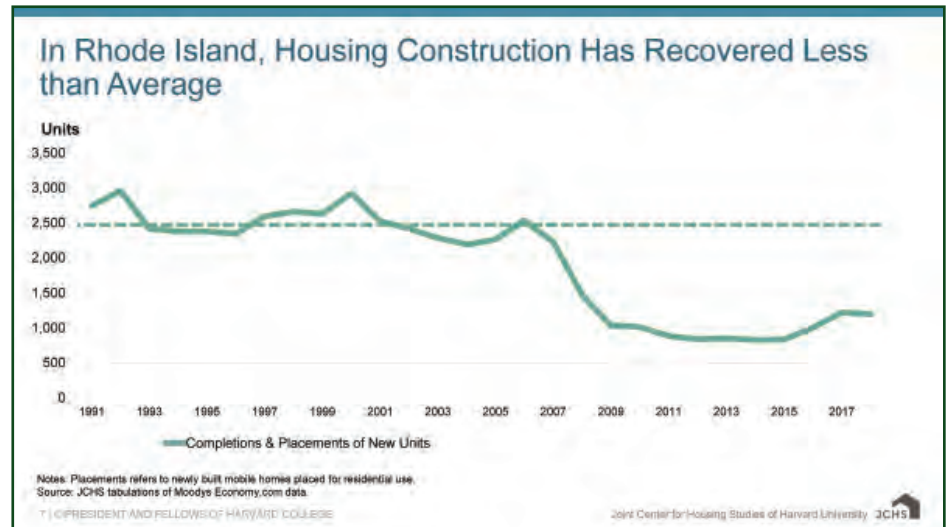
## MIDDLE...from page 2

These include rehabilitation of existing missing middle-type housing structures, smaller-scale urban infill developments, and the country's first full neighborhood of missing middle housing.

A replay of the webinar, "Missing Middle Housing: Addressing Unmet Demand for Housing Choice," is now available at <https://elearning.nahb.org/products/missing-middle-housing-addressing-unmet-demand-for-housing-choice>. Register online to view the presentation, which is free to NAHB Multifamily Council members.

NAHB's new report, developed with Opticos Design, *Diversifying Housing Options with Smaller Lots and Smaller Homes*, shines a light on how state and local policy changes and good design can address this missing middle in housing today. The report and additional materials are available through NAHB's Land Use 101 toolkit. See <https://www.nahb.org/research/land-development/land-use-101.aspx>.

## Some facts about housing in Rhode Island, courtesy of JCHS at Harvard University

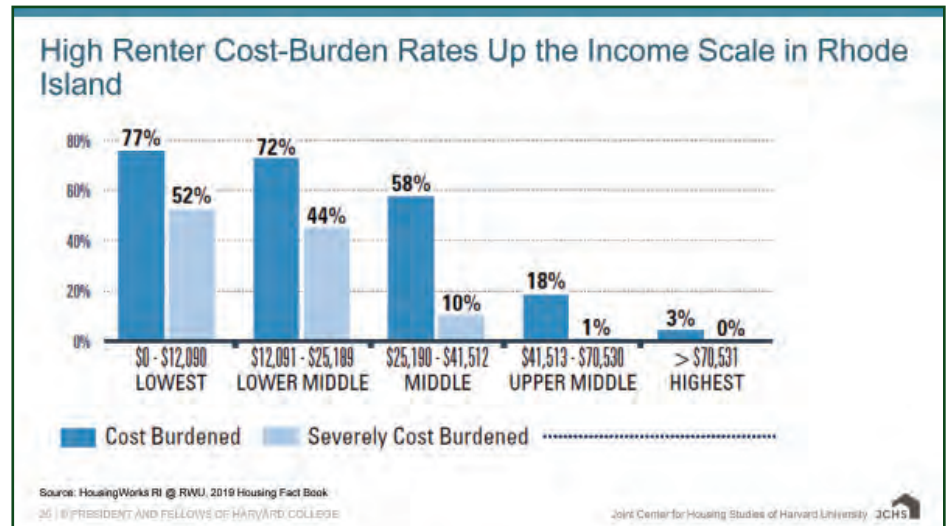


Source: Daniel McCue, Harvard Joint Center for Housing Studies, [www.jchs.harvard.edu](http://www.jchs.harvard.edu). All rights reserved.

## CODES...from page 28

While the NEC is done for this cycle, the development of the new I-codes, such as the International Residential Code, can be influenced.

Find details at [NAHBNOW.com/2019/09/building-codes-vote-coming-soon-and-nahb-members-can-help](http://NAHBNOW.com/2019/09/building-codes-vote-coming-soon-and-nahb-members-can-help). For more information on the NEC and the adoption process, contact Dan Buuck at [dbuuck@nahb.org](mailto:dbuuck@nahb.org).



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## BENEFITS...from page 1

### Need a registered agent?

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**How Housing Costs and Incomes in RI Compare**

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Household Income	\$75,876	\$87,265	15% Higher in RI
Monthly Owner Costs	\$1,079	\$1,506	40% Higher in RI

Source: JCHS tabulations of US Census Bureau 2017 American Community Survey 1-Year Estimates

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Joint Center for Housing Studies of Harvard University JCHS

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