

FEATURED PRODUCTS AND SERVICES FOR FEBRUARY

Middle Section

DBR answers COVID-19 questions from RIBA members

What authority does an employer have over an employee when it comes to COVID testing and quarantine?

Page 2

Home Show postponed

Because of the ongoing COVID-19 pandemic, and the uncertainty about adequate time to distribute vaccines in 2021, the Rhode Island Builders Association has made the reluctant decision to move the Rhode Island Home Show to either fall 2021 or spring 2022. Watch for more details.

RIBA contractor training is going strong

Undaunted by ongoing pandemic issues, RIBA's contractor training continues to expand, with courses to meet your state-mandated education requirements and to generally improve your knowledge and your business.

Pages 15,16,26,27,28

Massachusetts and Rhode Island: Same housing crisis, different solutions

While the Commonwealth has aggressive initiatives, anti-growth forces are similar to those in the Ocean State. Related story page 31

By Paul F. Eno *Editor*

We Rhode Islanders often like to point out the differences between the Ocean State and our big neighbor, Massachusetts. Our sea water is warmer, our hills are easier to climb, we all know each other, and we have coffee milk.

When it comes to more critical matters, such as affordable housing, however, there are both differences and similarities. For example, neither state has a strong, enforced statewide housing policy. While there are housing agencies to encourage home ownership (Rhode Island Housing and MassHousing), they in themselves have been unable to abate the stubborn



Jeffrey Rhuda

very aggressive housing initiatives, spearheaded by the pro-growth policies of Gov. Charlie Baker and Lt. Gov. Karyn Polito.

"Baker and Polito are very pro-housing, and for a very good reason," Jeffrey Rhuda, business development manager of Beverly-based homebuilder Symes

see HOUSING POLICY...page 34

shortage of workforce housing that afflicted both states even before the onslaught of COVID-19. The pandemic has only made the housing crisis worse, adding another layer to it as a health issue.

On the other hand, Bay State builders, developers, planners and land-use experts will tell you that Massachusetts has some

RIBA testifies on 'flawed' wetlands regulations

By Paul F. Eno *Editor*

While open to statewide regulations for freshwater wetlands, the Rhode Island Builders Association is pushing back on the proposed rules with extensive expert testimony and research.

That's the word from RIBA Executive Officer John Marcantonio, who testified at a public hearing on the issue, held by the Dept. of Environmental Management (DEM) on January 6th via the Zoom Internet platform.

Mr. Marcantonio asserted that the economic impact

study presented by DEM in connection with the draft rules is significantly flawed in both its methods and assumptions, and grossly underestimates the damage to homeowners and the Rhode Island economy.

Eminent experts, including economists and a wetlands scientist, have been reviewing the draft rules and DEM's supporting documents and will provide written testimony showing the other flaws in the proposed regulations and the real-world effects on land development, Mr. Marcantonio stated.

see WETLANDS...page 7

In this issue: Signs for your jobsite

The State Building Office now requires that COVID-19 safety posters be visible to employees and visitors, including signage posted at all entrances to a jobsite. If there is no actual entrance, signs may be posted on porta johns. Once the permanent structure is built, posters must be displayed at the entrances while work continues. Contractors should expect random jobsite inspections for compliance.

For copies of four required jobsite safety signs, see the pull-out centerspread of this issue.

DBR responds to RIBA member questions on employees and COVID testing

In response to questions received from members of the Rhode Island Builders Association, the state Dept. of Business Regulation provided some answers.

Question: Can an employer require an exposed person to be tested and stay home?

Answer: They cannot require them to be tested. However, anyone who comes into direct contact with someone who has COVID-19 must quarantine, regardless of being tested. Testing is recommended if symptoms develop.

Question: Is an employer required to pay the employee while the latter awaits test results?

Answer: If someone is in quarantine, they cannot test out of quarantine, so they would need to review options for pay. If



an employee is isolated for being positive, this would be the same. For more information, please see [Health.ri.gov/publications/resourceguides/COVID-19-Relief-for-Workers.pdf](https://health.ri.gov/publications/resourceguides/COVID-19-Relief-for-Workers.pdf).

Question: Does an employer have to pay for an employee's test?

Answer: No. If the testing takes place in Rhode Island, the employee can use his or her private insurance. If an employee doesn't have insurance, the cost will be

covered by the state at a state-funded testing site.

See this website for testing site locations: [Health.ri.gov/covid/testing](https://health.ri.gov/covid/testing).

Question: How long is the quarantine period now?

Answer: People who were in close contact with someone with COVID-19 must quarantine for 10 days from their last known exposure. Quarantine may be shortened to seven days if the person has a negative result from a test taken at least five days after being exposed.

Always watch for symptoms for a full 14 days. The Rhode Island Dept. of Health recommends all close contacts of people with COVID-19 be tested on day five of quarantine or later. For the most up-to-date information, always visit: COVID.ri.gov.

Question: Can employers prevent employees from taking time off during the pandemic, filing for unemployment benefits and obtaining them?

Answer: Officials at the Rhode Island Dept. of Labor and Training can speak to all things unemployment-related.

As a starting point, their own FAQ page may provide some helpful answers: DLT.ri.gov/faq.

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DEADLINE FOR THE MARCH ISSUE

All copy, ads and photos must be to us by
Friday, January 29

E-mail material to
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President's Message



Carol O'Donnell

Our industry meets the COVID challenges

As we approach the month of March, it will be a year since the COVID-19 pandemic hit full-force.

It was a time of terrible uncertainty, and we were all in unknown territory. Would our crews be infected and unable to work? Would work dry up because of our clients' fears? Even if it didn't, would the state shut us down?

The Rhode Island Builders Association had to modify day-to-day procedures and the delivery of member services. The busy and growing schedule of classes and trade training had to go online. No more in-person meetings and events for the time being. And the Home Show had to be cancelled for the first time since 1956.

Then, the association worked closely with state officials to draft jobsite safety protocols for the residential construction industry-- and to keep revising these as new information about the virus, and new medical advice, became available.

RIBA members stepped up also, implementing the jobsite protocols to keep their employees and their clients safe. They made changes and asked questions when they needed answers. And it was a good thing too! That's because, rather than contract, our industry boomed, and is still booming.

With huge numbers of people working and studying from home, I could just picture them saying, "Yow! I can't stand that bathroom or kitchen anymore!" or "Holy smoke! We need a new addition, and fast!"

While there has been nothing good about this pandemic, our industry has ridden it out, and done a good job of it. Vaccines are being distributed, and there is light at the end of the tunnel. We have learned a lot, including new ways to do business and to do what we do best: Provide good, healthy homes for the people of our state and region. You are all to be commended.

As the saying goes, however, we are not out of the woods yet. The pandemic continues, and there are still unknowns ahead. But if 2020 was any example, RIBA members will continue to meet the challenges head-on, will do it right, and will continue to help our industry and our state prosper!



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Looking Ahead

February 2021

♦ **Ongoing: Vocational English as a Second Language (VESL) - Basic Carpentry** - Recruiting continues for ongoing VESL classes. For details, contact Betty Bernal at (401) 500-9146 or bbernal@ribuilders.org, or register online at RIBuilders.org/vesl-training-program-details.

🔧 ♦ **February 1st: Continuing Education for Contractors - 2½ Credit Hours** - Topic is Understanding QuickBooks Online. Taught via Zoom. *Details on page 15.*

♦ **February 2nd: RIBA Contractor Training** - Topic is Seven Secrets to Set You Apart When Selling Your Projects. Taught via Zoom. *Details on page 28.*

🔧 ♦ **February 3rd: Continuing Education for Contractors - 2½ Credit Hours** - Topic is Windows and Doors. Taught via Zoom. *Details on page 15.*

🔧 ♦ **February 5th: Continuing Education for Contractors - 5 Credit Hours** - Topic is Residential Blueprint Reading. Taught via Zoom. *Details on page 16.*

🔧 ♦ **February 8th: Continuing Education for Contractors - 2 Credit Hours** - Topic is Hardwood Flooring. Taught via Zoom. *Details on page 16.*

🔧 ♦ **February 10th: Continuing Education for Contractors - 2½ Credit Hours** - Topic is Accounting and Cash Flow. Taught via Zoom. *Details on page 16.*

🔧 ♦ **February 11th: Continuing Education for Contractors - 2 Credit Hours** - Topic is Healthy Homes: Indoor Air Quality. Taught via Zoom. *Details on page 16.*

🔧 ♦ **February 12th: Continuing Education for Contractors - 3 Credit Hours** - Topic is Kitchen Design and Installation. Taught via Zoom. *Details on page 26.*

🔧 ♦ **February 16th: Continuing Education for Contractors - 4 Credit Hours** - Topic is Lead RRP Refresher. Taught via Zoom. *Details on page 26.*

♦ **February 17th: RIBA Contractor Training** - Topic is Legal and Insurance Issues for the Contractor. Taught via Zoom. *Details on page 28.*

🔧 ♦ **February 19th: Continuing Education for Contractors - 5 Credit Hours** - Topic is Residential Estimating. Taught via Zoom. *Details on page 26.*

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




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

 Indicates a RIBA-sponsored event.

 **February 22nd: Continuing Education for Contractors - 1 Credit Hour** - Topic is Construction Safety Protocols for COVID-19. Taught via Zoom. *Details on page 26.*

February 24th & 25th: RIBA Contractor Training - OSHA 10-Hour Course - 8 a.m. to 3 p.m. each day. Taught via Zoom. Course is FREE for members and their employees. For more information and to register, contact Elise Geddes, egeddes@ribuilders.org, or call (401) 438-7400. *Details on page XX.*

 **February 26th: Continuing Education for Contractors - 4 Credit Hours** - Topic is Critical Roof Details and Water Management for Walls. Taught via Zoom. *Details on page 27.*

March 2021

February 9th-11th: 2021 Design & Construction Week and International Builders Show, sponsored in part by the National Association of Home Builders, will be an All-Virtual Event. Visit Buildersshow.com for information and to register.

TBA

70th Annual Rhode Island Home Show, Featuring the Rhode Island Flower & Garden Show and The Energy Expo - Call (401) 438-7400 or e-mail homeshow@ribuilders.org. *Watch for more information.*

Take more RIBA classes online at RIBAEducates.com

*Visit RIBAEducates.com for access to 24-7 continuing education
not listed above!*

*Online courses include Scaffold Safety, Workplace Safety, Confined Spaces, Ladder Safety and more, each worth one credit hour of state-mandated continuing education.
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CALL RIBA AT (401) 438-7400. Non-members: \$12 per credit hour.

For information about online or on-site courses:

Contact Bob Salvas, bsalvas@ribuilders.org, or call (401) 438-7400.

RIBA thanks these companies for joining, renewing or applying for membership

New Members

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Hill & Harbor Design Build
Paul Vespia
62 Somerset St
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Kent Lorenz
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PO Box 14606
East Providence, RI 02914

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Smithfield, RI 02914



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Applications/Pending Members*

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Robert Parker
Justin Rapp
Kathy Souza

Chad St. Onge
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*Subject to registration with the Rhode Island Contractors' Registration and Licensing Board. Company name will be printed once application is approved.

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

Experts: State overestimates benefits, underestimates harm

RIBA responds to proposed wetlands rules

December 14, 2020

To: Rhode Island Department of Environmental Management Attn: Janet Coit, Director

Referent: Considerations of the report titled *Cost-Benefit Analysis of Proposed Changes to the Freshwater Wetlands Regulations*

Director Coit:

As per the request of the Rhode Island Builders Association, we are writing to provide a technical assessment regarding the robustness of the findings presented in *Cost-Benefit Analysis of the Proposed Changes to the Freshwater Wetlands Regulations* (hereafter referred to as the *CB Report*), which was submitted to your office and dated *October 2020*. We provide below our credentials, our detailed assessment of the *CB Report*, recommendations and opinion summary.

About the Authors

Dr. Edinaldo Tebaldi is a Professor of Economics at Bryant University. He holds a Ph.D. in Economic Growth and Develop-

ment and International Economics from the University of New Hampshire. He has extensive experience in economic modeling and applied economic research. His publication records include articles in refereed journals, many economic impact assessment reports, and a number of studies and reports analyzing economic conditions across New England states. He has served as an expert witness and provided testimony in cases considering the economic impact of development projects, including several projects in Rhode Island. His work has allowed him to provide briefings about economic conditions to the Rhode Island House of Representatives, Rhode Island Senate, and to Governors Lincoln Chafee and Gina Raimondo. He has conducted several economic impact assessments including studies for the Quonset Development Corporation (2019, 2016, 2012), Rhode Island National Guard (2016), Rhode Island Builders Association (2014, 2012), Rhode Island Defense Economy Planning Commission (2013), and the Newport County Chamber of Commerce (2014/2013).

Dr. Laura Beaudin is an Associate Professor of Economics at Bryant University. She holds a Ph.D. in Environmental and International Economics from the University of New Hampshire.

see **RESPONSE...**page 32

WETLANDS...from page 1

RIBA would submit this evidence in writing by January 22nd, the deadline for public comment on the proposed regulations, Mr. Marcantonio stated.

"RIBA is very concerned that the continued lack of a state housing policy, in combination with these newly proposed wetlands regulations, will cripple affordable housing production and inflame the ever-increasing housing crisis in Rhode Island," he said.

"Any new wetland rules, especially those that seek to regulate an additional 23,000 acres, need to be proposed only when the state balances that against a housing policy that can build the units needed for our families and economy."

He added that "RIBA is calling for the economic impacts of these proposals to be accurate, and for a larger discussion about housing to occur before any new rules are passed."

Also testifying was Bryant University Professor of Economics Edinaldo Tebaldi, who said that the state's cost-benefit analysis (CBA) overestimates the proposed regulations' environmental advantages and

underestimates their economic impact.

Dr. Tebaldi, a widely published author with extensive experience in economic modeling and applied economic research, referred to the CBA as "flawed." See his complete communication to the Dept. of Environmental Management (DEM), beginning on this page.

Spokespersons for the two municipalities represented, Jamestown and Little Compton, stated that the regulations would undercut local environmental rules.

Those who testified for environmental groups, including Save the Bay and Save the Lakes, insisted that the regulations don't go far enough.

The hearing attracted over 110 participants.

RIBA responds

The 2015 enabling legislation was intended to replace the current hodgepodge of municipal wetlands rules with clear, predictable statewide regulations that properly balance environmental and economic needs.

The result, however, has completely missed the mark, RIBA members have said,

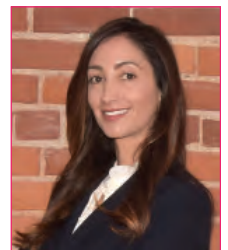
which is why the association is pushing back.

Joelle C. Rocha of Duffy & Sweeney Ltd., has been coordinating RIBA's complete written testimony from the experts. The multi-faceted, fact-based presentation, involving wetlands science and economics, was to be submitted to DEM by the January 22nd public comment deadline.

"The cost of construction in Rhode Island already has many potential homeowners looking to other states, where both the cost and the approval times are significantly lower," Ms. Rocha said.

"So we're responding with this multi-faceted approach, looking at the economic aspects, and providing all the information to prove that the state doesn't have to go this far in order to effectively protect wetlands," she said.

Watch *The Rhode Island Builder* for more details as this important regulatory issue develops.



Joelle Rocha

Hugh A. Fisher, 68

Hugh A. Fisher, founder and president of Warwick-based h.a. Fisher Homes, died on Monday, December 21st, peacefully at home, surrounded by his family. He was 68.

A native of Providence, Mr. Fisher, the son of a carpenter, was truly a self-made man.

"I grew up a welfare kid in South Providence, and my four siblings and I eventually ended up in the Manton Avenue projects," he once told *The Rhode Island Builder*.

Having to grow up in survival mode, Mr. Fisher realized that he had to keep a positive spirit and capitalize on what he was good at: math and, eventually, business and sales.

"I became interested in real estate and housing," he recalled. "People lived and worked in cities, of course, but after World War II we decided to put houses on big lots, and people moved to the country."

Mr. Fisher knew from the start, however, that this was an inefficient use of land and resources.

"Finally, there was a movement back to traditional neighborhood developments (TNDs). That movement is still strong, and I love it. And it's not a new idea: Providence is one big TND!"

After embracing real estate, Mr. Fisher got into construction, building his first home in 1976. But the TND idea received new emphasis with the rise of the Smart GrowthSM movement in the 1990s. Among other things, smart-growth advocates called for mixed commercial and residential development in new and existing "village centers," along with higher densities to preserve green space and make the most of infrastructure.

"In the early 2000s, I built a condo development in Conimicut, an old village with storefronts and apartments above," Mr. Fisher said. "I wanted the look of a TND, and with condos, it's all about the look. So, we did a TND, and the city loved it," said Hugh, who has built over 1,400 homes across Rhode Island.

In an unusual twist, Mr. Fisher specialized not only in "green" and energy-efficient construction but in "women-centric" homes.

Today, Fisher-built communities in-



Hugh A. Fisher at his Reynolds Farm development in North Kingstown in 2017

clude Hawthorne Ridge, The Cottages at Stonebrook, and Wynfield Place in Warwick, along with Reynolds Farm in North Kingstown.

Gratitude from RIBA

"We take great pride in the fact that Hugh was a longtime member of the Rhode Island Builders Association," said RIBA Executive Officer John Marcantonio.

"With his green and energy-efficient developments, women-centric homes and his activities in the community, he was always on the cutting edge," Mr. Marcantonio added.

"RIBA extends sincerest sympathy to the

Fisher family and trusts that they will carry on Hugh's great legacy."

A resident of Smithfield, Mr. Fisher is survived by his wife, Vera G. Fisher, their daughter Sarah T. Bastajian and her husband, Roupon, son Zachariah A. Fisher and his wife, Sarah. He also leaves three grandchildren and his four siblings.

The funeral service was live-streamed on December 26th from Ocean State Baptist Church, Smithfield. More information may be found, and condolences left, at Facebook.com/QuinnFuneralHomes/live. Donations in Mr. Fisher's memory may be made to Insight for Living Ministries, P.O. Box 5000, Frisco, TX 75034.



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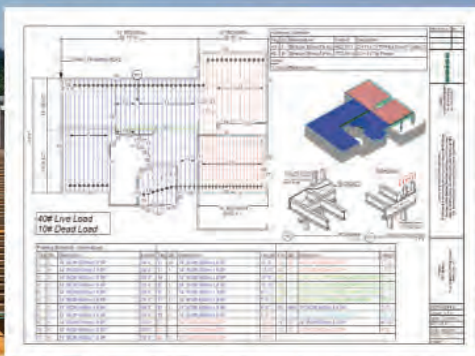
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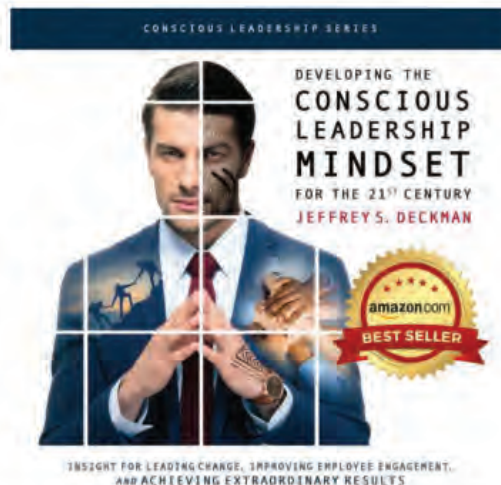
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Joe Cracco of Modern Yankee Builders

Born to Build!

By Paul F. Eno *Editor*

By the time he turned 10, he had drawn up his first set of house plans.

"My dad was a high school drafting teacher, so I first learned architectural drafting from him," recalls Joe Cracco of Modern Yankee Builders. "Believe it or not, by the time I was 8 or 10 years old, I had drawn a full set of house plans. Interestingly, when I got to college at the Rhode Island School of Design (RISD), I actually pulled those plans out and built the house out of bits of balsa wood!"

Joe, who grew up in Torrington, Connecticut, was very much a "chip off the old block," as the saying goes.

"My grandfather owned a millwork factory in Torrington. My dad's second job, once he finished teaching at the high school at 2:30 in the afternoon, was at the cabinet shop. He'd work there until 6 p.m., then all day on Saturdays," Joe says.

"Eventually, I ended up in the cabinet shop on Saturdays along with him."

It wasn't long before Joe went to work for O&G Industries, a huge, Torrington-based construction company. There, Joe worked his way up from a laborer to an estimator to a project engineer. Then came a job at Gilbane Building Co., and that's what brought him to Rhode Island.

"My wife, Amy, a Maine girl, and I were living in Danielson, Connecticut. She was commuting to her job in Mansfield, Massachusetts, and I was commuting to western Connecticut. It was just too much!"

Taming the commute wasn't all, though.

"In the Gilbane job, I was stuck in an office. When I did get out to a jobsite, it was to argue with bidders that we beat up to get the lowest price, and to deal with change orders every single day. It was frustrating, and I was just beating my head against the wall!"

Joe wanted to be outdoors! In fact, the idea for Modern Yankee Builders germinated during a windsurfing expedition.

"I met a guy who already had a remodeling company," Joe



Joe Cracco

remembers.

"I'd talked for years about starting my own company. So we joined forces at the end of 1999 and incorporated in February 2000."

Only a few months later, Joe bought out his partner and has been the undisputed captain of Modern Yankee ever since.

"We have always been just residential remodeling. No new construction, no commercial renovation," Joe states.

Joe says that the term "high-end remodeling" really doesn't apply to what he does..

"The work isn't budget-based. There are other RIBA members whose tiniest jobs are bigger than my biggest jobs."

As to how far Modern Yankee will go for work, Joe jokes that he has long since become a real Rhode Islander when it comes to distance.

"You can pretty much draw a half-hour-drive circle around Cumberland."

Modern Yankee had employees until about 2011, when Joe decided to downsize the whole company.

"I had great projects, cool clients and was making good money. But I wanted to simplify and spend more time with my passion - being outdoors!"

Retirement is about five years down the road. But Joe has never forgotten the life and work lessons he learned along the way.

"Back in my first job, with O&G, we were building a many-multi-million dollar house for a VIP in northwest Connecticut. It was one of these projects where everything was so unbelievably detailed. The building was so big that it had a steel superstructure, concrete on metal deck, with an exterior of Greek limestone and sandstone from India. There were just reams and reams of documents. The trades were at a complete loss," Joe remembers.

"And that was when it hit me: I loved the planning and I loved the detail! That has stuck with me through my whole career. That's why people hire me: I pay attention to every tiny, little detail."

Modern Yankee joined the Rhode Island Builders Association in 2004, and Joe has been a very active member, even serving on the Board of Directors.

"We're familiar faces at all the RIBA events. Amy and I are regulars at the Annual Clambake and the Networking Nights especially. I really look forward to the magazine every month and to all the educational and networking opportunities that RIBA always provides."

When not working or taking advantage of RIBA member benefits, Joe and Amy will be found hiking and generally enjoying the outdoors, often from their New Hampshire cabin.

Find out more at Modernyankee.com.

Modern Yankee Builders Inc.

Principal: Joseph C. Cracco

RIBA member since: 2004

Focus: Residential Remodeling

Founded: 2000

Based: Cumberland, Rhode Island

Second in a series

RIBA Supplier Members Speak Out

In this ongoing series dealing with the manufacturing and supply-chain issues caused by the COVID-19 pandemic, the Rhode Island Builders Association's supplier members are providing information. In this issue of The Rhode Island Builder, we receive an update on the situation from FINETCO®/Coventry Lumber. The reader should bear in mind that this conversation took place at the end of December.



From left are William, Sean, Ryan and Evan Finnegan of FINETCO®.

THE BUILDER: To begin with some background, why is there a shortage of lumber?

EVAN FINNEGAN: As you reported in the first article, there was a change in how people bought. Back when the pandemic first started, work had to stop at many of the mills because of an expected lack of demand.

Then, when the market opened back up, and people started to go back to work, the mills were flooded with demand. This caused shortages from a supplier standpoint. At our own company, we responded by building up our inventory from wherever we could get lumber. But with COVID disrupting the supply chain, we continue to try and build up inventory.

As of December and the beginning of the winter months, people normally wouldn't be buying as much lumber and materials, but we haven't seen any slowdown.

THE BUILDER: So, with unexpected seasonal demand, we're seeing a new wave of shortages, and does that include other building materials aside from lumber?

RYAN FINNEGAN: It has affected some of the other building materials, and for the same reasons Evan was talking about. Composite decking, vinyl siding, vinyl windows are just a few of them.

Because of COVID, some of the manufacturing and mill jobs were put on hold. But people got their stimulus checks and had extra money to spend, and many decided to put it into their homes.

Now, in the winter, is when a composite decking company, for example, could build up their inventory. But, right now, they're still playing catch-up because of all the orders that have come in. As Evan said, we have tried to bring in extra inventory to battle back against these times where we can't get materials.

SEAN FINNEGAN: Actually, I don't think we're seeing a new wave of shortages. We're still battling the shortages we've encountered since COVID began.

THE BUILDER: What kind of wait times are contractors facing at this point?

RYAN FINNEGAN: Wait times depend on the material. Most vinyl window companies are out six to eight weeks right now.

Some of the vinyl siding products are out six to eight weeks as well, but that can depend on the manufacturer. But if it hasn't been manufactured already, the product will typically have an extended lead time on it.

THE BUILDER: What has this whole process done to pricing?

WILLIAM FINNEGAN: We're seeing pricing go back up at a time when we typically see the prices softening. So, as they try to get ready for the usual busy season in the spring, they're dealing with a winter season that hasn't slowed anywhere near as much as they anticipated.

EVAN FINNEGAN: This past summer we saw prices at all-time highs. After mid-September we finally saw pricing come back a little bit and decrease. That decrease continued until about late November, when pricing took a turn and is now increasing again. Each week since then, we've seen a slight increase in pricing on all commodity items. We should probably expect this to continue through the winter, at a time when normally pricing is not even close to where it is at this point.

THE BUILDER: What are contractors telling you about how this is affecting them?

RYAN FINNEGAN: We're trying to work very closely with our builders and remodelers to schedule their jobs out well in advance, as much as possible anyway, because of the extended lead times.

The days of deciding on, for example, a vinyl siding color because we know that they're typically in stock and we can get it quickly -- those days are in the past, at least for now.

On siding, we'll try to get that nailed down right from the beginning of the project, if they can decide what product they want to use, what color they want to use. That way we can talk with our vendors. If it's something with an extended lead time, we'll get that into production right away so that down the road when it comes time to use the product, hopefully, we've avoided any serious delays for their projects.

Hopefully, with the vaccines now in circulation, we can begin to see the light at the end of the tunnel, and things will be able to get back to normal soon.



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Member News

Meet the Residential New Construction Program for 2021

**nationalgrid
UPDATE**

with Laura Rodormer



National Grid offers a comprehensive suite of incentives and technical support for builders, developers, architects, contractors, real estate professionals and homeowners seeking energy efficiency and certification. Below are the incentives for 2021.

Energy Efficiency and ENERGY STAR®

National Grid offers both whole-house performance energy efficiency incentives and rebates for qualifying high-efficiency heating, cooling and hot-water equipment. Projects with >50 units are eligible for custom incentives (contact the program for additional details).

Zero Energy Certification

National Grid offers additional incentives for projects seeking Zero Energy certification. To qualify for the incentives below (either Option A or Option B) projects must:

- Enroll during the early design phase
- Achieve Tier II or Tier III Energy Efficiency Incentive level (see above)

- Be Fossil Fuel Free*

Projects seeking Passive House certification (Option B) are eligible to receive incentives in three installments:

- PHIUS Enrollment/Design Charrette
- PHIUS Pre-certification
- PHIUS Certification

High Efficiency Fossil Fuel Free

High Efficiency Electric Homes can qualify for an additional incentive if they meet the following requirements:

- Achieve Tier II or Tier III Energy Efficiency incentive level (see above)

- Be Fossil Fuel Free*

• Install heat pumps from NEEP's Cold Climate Air Source Heat Pump List

- Submit an ACCA approved Manual J load calculation for review to ensure proper sizing

- Use an HVAC Check approved contractor

(* Electric equipment must be used for primary space heating, water heating, cooking, cleaning, and all appliances.)

To find out more about National Grid's Residential New Construction program please visit NGRID.com/save or call (888) 887-8841.



Though classes have temporarily moved to Zoom online conferencing, the Rhode Island Builders Association continues the Contractor Training Program, expanding its educational offerings for members and their employees! Call for details and to register, contact RIBA Professional Development Manager Bob Salvas at (401) 438-7400 or e-mail bsalvas@ribuilders.org.

Continuing Education

Courses headlined in RED on The RIBA Contractor Training Pages qualify for 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.

2 Credit Hours:

Understanding QuickBooks® Online February 1st

WHEN: Monday, February 1st, 8 to 10 a.m.
WHERE: Online via Zoom
COST: FREE for members and their employees. Non-members, call for pricing options.
DEADLINE TO REGISTER: One day before class
FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Taught by Theresa Martin, this course will help the construction company, the builder and remodeler better understand QuickBooks® Online and good bookkeeping practices.

You must pre-register for this course. Participants will receive instructions on how to log in to the Zoom session. There will be no admittance to the Zoom session without pre-registration. Participants must provide proof of employment with a member company for the class to be free.



2½ Credit Hours:

Windows and Doors February 3rd

WHEN: Wednesday, February 3rd, 8 to 10:30 a.m.
WHERE: Online via Zoom
COST: FREE for members and their employees. Non-members, call for pricing options.
DEADLINE TO REGISTER: One day before class
FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Join instructor Don Hamel to learn window and door installations.

You must pre-register for this course.

Participants will receive instructions on how to log in to the Zoom session. There will be no admittance to the Zoom session without pre-registration.

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



*As an added benefit to
RIBA's Education Program,
our instructors are happy to speak
with class attendees by phone,
after class,
if they have additional questions
or issues to discuss.
For information,
contact Bob Salvas,
bsalvas@ribuilders.org
or call (401) 438-7400.*


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



RIBA Contractor Training

5 Credit Hours:

Residential Blueprint Reading

February 5th

WHEN: Friday, February 5th, 8 a.m. to 1 p.m.

WHERE: Online via Zoom

COST: FREE for members and their employees. Non-members, call for pricing options.

DEADLINE TO REGISTER: One day before class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Join instructor Carlos Lora for this class, which will provide students with an introduction to the area of residential blueprint reading, construction documents/calculations, and project specifications. During this course students will learn to read the legend, details, specifications, effectively use a scale ruler and find the different trade sections of blueprints/drawings.

You must pre-register for this class. Participants will receive instructions on how to log in to the Zoom session. There will be no admittance to the Zoom session without pre-registration. Participants must provide proof of employment with a member company for the class to be free. .



2 Credit Hours:

Hardwood Flooring

February 8th

WHEN: Monday, February 8th, 8 to 10 a.m.

WHERE: Online via Zoom

COST: FREE for members and their employees. Non-members, call for pricing options.

DEADLINE TO REGISTER: One day before class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Join instructor Mike Sarah to learn about different materials used for flooring and which are best used in certain situations. Also learn about traditional raw wood installation versus prefinished hardwood, how to finish raw wood, best practices for refinishing hardwood floors, and how to design a hardwood flooring

You must pre-register for this class.

There will be no admittance to the Zoom session without pre-registration. Participants will receive instructions on how to log in to the Zoom session.

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



2½ Credit Hours:

Accounting and Cash Flow

February 10th

WHEN: Wednesday, February 10th, 8 to 10:30 a.m.

WHERE: Online via Zoom

COST: FREE for members and their employees. Non-members, call for pricing options.

DEADLINE TO REGISTER: One day before class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Join instructor David Lucier for this course, which will help a contractor understand the basics of accounting and how to manage cash flow.

You must pre-register for this course.

Participants will receive instructions on how to log in to the Zoom session. There will be no admittance to the Zoom session without pre-registration.

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



2 Credit Hours:

Healthy Homes: Indoor Air Quality

February 11th

WHEN: Thursday, February 11th, 8:30 to 10:30 a.m.

WHERE: Online via Zoom

COST: FREE for members and their employees. Non-members, call for pricing options.

DEADLINE TO REGISTER: One day before class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

The home's indoor environment impacts the occupants' health. Join instructor Jeremy Dagold to learn what contributes to poor indoor air quality and what can be done to improve the air in new and existing homes to better assist your customers/clients.

You must pre-register for this class. Participants will receive instructions on how to log in to the Zoom session. There will be no admittance to the Zoom session without pre-registration. Participants must provide proof of employment with a member company for the class to be free.



For RIBA

membership information contact Elise Geddes
401-438-7400 • or egeddes@ribuilders.org

Featured Products & Services for February 2021



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Please do not enter if you:

- have had any of the symptoms listed below in the past three days¹
- are a close contact of a person who tested positive for COVID-19 within the past 14 days²

For the safety of our staff and guests, please **SELF SCREEN** for symptoms of COVID-19. Please do not enter if you have any of the following symptoms:¹



fever
or chills



muscle or
body aches



sore throat or
runny/stuffy nose



headache, nausea,
vomiting or diarrhea



fatigue



cough, shortness
of breath
or difficulty



sudden loss of
taste or smell

RULES TO REMEMBER



When in public, wear a cloth face covering over your nose and mouth.



Stay at least six feet (about two arms' length) from other people.

¹You may enter if symptoms experienced can be explained by known allergies or non-infectious illnesses.

²Does not apply to people who come into contact with people with symptoms of COVID-19 during the course of their daily work while wearing full and appropriate personal protective equipment (PPE).

For questions or concerns, please call the Department of Business Regulation at 401-889-5550 or visit dbr.ri.gov/questioncomplaints/

REOPENING RI

Rules to keep you safe at work

Going to work



Stay home if you're sick;
return to work only when
cleared to do so.



Undergo symptom screenings
before entering your workplace.



Wear a clean cloth or
surgical mask over your
nose and mouth.

Interacting



Keep 6 feet
distant from others
at all times.



Stay behind any
shield that is meant
to be between you
and customers.



Keep in-person
interactions to
small groups.



Avoid
communal areas.

Hygiene



Clean and disinfect
shared surfaces
before you use them.



Wash your hands
frequently with soap
and water.
If unavailable, use sanitizer
with >60% alcohol.



Avoid touching
your eyes, nose
and mouth.



Cover coughs
and sneezes
with your elbow
or with a tissue
you throw away.

Note: This is a summary. Please refer to full guidance at [ReopeningRI.com](https://reopeningri.com)

Sign #3 you can copy and use on your jobsites. See page 1.



For Everyone's Health and Safety
A Face Covering or Mask MUST Be Worn Here—At All Times.



- ✓ **Face coverings help prevent illnesses like COVID-19 from spreading to others while speaking, coughing, or sneezing.**
- ✓ **Your face covering can be a scarf, bandana, or a homemade mask.**
- ✓ **It should cover your mouth AND your nose.**

FACE COVERINGS OR MASKS SHOULD NOT BE WORN BY:

- ✗ **Anyone whose health would be harmed from wearing a face covering.**
- ✗ **Infants, babies, or children under 2 years old.**

As of April 14, 2020: Customers and employees must wear face coverings, per Rhode Island Governor Gina Raimondo's Executive Order 20-24.



For more information: **health.ri.gov/covid**

REOPENING RI

COVID-19 Control Plan: Template

A business must develop a written COVID-19 Control Plan outlining how its workplace will prevent the spread of COVID-19. A business may fill out this template to fulfill the requirement that it complete a COVID-19 Control Plan. If you have questions, please ask them by emailing: planquestions@reopeningri.com

This plan **does not** need to be submitted to a state agency for approval but must be retained on the premises of the business and must be made available to the Rhode Island Department of Health (RIDOH) in the event of an inspection or outbreak.

Covid-19 Control Plan

Name of Business:

Address:

Other corporate info, if applicable:

Owner/Manager of Business and contact info:

HR Representative and contact info:

Face masks and coverings. To ensure employees comply with face covering requirements, you have (check the boxes to certify):

- ☐ Informed employees of the requirement to wear facemasks unless an employee and/or visitor can easily, continuously, and measurably maintain at least six (6) feet of distance from other employees and/or visitors for the duration of his or her work and/or time in a building.
- ☐ Procured cloth masks (or surgical masks) for all employees.
- ☐ Distributed cloth face masks (or surgical masks) to all employees who need one at no cost and have a plan to distribute additional face masks as the need arises (i.e. in the event of loss or damage).
- ☐ Informed employees of the need to clean their facemask between uses, or to dispose of it between uses (if disposable).
- ☐ Implemented other procedures. Please describe them here (and attach extra pages if needed):

Social distancing and organizing personnel. To meet social distancing requirements, you have (check the boxes to certify):

- ☐ Implemented staff management policies to reduce the number of employees in the workplace at the same time (e.g. using telework, flexible work hours, staggered shifts, organization of work crews into "pods" or "teams" to mitigate cross-team exposure, or expanding work hours.) Please describe these policies here (and attach extra pages if needed):



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can create upgrades, accessorize and include individualized options to fit many budgets.

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RIBA Contractor Training

3 Credit Hours:

Kitchen Design & Installation

February 12th

WHEN: Friday, February 12th, 8 to 11 a.m.

WHERE: Online via Zoom

COST: FREE for members and their employees. Non-members, call for pricing options.

DEADLINE TO REGISTER: One day before class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Taught by Jason Oliveira, this class will cover the basics of designing a well-planned kitchen and how to install the cabinetry. Also discussed will be:

- The design process,
- Material choices for cabinets and counters,
- Utility and appliance placement
- Traffic flow and storage,
- Installation tips and tricks.

You must pre-register for this course. Participants will receive instructions on how to log in to the Zoom session. Participants must provide proof of employment with a member company for the class to be free.



5 Credit Hours:

Residential Estimating

February 19th

WHEN: Friday, February 19th, 8 to 1 p.m.

WHERE: Online via Zoom

COST: FREE for members and their employees. Non-members, call for pricing options.

DEADLINE TO REGISTER: One day before class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Taught by instructor Carlos Lora, this course covers basic construction math and how it is used to estimate the labor and material costs of a residential construction project.

A knowledge of blueprint reading is advised.

You must pre-register for this class. There will be no admittance to the Zoom session without pre-registration.

Participants will receive instructions on how to log in to the Zoom session.

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



4 Credit Hours:

RRP Lead Refresher

February 16th

WHEN: Tuesday, February 16th, 8 a.m. to noon

WHERE: Online via Zoom

COST: FREE for members and their employees. Non-members, call for pricing options.

DEADLINE TO REGISTER: One day before class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Taught by Scott Asprey, this four-hour class is a refresher course for contractors who have their lead renovator/remodeler certification, and it is coming up for renewal. We will review lead hazard controls and update attendees with any changes to regulations.

You must pre-register for this class. There will be no admittance to the Zoom session without pre-registration. Participants will receive instructions on how to log in to the Zoom session. Participants must provide proof of employment with a member company for the class to be free.



1 Credit Hour:

Construction Safety Protocols for COVID-19

February 22nd

WHEN: Monday, February 22nd, 9 to 10 a.m.

WHERE: Online via Zoom

COST: FREE for members and their employees. Non-members, call for pricing options.

DEADLINE TO REGISTER: One day before class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Taught by RIBA Executive Officer John Marcantonio, this class will review workers' personal responsibilities, social distancing, general jobsite and office practices. Also considered will be personal protective equipment (PPE), sanitation and cleanliness, and jobsite visitors. Workers entering occupied buildings and homes will also be discussed.

You must pre-register for this course. Participants will receive instructions on how to log in to the Zoom session. There will be no admittance to the Zoom session without pre-registration. Participants must provide proof of employment with a member company for the class to be free.



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

OSHA-10 Course

February 24th - 25th

WHEN: Wednesday and Thursday, February 24th and 25th, 8 a.m. to 3 p.m. each day.

WHERE: Online via Zoom

COST: FREE for members and their employees, with a \$25 materials charge.

DEADLINE TO REGISTER: One day before first class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@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

4 Credit Hours:

Critical Roof Details and Water Management for Walls

February 26th

WHEN: Friday, February 19th, 8 to 1 p.m.

WHERE: Online via Zoom

COST: FREE for members and their employees. Non-members, call for pricing options.

DEADLINE TO REGISTER: One day before class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Taught by instructor Mike Guertin, this course includes topics:

- Roof underlayment options and installation,
- Ice barrier installation requirements
- Sealed roof deck system and flashing details,
- Water-resistive barrier materials and installation,
- Wall flashing codes,
- Rainscreen installation.

You must pre-register for this class. There will be no admittance to the Zoom session without pre-registration. Participants will receive instructions on how to log in to the Zoom session. Participants must provide proof of employment with a member company for the class to be free.



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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.)

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Seven Secrets to Set You Apart when Selling Your Projects

February 2nd

WHEN: Tuesday, February 2nd, 8 to 10 a.m.

WHERE: Online via Zoom

COST: FREE for members and their employees. Non-members, call for pricing options.

DEADLINE TO REGISTER: One day before class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Join best-selling author and industry expert, Allan Langer, as he breaks down a simple selling system that will help you stand out and win more jobs.

You must pre-register for this course. Participants will receive instructions on how to log in to the Zoom session.

There will be no admittance to the Zoom session without pre-registration.

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



Legal and Insurance Issues for the contractor

February 17th

WHEN: Wednesday, February 17th, 8 to 10:30 a.m.

WHERE: Online via Zoom

COST: FREE for members and their employees. Non-members, call for pricing options.

DEADLINE TO REGISTER: One day before class

FOR INFORMATION AND TO REGISTER: Contact Bob Salvas at bsalvas@ribuilders.org, or call (401) 438-7400.

Join attorneys Merrill Friedemann and George Lough, along with Chuck Lowe of the Builders Insurance Group, to have your questions answered on topics of importance to contractors:

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You must pre-register for this course. Participants will receive instructions on how to log in to the Zoom session. There will be no admittance to the Zoom session without pre-registration. Participants must provide proof of employment with a member company for the class to be free.



For RIBA
membership information contact Elise Geddes
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NAHB hails COVID package as benefit to housing

National Association of Home Builders

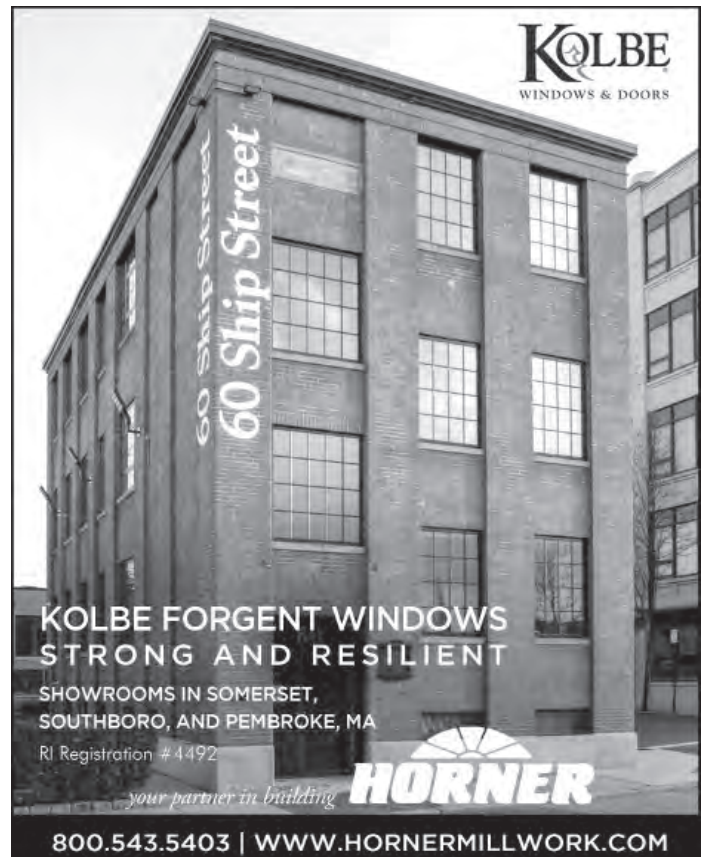
A \$900 billion economic relief package approved by the House and Senate on December 21st includes key provisions championed by the National Association of Home Builders (NAHB). President Donald Trump signed the measure into law on December 27th.

NAHB worked closely with Democratic and Republican congressional leaders to ensure the recovery legislation addresses three major builder concerns:

- Relief for small businesses from burdensome loan-forgiveness requirements.
- Help for struggling renters and landlords through dedicated rental assistance.
- Assistance for home builders associations (HBAs) that have largely been excluded from previous relief measures.

The final package covers these three areas and contains several other policy objectives that NAHB has championed, including a permanent, minimum 4 percent credit floor on low-income housing tax credits that will allow multifamily developers to finance thousands of additional affordable rental units and an extension of temporary tax provisions for newly-built energy-efficient homes and for home owners who engage in remodeling activities.

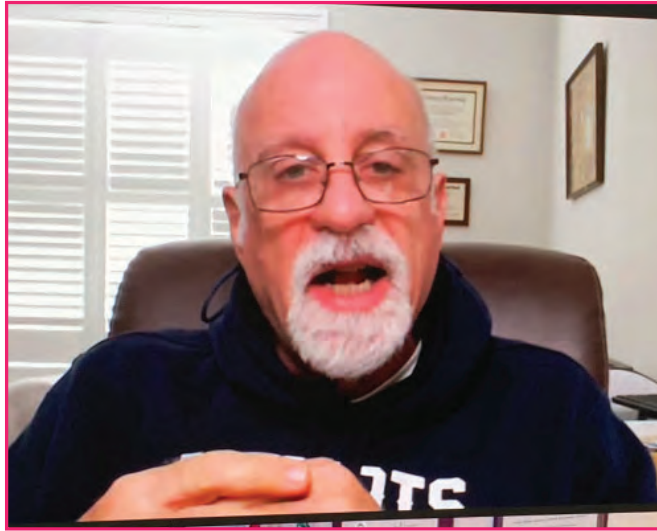
View further analysis of the \$900 billion rescue package, and find further resources at, NAHB.org.

Leonard Lardaro

Professor of Economics
University of Rhode Island

Dr. Leonard Lardaro has been a faculty member at the University of Rhode Island since June 1981. He teaches with an emphasis on blending theory with practicality, and by applying economics to current events. Prof. Lardaro has been analyzing and forecasting the Rhode Island economy since 1991, focusing on its labor and housing markets, demographic factors, and the income created. In 1995 he formulated and began to publish the Current Conditions Index (CCI) for Rhode Island, a monthly indicator of the present state of the economy. In 1999, he created and published the Jobless Improvement Index, a measure that gauges each state's unemployment rate "momentum." He is the author of Applied Econometrics (The HarpersCollins Series in Economics 1992), along with a number of articles in Providence Business News and in the editorial and business pages of the Providence Journal since the early 1990s. Among other things, Prof. Lardaro has served on the Community Service Board of Directors for the United Way of Southeastern New England, the Labor Market Information Committee for the Human Resource Investment Council, and the Rhode Island Tax Policy Strategy Workgroup.



THE BUILDER: What has COVID-19 done to the Rhode Island economy in general and the housing market in particular?

LARDARO: We've never been in a situation like this, and we never thought we'd see it. But, technically, we're in a recession. My Current Conditions Index (CCI) highlighted that, but I've been writing about the fact that recessions technically are cyclical. This one is anything but cyclical. The best analogy I've heard to date was by economist Paul Krugman: All of us are in a kind of induced coma, so we literally pulled the rug out from under the economy.

Rhode Island was devastated in the very near term. I couldn't believe the numbers from March, April and May: The job losses and the explosion in new claims for unemployment insurance made the Great Recession look like a hiccup. I've never seen anything like that, and I did some charts your readers can take a look at (Lardaro.com) relating to our employment level. It was back to its values in the early 1980s. We've climbed out of that a little bit, but we're still way below where we were, which in itself was nothing to write home about.

If you look at the state's growth rates, they're awful. In 2016,

0 percent. In 2017, 0.8 percent. In 2018, 0.6. In 2019, 1 percent. That's horrible! Even before the pandemic, there were fewer employed Rhode Islanders than there were in December of 2006. Resident employment (state residents working either in or outside of Rhode Island) never reached its prior peak even before it was ravaged by the pandemic. For many years, we benefited by Rhode Islanders getting jobs in other states, especially Massachusetts and Connecticut. With the pandemic, Rhode Islanders are losing jobs in other states, and they're losing jobs here. Our

employment rate, which is the percentage of our working-age population that's employed, went to 50 percent.

So, we've been very hard-hit, some more than others. I've argued for decades that we place way too much relative importance on tourism, travel and hospitality, and those were the industries hardest hit by the pandemic. So, we really took a shock, and the service side really took a beating.

On the other hand, manufacturing really hasn't lost that much as far as output or employment. And housing has not been devastated. If you go back to the Great Recession, those are the areas -- construction of new homes and manufacturing -- that were devastated, and they just dragged us down. This time it's the service sector. Construction and manufacturing have held up fairly well, with the huge demand for online goods and services playing a role. The correlation is that, when retail sales are good, housing does well, and *vice versa*.

When housing does well, people obviously need to put things in their homes. Then there's all the added demand from the pandemic, and people upgrading their homes. Interest rates have gone lower than low, true, but we're also seeing people leaving states like New York and New Jersey, coming to states where what might be an expensive home for us would seem like a bargain to them. So, we're back to a seller's market. Low interest rates are certainly an ingredient, but they're not the jet fuel to the success of housing right now.

The fact is that Rhode Island has had 1,600 deaths from the pandemic at this point (late December), and it's not over. As it is, our population has been stagnant for a number of years. So, we will see a population decline in 2020 that will easily surpass the

see *INTERVIEW...next page*

INTERVIEW...from previous page

small gain in 2019.

That's not favorable for housing, other things being equal, as economists would say. But other things are far from equal. Interest rates are going to creep up a little, but they're super low and it won't cause dislocations. The 10-year bond rate is highly correlated with mortgages, but the Federal Reserve has said, "Go ahead, inflation, we're not going to let rates rise."

THE BUILDER: So, will it be all smooth sailing for housing? There must be issues with that and with a recovery in general.

LARDARO: Where I see the issue is credit quality. I think we'll start to see that the credit-worthiness of people applying for mortgages will deteriorate more and more. When we don't have the population growth, that's not a good thing. However, rates are favorable, which *is* a good thing.

We're going to come back from this (pandemic) fairly slowly in Rhode Island. As I've said in your magazine before, we've never reinvented ourselves for being a post-manufacturing economy. We will come back, but the recovery is going to be painfully slow. People might not even know we're in a recovery. It will be three to five years until we're back to where we were, and where we were wasn't much to brag about.

Rhode Island's economy is run very poorly. It's being run exactly the same way as it was 40 years ago. But the world changed, and we have to reinvent ourselves. I've said this to you and everyone else a million times. We need in-house due diligence because we're an idiosyncratic economy. We can't use the word "should" as our due diligence, or hire expensive consultants who always agree with the people who pay them.

We don't have a competitive tax and cost structure. Different (economic) surveys use different criteria, and Rhode Island does horribly with all of them. It shows how robust Rhode Island's structural mediocrity is.

When it comes to reinventing ourselves, a crisis is a terrible thing to waste, and we could very well waste it. But this pandemic is an opportunity.

Many of your readers have been around long enough to remember the tobacco settlement (of 1998). What did we do? We used almost all of it for balancing the state budget. As Gov. (Lincoln) Almond told me several times when I ran into him at the grocery store, they did pay down some state debt, God love 'em. But none of it went to help small business or affordable housing.

They've learned absolutely nothing. That's why it will take three to five, or even more, years to get to where we want to be.

THE BUILDER: In your October CCI, you point out that Rhode Island "might be in a recovery." Where does that stand?

LARDARO: "Recovery" is not a return to normal. A recovery is a period of sustained increases in economic activity.

Before the pandemic, I never did the CCI monthly. But what happened in 2020 was so ugly that I started doing the annual comparisons monthly. So, for the last two months (October and November), based on month-to-month changes, the CCI has been

in expanding territory. It's very, very premature to say definitely, but that could actually be the beginning of a recovery.

Yearly improvement starts with monthly improvement, so we might have begun the improvements. If we can sustain this, and there are still a lot of things that are problematic nationally and with this state, but if we can sustain it, we might actually be in a recovery. I'm still not sure because the data are better but still horrible.

THE BUILDER: How sustainable is the continued renewal of unemployment benefits as opposed to actual jobs?

LARDARO: It looks like we've regained about 75 percent or so of employment. I'm a little bit suspicious of that, but part of it has come through federal programs that had people coming back into the labor force who would not have been there. We were one of the first states to go to 99 weeks (of unemployment insurance), and we were one of the first states with massive exhaustions.

Another factor, and this peripherally touches housing, is that many small retail establishments are not going to survive this. Maybe some real estate firms will eventually be threatened. Many restaurants are going down. Tourism and travel agencies may be hurt as well, and that could hurt the inflow of cash and people into Rhode Island.

Tourism in Rhode Island is an advertisement for housing as well. That has been hurt. Next summer, what will a "crowded" beach in Rhode Island look like?

When it comes to benefits for those out of work, unemployed insurance is designed for, and worked very well, in a manufacturing-based economy. Recessions were cyclical and, when they ended, workers could go back to their old jobs. You just needed income maintenance to carry you over.

Rhode Island entered a post-manufacturing economy at the end of 1987, so this is not exactly something recent. In today's world, many layoffs are permanent. The jobs just aren't there. So in a high-cost state and a non-competitive business environment like Rhode Island, we become disadvantaged, with lots and lots of part-time jobs.

Our economic policies have to evolve so that substantial amounts of money are allocated to training, retraining and upskilling, such as the Rhode Island Builders Association is doing in its trade training programs. It can't just be an unsustainable system for income maintenance.

THE BUILDER: So, what's the outlook for housing in the current scenario?

LARDARO: Tourism really does affect housing. When people see how beautiful this state is, that helps the demand for housing. But we still don't have the demographics we need for adequate new home construction. In an unbelievably good month, even before the pandemic, you might see 100 single-family permits for the whole state.

I must say, though, that new home construction is holding up surprisingly well. So are retail sales. So, as I've said, instead of dragging the whole economy down as it did in 2008, they have actually helped sustain us. That's another one of the real anomalies

see LARDARO...page 36

Baker Administration identifies housing production as core goal

Below is the official statement from the governor's office. See the related story on page 1.

The Baker-Polito Administration has identified inadequate housing production as one of the core challenges facing the Commonwealth's families and economy. Massachusetts home prices have increased at the fastest rate in the nation, and metropolitan Boston

rent prices rank among the highest in the country. The Commonwealth must build more diverse housing stock to support our growing economy and to provide our changing population with housing choices. Municipalities are drivers for whether or not housing is built because of their role in zoning and permitting, and cities and towns must be partners if the Commonwealth is to successfully overcome these housing challenges. Municipalities are encouraged to adopt best practices and zoning that supports sustainable housing production that will reinforce our environmental agenda.

State and local governments need to work together to meet this challenge. In order to do this, the Administration has created the Housing Choice Initiative; a multi-pronged effort to align resources and data to create a single point of entry for communities seeking assistance in increasing their supply housing. A crucial part of Housing Choice Initiative is the Housing Choice designation and grant program. The Administration has identified simple, flexible standards that are achievable (yet aspirational) to all municipalities.

Housing Choice Designation

A Housing Choice Designation rewards communities that are producing new housing and have adopted best practices to promote sustainable housing development. Housing Choice designation provides:

- Exclusive admission to new Housing Choice Capital Grants.

- Priority access to many Commonwealth grant and capital funding programs such as MassWorks, Complete Streets, MassDOT capital projects, and LAND and PARC grants. Housing Choice Communities receive a 0.5% discount on the interest rate for State Revolving Fund loans.

- Read profiles of certain Housing Choice Communities.

Small Town Program

Recognizing that small towns face different challenges, the Housing Choice Initiative will set aside funding for a competitive capital grant program exclusively for towns with population under 7,000 (per 2017 US Census population estimate). A total of \$2 million in capital grant monies were awarded in FY 2019 and FY 2020. Small Towns can also apply for Housing Choice Designation.

New and better Coordinated Technical Assistance

To assist municipalities to achieve Housing Choice status, DHCD's Housing Choice Program Director coordinates technical assistance and provide "one-stop shopping" for information about technical assistance grants for local governments. Using the "Resources" box below, you can access a database of 14 programs, grants and technical assistance available for communities for housing and planning for housing production.

MassHousing created a \$2 million grant program to provide planning assistance to help cities and towns achieve their affordable housing goals under Chapter 40B called "Planning for Housing Production" program. A link to that program is also available

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 has expanded its education programs to include courses required for work in Massachusetts.

Bear in mind that most Massachusetts government services must be done online during the COVID-19 crisis.

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.



RESPONSE...from page 7

She is an applied microeconomist with expertise in environmental issues. She has published a number of papers on this subject in refereed journals and has presented her findings at national and international conferences. She has served as a consultant and conducted impact analysis for wind farm projects.

Method

We reviewed the findings of the *CB Report* and examined the literature related to environmental cost-benefit analysis and wetlands protection to supplement our recommendations. We assume that the estimates of the affected area under different scenarios [Table 3-4. *Wetland Acreage in RI (excludes lakes and rivers)* and Table 5-11 *New Buffer Acreage for All Resource Types by Region (acres)*] is the best possible characterization of the extent of wetland resources as well as the impact of the proposed changes to wetland regulations in the state. We focus our analysis and considerations on the methods and assumptions used to determine the benefits and costs to society discussed in sections 4 and 5 of the *CB Report*.

Findings

Our overall assessment is that the cost-benefits analysis presented in the *CB Report* is fundamentally deficient and not sufficient to guide policy and decision-making. More specifically, we believe that the poor use of the transfer-benefit methodology to calculate the benefits to society, the extremely narrow approach used to determine economic costs, and missing analysis of important economic concepts in economic impact assessment produced biased and unreliable cost-benefit estimates of the proposed changes to the freshwater wetlands regulations in Rhode Island. The analysis requires a more detailed and robust cost-benefit analysis to guide and support policy changes to the freshwater wetlands regulations in Rhode Island. The following section provides an overview of our analysis and suggestions for improving the cost-benefit impact assessment.

Transfer Benefits: There is a large literature on the validity of transfer benefits in cost benefit analysis. Several studies highlight the importance of similarities among the primary analysis site and the comparative site in terms of population demographics, resource availability and management, market attributes, and site characteristics and features (Loomis and Rosenberger, 2006; Johnston, 2007; Rosenberger and Phipps, 2007; Columbo and Hanley, 2008; Kaul et al. 2013; Carolus et al. 2018). However, the best methods for which benefits can be transferred from one site to the next including statistical modeling techniques and transfer benefit functions remain highly contested (Loomis, 1992; Schmidt et al. 2016; Newbold et al., 2018). You will find references to the articles cited above in Annex A.

CB Report Limitation: The benefits in the *CB Report* are estimated using the transfer value method. The *CB-Report* use estimates from three previous studies in Massachusetts, Delaware, and New Jersey (see Table 5-1 *Ecosystem Values of Freshwater Wetlands*). Benefits included in these studies are related to ecosystem services such as “climate regulation, freshwater regulation and supply, waste assimilation, nutrient regulation, habitat refugium,

soil retention and formation, disturbance prevention (flood prevention), pollination and recreation and aesthetics.” (*CB Report*, page 24). The *CB-Report* takes the average value of these estimated ecosystem benefits and applies them to the potential protected areas in Rhode Island.

It is unclear why these three studies were used to conduct the transfer value analysis. There is minimal explanation of the methods used in these three studies. There is no attempt to make connections between the attributes of Rhode Island and the other three studies. Finally, to transfer the values, the *CB-Report* simply multiplies the average benefits from the three previous studies to the total land which could be protected under this new policy in Rhode Island.

Recommendation: Should the *CB Report* continue to rely on the transfer value method for benefit calculations in future versions of the analysis, we suggest that it adds a discussion of the validity of this method along with the validity of the comparison studies. At the beginning of the benefits section, the *CB Report* indicates that there is a large literature supporting the transfer value method, however, this literature is never discussed in the document. Our experience and the literature suggest that it is imperative that the comparison groups *have similar attributes*. A revised version of the *CB Report* (or new analysis) is required to address the issues and clearly support that the values from others referenced studies would apply to Rhode Island given the characteristics of the proposed protected area.

Analysis of Costs: A vast literature identifies the different forms of economic costs associated with land preservation including, but not limited to, loss of property value that is associated with housing availability and affordability (Quigley and Raphael, 2005), loss of commercial real estate and commerce (Fuller, 2016), loss of population (Quigley, 1998; Rodriguez-Pose and Berlepsch, 2018), loss of jobs and income (Bartik, 2011; Greenhalgh et al., 2017), and loss of tax revenue (Goulder, Parry, and Burtraw, 1997, EPA 2020).

Housing affordability and availability is of particular concern in Rhode Island. The state has experienced both housing shortages and a lack of affordable housing.

Construction of new homes has also been at historically low levels since the 2008-09 Great Recession. Data from multiple sources including from the U.S. Census and the Rhode Island Association of Realtors indicate that housing supply will be insufficient to meet the demand for new homes across the state. Additional restrictions on land development without further considerations on housing density will only exacerbate the housing crisis in Rhode Island.

CB Report Limitation: The costs in this analysis are assumed to be only the loss of property value (Tables 5-12 to 5-16). Thus, the *CB report* ignores the impact of the changes to the freshwater wetland regulations on population, jobs, income, as well as on tax revenues to cities and to the state of Rhode Island. The *CB Report* also fails to discuss how the proposed changes to wetland regulations might affect housing supply and its potential spillover effects throughout the economy. There is also no discussion of alternative mechanisms and regulations that might alleviate the eventual negative impacts on housing supply, including changes

see *ECONOMICS*...next page

ECONOMICS...from previous page

to housing development density in Rhode Island. These relevant omissions produce cost

estimates that are significantly lower than the true economic cost to the Rhode Island economy.

Recommendation: The cost analysis in the *CB Report* is limited in scope and underestimates the true economic cost of the proposed regulation. Additional costs should be considered when restricting development, even if that restriction only comes in the form of increased permit requirements. As noted in the report, the permit requirements may deter some development due to restrictive costs. Therefore, impact on housing supply, job creation, tax revenues, and population should all be included to determine the costs of the proposed changes to the freshwater wetland regulations in Rhode Island.

Important Economic Concepts not considered in the *CB Report*: Dynamic changes and the multiplier effect.

Whenever new resources are injected into (or removed from) the economy through spending, investment, or policy changes, the final impact in the economy will be larger than the static initial change due to dynamic adjustments and interindustry linkages. For example, when development occurs, jobs and income are created which in turn attracts new people and businesses to the region, which in turn generates more spending and income to the local economy. These are usually referred to as indirect and induced effects that are triggered via a *multiplier effect* in the economy.

The cost analysis in the *CB Report* fails to consider interindustry linkages and multiplier effects. Hence, it underestimates the economic costs due to constrained land development in the state.

Recommendation: The report must consider the interindustry linkages and multiplier effects on the economy due to constrained land development that will result from the proposed changes to the freshwater wetland regulations in Rhode Island.

Time horizon: Time horizons are vital components of cost-benefit analyses. Determining the correct time horizon for an analysis is often difficult. When the time horizon is incorrectly specified – it is either assumed to be too long or too short -- the calculated costs and benefits may be incorrect.

CB Report Limitation: The *CB Report* uses a time horizon of twenty years. However, there is no rationale or explanation of why twenty years is used in the analysis.

Recommendations: The *CB Report* must clearly explain the rationale for the 20-year time horizon and provide robustness checks with alternative horizon estimates.

Discount Rates: The discount rate is also a challenging component in cost-benefit analysis. It is difficult to know exactly how individuals value costs and benefits over time. Once again, the analysis can vary greatly with small changes to the discount rate.

CB Report Limitation: The *CB Report* uses a 3 percent discount rate for the benefits to place more weight on current values and a 7 percent discount rate for the costs to reflect the return to investment. However, there is minimal discussion as to why these values were chosen.

Recommendations: The *CB Report* must provide a clear discussion and justification of the chosen discount rates. It could

also use other discount rates as robustness checks to show how the estimates differ under alternative assumptions.

Conclusion

It is our opinion that the economic analysis presented in the *CB Report (Benefit Analysis of the Proposed Changes to the Freshwater Wetlands Regulations)* is fundamentally flawed and should not be used to guide policy and decision-making. The poor use of the transfer-benefit methodology makes us believe that the estimates of benefits to society are likely incorrect, even though we cannot determine if the *CB Report* under or overestimates the true benefits to society. In addition, the extremely narrow approach used to determine economic costs together with poor robustness checks caused us to conclude that the *CB Report* significantly *underestimates* the true cost of the proposed changes to the freshwater wetland regulations to the Rhode Island economy. It is also our opinion that the current version of the *CB Report* should be disregarded and that the Rhode Island Department of Environmental Regulation should request a more detailed and robust cost-benefit analysis to guide and support the changes to the freshwater wetlands regulations in Rhode Island.

Respectfully,

Edinaldo Tebaldi, Ph.D.
Professor of Economics
Bryant University
tebaldi@bryant.edu

Laura Beaudin, Ph.D.
Associate Professor of Economics
Bryant University
beaudin@bryant.edu

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HOUSING POLICY...from page 1

Associates, told *The Rhode Island Builder*:

"They understand the importance of new housing production. If the cost of housing goes up, then the cost of employees goes up. And if the cost of employees goes up, guess what? We're going to lose businesses," Mr. Rhuda observed.

"I give Baker and Polito a lot of credit for being cheerleaders and doing everything they can at the state level to increase housing."

Municipalities not so much

The administration's enthusiasm for more affordable housing hasn't necessarily rubbed off on state lawmakers or municipal officials, however. That's clearly indicated by the fate of two key initiatives to come out of Gov. Baker's office. One is An Act to Promote Housing Choices (Bill H.3507), currently languishing at the Statehouse.

"As it stands, city and town councils have to approve zone or by-law changes by a super majority (a two-thirds vote). Baker has been trying for two years to get the legislature to approve a change to a simple majority," Mr. Rhuda explained.

Along with this reform, the housing choices bill contains a number of other provisions to spur production of single-family and multi-family housing. As of this writing, the bill has mutated into H.4236 (also named An Act to Promote Housing Choices)

and was recommended for passage by the House Ways and Means Committee over a year ago, but no further action has been taken.

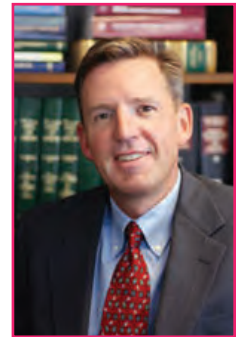
The Baker-Polito Administration's second major thrust was its bold Starter Home Initiative (SHI), which actually passed the legislature in 2016, in response to the dizzying altitude of Massachusetts home prices, especially in the Boston area. Hailed by home builders and developers, it has fallen flat because of another striking similarity shared with the Commonwealth's Rhode Island neighbors: Pushback from anti-growth local officials.

The legislation enabled municipalities to establish starter home zoning districts with streamlined permitting. With a carrot-and-stick approach, the administration offered financial incentives to municipalities that established these zoning districts. From there, however, it got complicated.

"The starter home initiative got wrapped into a larger administrative program dealing with Smart Growth around transit hubs," noted real estate lawyer Mark A. Kablack of M.A. Kablack & Associates P.C., based in Westborough.

"Building new, affordable single-family homes around transit hubs just isn't realistic, and the land just isn't available. The carrot-

see CHOICES...next page



Mark A. Kablack



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CHOICES...from previous page

and-stick approach wasn't successful for other reasons as well, including burdensome regulations that just don't make sense for small projects." Mr. Kablack added.

As a result of this combination of anti-growth feeling by officials and profit-draining ground rules for developers, not a single starter home has been built under the Starter Home Initiative.

Would a statewide housing policy help?

While Rhode Island doesn't have a statewide housing policy as such, Massachusetts does – more or less.

"Massachusetts has a statewide housing policy, at the Dept. of Housing and Community Development (DHCD). But that doesn't mean that our 351 cities and towns have the same policy, and that's the problem," said Benjamin Fierro III of Boston-based Lynch & Fierro LLP, a legislative, regulatory and public policy lawyer and former associate counsel for the Home Builders Association of Massachusetts.

"In 2020, COVID entered our discussions on housing. It has illustrated the racial disparities not only in health care but in housing. More than ever, housing is now a public health imperative as well," Mr. Fierro added.

John T. Smolak of Smolak & Vaughan LLP, an Andover-based land-use lawyer, explained further.

"There is a consolidated housing plan filed each year through the DHCD, but there isn't a single, articulated policy that addresses housing needs. The administration is certainly pro-housing, recognizes the problem and the need, and has tried any number of different mechanisms to address the housing shortage," Mr. Smolak said.

"Many of the towns, however, are resistant to change, and are often resistant to development in particular. We often have to deal with volunteer boards that are poorly trained and can't run a good hearing. They issue decisions that are sometimes even irrational. And the price of litigation in Massachusetts, as I'm sure is the case in Rhode Island, is expensive and time consuming," Mr. Smolak added.

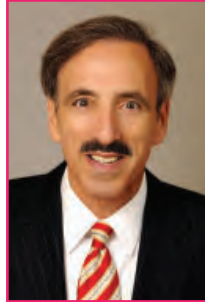
"Plans can be killed even though they might have legal merit simply because of the cost and delay in getting shovels in the ground. Infill development, which I think most communities would endorse, gets left out as well. So, those are our background obstacles, and they have been in place for decades, if not centuries."

Hope from 40 B

All is not glum on the Massachusetts housing front, though.

"I think the single most successful program for housing in Massachusetts has been the chapter 40 B comprehensive permit program," Mr. Smolak said. "That was created in 1969 and has really been the driving force in creating primarily multi-family but also single-family housing in certain circumstances."

When it comes to creating affordable housing, 40 B has had its ups and downs.



Benjamin Fierro III

"Still, it has achieved substantial progress, although much more can be done. I think the trends we're seeing now in terms of success for 40 B are larger, multi-family rental projects, anywhere from 100 units and up," Mr. Smolak said.

He noted that this trend has benefited mostly larger builders.

"Merchant builders and national builders have entered the market in a big way. Higher barriers to entry result in higher costs, which the larger companies are able to absorb. But, as Mark indicated, what's sorely needed but left out is the infill development."

Critical to any progress in housing production in the Bay State, as Mr. Fierro sees it, is passage of the housing choices act, with its mandate for a simple majority vote rather than a super majority.

"Efforts to advance local zoning to promote more housing frequently fail because you can't get the two-thirds super majority vote. The housing choice bill was put forward by Gov. Baker with input from us. It would change the state zoning law so that when a town seeks to adopt pro-housing zoning, such as a starter home zoning district, or even simply reducing lot sizes or frontage requirements, it would only require a majority vote," Mr. Fierro explained.

"We certainly have some hope that the legislature will pass that bill."

In the meantime, on the housing front anyway, Rhode Island and Massachusetts seem to have more similarities than differences.

Watch *The Rhode Island Builder* for more information as these issues develop.



John T. Smolak

HOUSING GOAL...from page 31

under the "Resources" box below.

Track Progress Toward the Housing Goal

The Housing Choice Initiative will track progress toward a goal of 135,000 new housing units statewide by 2025, or about 17,000 new units per year.

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LARDARO...from page 30

of where we are today.

THE BUILDER: Won't the affordable housing crisis hinder any recovery?

LARDARO: In normal times, it would probably have a substantial impact. But we don't attract industries that would have very low-income individuals who really need that kind of housing. I'm not trying to be callous, but it's just a fact that they're going to look for more highly-skilled individuals whom that would not be an issue for.

The lack of affordable housing certainly is an issue for civic consideration, and it's very upsetting in the winter in New England. It's something we need to do something about, but I remain unconvinced that our elected officials, whom I refuse to call leaders, don't understand the distinction between investment and consumption.

Directing funds toward affordable housing -- that would be investment and improving housing as far as making units more labor-force worthy -- all of that would be very good. But we're probably not going to have the money to do that.

It's an important issue. It's something we have to deal with. But I don't see it as having a major impact on the industry now.

THE BUILDER: So, once we're through this pandemic, what will the "new normal" be like?

LARDARO: There is "light at the end of the tunnel." We don't have to wait for the financial system to heal if we have a vaccine and herd immunity, which we appear to. My guess is that by the end of summer 2021 things will start to go back to where they were, but it's going to be a very different structure.

Small businesses and commuting to cities will look different. There might actually be more demand for housing because people aren't commuting as much. But that will cause major dislocations in the finances of cities, and that can factor down to towns and localities.

Find out more at Llardaro.com.





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