

*Members urged to develop new classes, share skills*

## RIBA seeks more instructors for expanding contractor development program

By Paul F. Eno Editor

The Contractor Development Program (CDP), the much-in-demand educational curriculum offered by the Rhode Island Builders Association, is expanding yet again. And more instructors are needed!

"RIBA members can help the association, the industry and themselves by teaching, creating classes, and sharing construction knowledge with new contractors," RIBA Executive Officer John Marcantonio explained. "We want their help to take the CDP to the next level."

New subject matter is also in demand.

"If you are an expert on roofing, siding, framing, foundations or any other aspect of residential construction, we want to hear from you," Mr. Marcantonio said.

Classes are open to all contractors, and are free of



**Mike Guertin teaches a class at RIBA headquarters in pre-COVID days. Courses are now taught by live teleconference.**

tuition charges for RIBA members and their employees.

So what do current CDP instructors have to say?

"RIBA's CDP is an outstanding, one-of-a-kind program that I don't think is duplicated anywhere in the country for contractors," said Mike Guertin of Michael R. Guertin Inc., who teaches "Understanding  
*see CDP...page 14*

### FEATURED PRODUCTS AND SERVICES FOR MARCH

*Middle Section*

#### RIBA continues quest for fair wetlands rules

The Rhode Island Builders Association continues to respond to proposed statewide freshwater wetlands regulations the industry contends need revision.

*Page 7*

#### New guide sums up R.I. jobsite COVID rules

The COVID-19 Workplace Playbook, recently released by the Rhode Island Dept. of Health (DOH) has specific guidance for the residential construction industry.

*Page 3*

#### DBR seeks to hire building inspector

The Dept. of Business Regulation is advertising for a senior state building inspector.

*Page 29*

#### Home Show postponed

Because of the ongoing COVID-19 pandemic, RIBA has made the reluctant decision to move the Rhode Island Home Show to either fall 2021 or spring 2022. Watch for more details.

## OSHA ups fines, means business

By Paul F. Eno Editor

There's a misconception that OSHA is tougher on commercial contractors. That's not so, says the Rhode Island Builders Association's safety officer, Scott Asprey of Risk & Safety Management.

"People need to understand that the protocol for OSHA safety violations is just as enforceable for residential contractors as it is for commercial contractors," Mr. Asprey said. "There's no difference between the two.



Scott Asprey

OSHA holds them to the same policies, the same rules, the same regulations."

That means the fines are the same for both kinds of jobsites and, as happens every January 15<sup>th</sup>, those fines have increased to account for inflation, according to Mr. Asprey.

"Those fines include \$13,800 and change for a serious violation, and \$130,000 for a willful violation. That's when you willingly, knowingly disregard, or fail to correct, a

*see OSHA...page 37*

### 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.**

# President's Message



Carol O'Donnell

## Rhode Island needs a housing policy

About 37 percent of Rhode Island households are "cost-burdened" by their housing. Only six of the state's 39 municipalities have met the goal of 10 percent affordable housing stock as mandated by the Low and Moderate Income Housing Act of 1991, enacted nearly 30 years ago. Households earning the state's median household income of \$63,296 can only afford to buy a home in one Rhode Island community: Central Falls, the most densely populated city in the state. Households earning the state's median renter household income of \$34,255 cannot afford to rent in any Rhode Island city or town. And 81 percent of

Rhode Island renters with incomes below \$12,765 are cost-burdened, and 60 percent severely so.

It's clear: We need a statewide housing policy to help rein in these circumstances, and we should take a lesson from Massachusetts.

While the Bay State's housing initiatives have had their ups and downs, facing similar anti-growth sentiment to what we have in Rhode Island, the administration of Gov. Charlie Baker and Lt. Gov. Karyn Polito has been unwavering in its support for more housing production. In fact, judging from the number of housing initiatives coming from the administration, the Bay State has prioritized housing production as a goal. *Related story on page 32.*

We in Rhode Island face the same issues, but we're not being as aggressive as we could be to mitigate them. A statewide

housing policy, with the common goal of providing decent, healthy, affordable housing for the people of our state, will benefit everyone. That includes benefits to the economies, health, social fabric, the futures, and even the environment of all our municipalities. And there are ways to incentivize the municipalities through partnerships with the state and with the residential construction industry.

We can work together to solve the housing crisis!

The Rhode Island Builders Association and our industry partners are working hard to forge the partnerships, and to support the changes, needed to bring about a victory over this stubborn and hurtful housing crisis.

Let's take a lesson from our neighbors by making decent housing for all a statewide policy!



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## DEADLINE FOR THE APRIL ISSUE

All copy, ads and photos must be to us by

**Friday, February 26**

E-mail material to

**builder@newriverpress.com**

**or fax: (401) 356-0913**



# State releases 'COVID-19 Workplace Playbook,' reports on construction jobsite inspections



**COVID-19 Workplace Playbook:**  
*Stay Healthy. Stay Open. Stop the Spread.*

General guidance for reopening your business, and staying open safely, during COVID-19.

RHODE  
ISLAND

By Paul F. Eno *Editor*

Of Rhode Island workers who tested positive for COVID-19, more than half reported going to work while sick. That's one of the sobering findings in the *COVID-19 Workplace Playbook*, recently released by the Rhode Island Dept. of Health (DOH).

The rest of the 43-page *Playbook*, however, deals with how to prevent that, and how to guard against other workplace hazards from the virus. Fully covered are:

- Keeping exposed and symptomatic people home;
- Avoiding the "3 I's": Informal situations, indoors, and inconsistent groups;
- Remember the "3 W's": Watch your distance, wear your mask, and wash your hands;
- Responding to positive cases.

Additional resources include a "COVID-19 101" section, how to apply guidance, along with definitions and helpful references. Set up like a PowerPoint® presentation, the *Playbook* is available for free download at [Health.ri.gov/publications/guidance/covid-workplace-playbook.pdf](https://Health.ri.gov/publications/guidance/covid-workplace-playbook.pdf).

## Jobsite Inspections

As reported in detail in our November 2020 edition, surprise jobsite inspections for COVID-19 compliance are under way. The inspections are carried out under the COVID-19 Enforcement Task Force, a collaboration between DOH and the Rhode Island Dept. Business Regulation (DBR).

"Since April 2020, Task Force inspectors have conducted over 30,000 inspections across the state. The goal is to ensure that businesses are complying with DOH's regulations, as those apply to each industry, during the COVID-19 pandemic," DBR Deputy Director Julietta Georgakis Ms. Georgakis reported.

"Inspectors have visited all types of businesses, in all industries.

see *PLAYBOOK...page 36*

# Construction Loans

## One Closing - Low Closing Costs

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# Looking Ahead

## March 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](mailto:bbernal@ribuilders.org), or register online at [RIBuilders.org/vesl-training-program-details](http://RIBuilders.org/vesl-training-program-details).

🔧 ♦ **March 3<sup>rd</sup>: Continuing Education for Contractors - 2 Credit Hours** - Topic is Job Scheduling is the Key to Success. Taught via Zoom. *Details on page 15.*

♦ **March 4<sup>th</sup>: RIBA Contractor Training** - Topic is Basic HR for Small Construction Businesses. Taught via Zoom. *Details on page 26.*

🔧 ♦ **March 5<sup>th</sup>: Continuing Education for Contractors - 2 Credit Hours** - Topic is Understanding Your Construction Business Model. Taught via Zoom. *Details on page 15.*

🔧 ♦ **March 10<sup>th</sup>: Continuing Education for Contractors - 2½ Credit Hours** - Topic is Insulation and Wall Board. Taught via Zoom. *Details on page 16.*

🔧 ♦ **March 11<sup>th</sup>: Continuing Education for Contractors - 5 Credit Hours** - Topic is Residential Estimating. Taught via Zoom. *Details on page 16.*

🔧 ♦ **March 12<sup>th</sup>: Continuing Education for Contractors - 2 Credit Hours** - Topic is Dealing with Challenging Employees. Taught via Zoom. *Details on page 16.*

♦ **March 16<sup>th</sup> & 17<sup>th</sup>: 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](mailto:egeddes@ribuilders.org), or call (401) 438-7400. *Details on page 26.*

🔧 ♦ **March 19<sup>th</sup>: Continuing Education for Contractors - 1 Credit Hour** - Topic is Construction Safety Protocols for COVID-19. Taught via Zoom. *Details on page 25.*

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

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

♦ **March 23<sup>rd</sup>: RIBA Contractor Training** - Topic is Start and Grow Your Construction Business. Taught via Zoom. *Details on page 27.*

♦ **March 25<sup>th</sup>: RIBA Contractor Training** - Topic is The New Home Construction Process. Taught via Zoom. *Details on page 27.*

♦ **March 26<sup>th</sup>: RIBA Contractor Training** - Topic is Outdoor Design Trends in New Construction. Taught via Zoom. *Details on page 27.*

♦ **March 31<sup>st</sup>: Continuing Education for Contractors - 5 Credit Hours** - Topic is Deck Codes and Construction. Taught via Zoom. *Details on page 25.*

## August 2021

**August 11<sup>th</sup>-14<sup>th</sup>: JLC LIVE Residential Construction Show** - Rhode Island Convention Center, Providence. Visit [NE.jlclive.com/](http://NE.jlclive.com/) for more information.

## TBA

♦ **70<sup>th</sup> Annual Rhode Island Home Show, Featuring the de Island Flower & Garden Show and The Energy Expo** - Call (401) 438-7400 or e-mail [homeshow@ribuilders.org](mailto:homeshow@ribuilders.org). Watch for more information.

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Take more RIBA classes online at [RIBAEducates.com](http://RIBAEducates.com)

*Visit [RIBAEducates.com](http://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.  
All RIBA courses are FREE of tuition charges for members and their employees.*

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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](mailto:bsalvas@ribuilders.org), or call (401) 438-7400.*

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

## New Members

### Builder/Remodeler

**Sheehan Building Co., LLC**  
Paul Sheehan  
61 Elm Dr.  
North Kingstown, RI 02852

### ACR Construction Corp.

Carlos Rodrigues  
2170 Mineral Spring Ave., North  
Providence, RI 02911



### Subcontractor

**Northeast Foundation Repair  
LLC d/b/a Ramjack  
New England**  
Anthony Capelle  
12 Kendrick Rd., Unit 15-16  
Wareham, MA 02571

## Renewed Members

A. Calcagni & Son Inc./Calson Corp.  
ACR Construction Corp.  
Adamsdale Concrete & Products Co., Inc.  
Air Flow Inc.  
B&T Interiors Inc.  
BayScape Lawncare LLC  
Beneficial Energy Products  
Bertrand Property Management  
Ca-Gin Concrete Corp.  
Chris Electric Ltd.  
Contemporary Landscaping Inc.  
Crown Point Cabinetry  
D'Ambra Realty Corp.  
David E. Maglio & Associates PC  
Fitzgerald Building and Remodeling  
Frank Lombardo & Sons Inc.  
Gary M. Vacca Bldg. Contr. Inc.  
Housing Network of Rhode Island  
Innovative Builders  
J&L Builders Inc.

George Calcagni  
Carlos Rodrigues  
David N. Courtois  
Kevin Cullen  
Steve Wood  
Barry Mills  
Vincent Battista  
Ryan Bertrand  
Daniel T. Cassidy  
Christopher Kalil  
Ronald J. Goldsmith  
Brittany Hall  
Gary F. D'Ambra  
David Maglio  
Stephen Fitzgerald  
Frank Lombardo  
Gary M. Vacca  
Melina Lodge  
Michael Amaral  
Michael DiScullo

Jacavone Management Corp. LLC  
Joseph A. D'Angelo  
J's Broadway Appliance & TV  
M.F. Smith Associates LTD  
Millwork One Inc.  
Mulholland Audio/Video  
Power Equipment Co.  
Property Advisory Group Inc.  
R.I. Kitchen & Bath Inc.  
Reid's Remodeling Inc.  
Rhode Island Housing  
RI Home Improvement Inc.  
RJM Woodworking Inc.  
Salzberg Real Estate  
Signs & Sites Inc.  
Standish Brothers HVAC LC  
Stiller Distributors  
Vern Rainville Public Adjuster  
Wayne Electric Inc.  
Wright Excavating Inc.

John Jacavone  
Joseph A. D'Angelo  
Joseph Rendine  
Michael F. Smith  
Grant Caldwell  
Phyllis Mulholland  
Aydin A. Mustafayev  
John Bentz  
Tanya Donahue  
Brian S. Reid  
Amy Rainone  
Anthony J. Aurgemma  
Renee Mowry  
Doug Bennett  
  
Charles Standish  
Mark E. Crook  
Vern Rainville  
Wayne A. Gablinske  
William Wright

## Applications/Pending Members\*

Cornelius Board  
Alan Castro  
Mark Cummins  
Juan Delgado  
Juan Diaz  
Robert Fine  
Wayne Hawkins  
Jeremie Jones Jr  
Jeremie Jones Sr  
Kevin Keogh

Christopher Manlove  
Angelo Marin  
Frank Martinelli  
Matthew Mello  
Benjamin Miller  
Roger Paquette  
Michael Phaneuf  
Michael Ponder  
Shea Crawford  
Carey DeCosta  
Leroy Dodge

Johnathan Frisella  
Luke Hertel  
Joseph Indorato Jr.  
Albert Marsocci  
Robert Parker  
Justin Rapp  
Kathy Souza  
Chad St. Onge  
Jose Tacuri  
Stephen Waters  
Zachary Willette

\*Subject to Rhode Island Contractors' Registration and  
Licensing Board. Company name will be printed once application is approved.



## Board updated on wetlands rules

By Paul F. Eno *Editor*

With proposed statewide regulations for freshwater wetlands in the spotlight, the Rhode Island Builders Association has submitted 75 pages of arguments from three economists to the Rhode Island Dept. of Environmental Management (DEM) about why the draft rules need to improve before being promulgated.

That was the word from RIBA Executive Officer John Marcantonio to the association's Board of Directors on February 2<sup>nd</sup>.

"This document contains a comprehensive series of arguments from the economic side of things, to evaluate the state's cost/benefit analysis of the proposed regulations," Mr. Marcantonio said. "In addition, a third-party wetland scientist has also done a comprehensive review of proposed regulations."

*The full response to the proposed regulations by two economists was reprinted in full in the February issue of The Rhode*



**The RIBA Board of Directors meets via Zoom on February 2<sup>nd</sup>.**

Island Builder. Additional comments to DEM, submitted by RIBA's Environmental Committee, are reprinted below. An in-depth interview with Bryant University

economist Edinaldo Tebaldi on the subject is on page 28.

In other matters, RIBA government see **BOARD...page 36**

## RIBA spells out reasons why proposed wetlands regulations need revision

By Paul F. Eno *Editor*

As we go to press in mid-February, proposed statewide freshwater wetlands regulations are still in process, and the Rhode Island Builders Association and its industry partners continue to make the case that the draft rules need revision.

The association is concerned that the lack of a statewide housing policy will cause these new wetlands regulations, if promulgated as they are now proposed, to further erode the state's ability to produce the housing it needs, deepening the housing crisis and its economic impact.

RIBA has offered large amounts of independent written testimony to the Rhode Island Dept. of Environmental Management (DEM) from experts, including three economists and a wetlands scientist.

RIBA's Environmental Committee recently commented in detail to DEM on the proposed regulations, by means of a letter from Co-Chairmen Thomas E. D'Angelo and Timothy A. Stasiunas.



Thomas E. D'Angelo and Timothy A. Stasiunas

"When the enabling legislation for statewide freshwater wetlands regulations was enacted in 2015, we hoped the final result would produce clear, predictable and reliable rules and processes applicable in every municipality. This would help much-needed housing production, while protecting the environment," Mr. Stasiunas said. "This has not been achieved."

The Environmental Committee's response to DEM specifically cites these areas of concern:

- The increase to 200' buffers on all, what the proposed regulations refer to as, "blue line" streams in "Region 1," regardless of width or disposition. This is currently addressed in drinking water watersheds, and is not necessary outside of those areas.

- The increase from previously 0' to 50' or 100' on vernal pools, depending on confusing criteria, could result in confiscation of 38,000 square feet, just under .9 acres, on a 20' diameter vernal

see **WETLANDS...page 34**

# PPP: Can you have seconds?

Yes, but the deadline to apply is March 31<sup>st</sup>.

## *National Association of Home Builders*

The Small Business Administration and U.S. Treasury Dept. have reopened the expanded Paycheck Protection Program (PPP) for both new borrowers and for certain existing borrowers to apply for second loans.

The National Association of Home Builders (NAHB) offers a series of webinars to help members understand their eligibility for the forgivable loan programs under the \$900 billion COVID-19 relief package signed into law by President Donald Trump in December. Members can access recordings of those webinars and slides at NAHB.org.

The deadline to apply for the new loan program is March 31<sup>st</sup>, but if you are interested in applying, it is important to work with an SBA-approved lender as soon as possible.

Please note: The SBA and Dept. of the Treasury continue to update guidelines and publish new direction on the application and use of these funds on a near-daily basis. Please stay tuned to NAHB communications for information as it becomes available.

## *Who is eligible?*

- Small and medium-sized businesses with fewer than 500 employees;
- Not-for-profits with fewer than 500 employees, including 501(c)(3), 501(c)(6), 501(c)(19) organizations;
- Sole proprietors;
- Self-employed individuals; and
- Independent contractors who typically receive 1099s.

## *How do I apply?*

This program is not provided through SBA directly, so the first step to qualifying for a PPP loan is to find an SBA-approved lender in your community. Your lender can guide you through the application process.

Borrowers can apply for a First Draw and Second Draw PPP Loan until March



31<sup>st</sup>, through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, eligible non-bank lender, or Farm Credit System institution that is participating in PPP. All Second Draw PPP Loans will have the same terms regardless of lender or borrower.

For information, you can also contact the SBA's Providence Office at (401) 528-4561 or the Boston Office at (617) 565-5590.

## *Questions and Answers*

Here are some common questions and answers for members of the Rhode Island Builders Association.

### **Q. Are home builders engaged in building for future sale, land developers and multi-family developers and property owners eligible for the PPP First Draw and Second Draw loans?**

A. SBA guidance on the first round of PPP loans excluded home builders engaged in building homes for future sale, land developers and multifamily developers and property owners from PPP eligibility. These groups were also excluded from the Second-Draw PPP loans in the coronavirus relief package that authorized the expansion of the PPP.

Despite many requests to SBA and Treasury for clarity on these exclusions, as of this writing, no guidance or definitions have been provided. If you have questions regarding your PPP eligibility, please consult with your legal representative and SBA-approved lender.

### **Q. What are allowable uses for Paycheck Protection Program loans?**

A. Payroll must account for 60 percent of your costs under the program. Other

allowed costs relate to the continuation of group healthcare benefits; employee salaries (including commissions); mortgage, rent and utilities payments; interest on any other debt obligations that were incurred before the covered period; and worker-protection costs related to COVID-19.

Also allowed are certain expenditures that are made to facilitate the adaption of the business activities of a borrower to comply with requirements established or guidance issued by federal, state and local governments related to COVID-19; and payment for certain business software or cloud-computing services.

### **Q. What size business loan do you qualify for?**

A. The CARES Act allows businesses to take out loans equal to 2.5 times their average monthly payroll from 2019 or 2020, with the total capped at \$10 million (\$2 million for the PPP Second-Draw Loan). Payroll figures include salary and wages, healthcare benefits and paid sick leave.

### **Q. What's the interest rate on Paycheck Protection Program loans?**

A. It's a 1 percent fixed rate.

### **Q. What timeframe can borrowers use to determine their loan amount?**

A. New borrowers can choose 2019 or 2020 as the base period for their loan calculations. Borrowers who apply for PPP loans in 2021 and who are not self-employed (including sole proprietorships and independent contractors) are also permitted to use the precise 1-year period before the date on which the loan is made to calculate payroll costs if they choose not to use 2019 or 2020.

Borrowers may use their average employment over the same time periods to determine their number of employees, for the purposes of applying an employee-based size standard.

Alternatively, borrowers may elect to use SBA's usual calculation: the average number of employees per pay period in the 12 completed calendar months prior to the date of the loan application (or the average number of employees for each of the pay periods that the business has been

see PPP..page 35



## National's Mike McDole to retire, Wagar and Pelletier promoted

Michael McDole, senior vice president of sales at National Building Products/National Lumber, is retiring as of March 31<sup>st</sup> after nearly 20 years with the Mansfield, Mass.-based company.

A longtime member of the Rhode Island Builders Association, Mr. McDole has been a familiar face at RIBA events over the years, and National a great supporter of the association's activities.

Mr. McDole joined the company 2001 as sales manager responsible for southern Massachusetts and Rhode Island. He was promoted to vice president of sales in 2007, responsible for the eastern and southern



Michael McDole, David Pelletier and Dean Wagar

coast region. He was a driving force behind National's expansion into Rhode Island, with the 2010 opening of the location in Warwick.

Mr. McDole lives in Narragansett, and has been in the building materials business since 1983. He initially worked for

84 Lumber, then moved to JT's Lumber in Rhode Island, where he worked his way up to vice president/general manager. He left JT's in 2000 to start up the Building Supply Channel Inc. with industry veteran Greg Brooks.

### Promotions

Continuing a tradition of promoting from within the company, National Lumber has announced the promotion of Dean Wagar to senior vice president of sales, overseeing all aspects of sales for the company; and David Pelletier to Executive Vice President, with oversight of overall operations of the company as *see MEMBER NEWS...page 35*



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## *Professional Women in Building : PWB NEWS*

Members and guests gathered for the first virtual PWB event of 2021! Our Special guest was Jeffery Deckman, internationally recognized award-winning author and conscious leadership strategist. Jeffrey led the conversation about how women will be at the forefront of future leadership. Each attendee was able to introduce themselves and reflect on their take-aways from the presentation. A great blend of professional development and networking.



**Stay tuned for our next event this Spring!**

### ***PWB Officers***

Linda Bohmbach - President  
Jacqueline Pagel - Vice President  
Sophia Karvunis -Treasurer/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>



## 2020 summary: Residential New Construction Program

### nationalgrid UPDATE

with Laura Rodormer



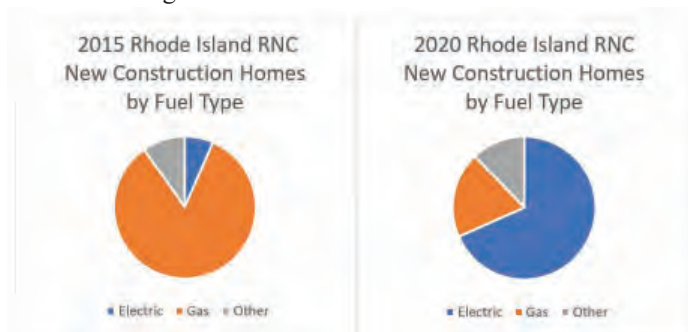
Despite the challenges associated with COVID-19, 2020 was a successful year for the program. National Grid's Residential New Construction (RNC) Program field operations closed in March as a safety precaution. Program staff continued to provide technical support via remote means and developed a set of safe procedures to allow inspections to resume in June.

Here a breakdown of 2020 RNC participation:

- Total Homes Served: 693
- Total New Construction: 428
- Total Renovation/Rehabilitation/Adaptive Re-Use: 265
- Total Market Rate Homes: 328
- Total Affordable Homes: 365

### Trends

Since 2015 we have seen a significant increase in the percent of new-construction homes with electric heat (air source heat pumps) versus natural gas.



We have also seen an increase in the number of Zero Energy Homes in the program. There are over 200 units of Zero Energy/Passive House construction in the RNC Program's pipeline.



National Grid offers free technical support and incentives for builders building energy efficient homes, including custom support for fossil fuel-free, DOE Zero Energy Ready and Passive House homes. Call us at (888) 887-8841 for more information.



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Anthony Barboza of M. Barboza & Sons Roofing & Sheet Metal

## A lifetime of solid work!

By Paul F. Eno *Editor*

Not many members of the Rhode Island Builders Association started making jobsite visits at the age of four. But meet Anthony Barboza!

"Sometimes my mom would be busy around the house, having two kids, so my father, Manny, would pick me up at, say, 8 in the morning. I would drive around all day in the truck and go check jobs with him," Anthony recalls. "I went on my first routes with him when I was 4. I pretty much grew up in the shop."

That was in the early 1990s. But even before that, construction work was in Anthony's blood.

"My grandfather was in sheet metal work in the Pawtucket area. He worked for himself and for different people," Anthony says.

In the early 1980s, Manny and his dad added roofing to the family repertoire, and *voila!* M. Barboza & Sons Roofing/Sheet Metal was born.

Anthony grew up in Lincoln, attending high school and getting his feet wet in college.

"College wasn't my cup of tea, so I said, 'Let me step into the family business because that's what I'm accustomed to,'" Anthony remembers.

"Sometimes people tell me I should have stayed in college, but my father never went to college and he made a successful business. I knew that I could get what amounted to a college education through my father, and that's what ended up happening. I made the right decision, and I fell in love with the business."

One big advantage Manny gave Anthony had to do with estimating.

"My dad hired estimating guys who were retired and just looking for a side gig. One was with us for three years, and he taught me everything about estimating," Anthony says. "I also learned that



Anthony Barboza

this business is always changing. Nothing is ever the same."

Anthony began working full-time for the family business in 2008.

M. Barboza & Sons Roofing/Sheet Metal is based in Central Falls, but will work around Rhode Island and anywhere in Connecticut and Massachusetts that's within an hour's drive, according to Anthony.

"It all depends on the job. If it's the right job with the right pricing and everything works out, we'll go out to, say, Springfield," he states.

The company does its own sheet metal work, including trim. Generally, there's a commercial crew of 12-15, and a shingle crew of 10. These numbers can increase, depending on workload.

So, what does the future hold for M.

Barboza & Sons Roofing/Sheet Metal?

"We've been making our way through the COVID-19 pandemic like all other businesses, following the rules and staying safe. In the first three or four months, we had people who wanted to hold off on projects and there were a few hiccups. But we adjusted," Anthony says.

"Everybody has to do their part. We're going to continue getting through it. With something like COVID, you have to go right after it. Now our goal is to grow the business," he adds.

This includes getting the word out about the company, and making more contacts with general contractors.

"Growth has been our solid goal for the last five years or so, since I started handling the estimating and working in the office."

This is where RIBA has been a big help. The Barbozas joined the association in 1996.

"I like reading all the different articles in the monthly magazine because it furthers my education in an industry that's always changing," says Anthony. "It keeps us up to date with new things that are happening inside the industry, and what's happening outside that affect us."

The company has made many valuable connections through RIBA as well.

"Networking is the key. You might reach out to this person, and that person might reach out to you, and that's a great RIBA benefit," Anthony says.

He also praises the tuition-free education for members and their employees.

"Business is good, and we're going to keep the wheels turning. We don't need to get every roof, but as many as we can!"

Find out more at [MBarbozasonroofing.com](http://MBarbozasonroofing.com).

**M. Barboza & Sons Roofing  
& Sheet Metal Co., Inc.**
**Principal: Manuel "Manny" Barboza**
**RIBA member since: 1996**
**Focus: Roofing and Sheet Metal Work**
**Founded: 1983**
**Based: Central Falls, Rhode Island**





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'You have to expect some tough questions from your students, and you really have to know your stuff! You've got to be confident in what you're talking about. You've got to be animated.'

-Mike Guertin's advice to potential instructors

## CDP...from page 1

the Rhode Island Contractors' Registration and Licensing Law" and "Advanced Framing," among other courses.

"I know many contractors throughout the country, and many of them are just yearning for educational opportunities like this. They want to be good business people and good technicians. They want to be good at their jobs, good with their hands, and they would give a lot to have a program like this."

Mr. Guertin, a nationally known instructor in his own right, pointed out that the CDP courses are free of tuition charges for members and their employees, and include all the courses necessary to fulfill state-mandated continuing-education requirements.

What's Mike's advice to potential CDP instructors?

"You have to expect some tough questions from your students, and you really have to know your stuff!" Mike said. "You've got to be confident in what you're talking about. You've got to be animated."

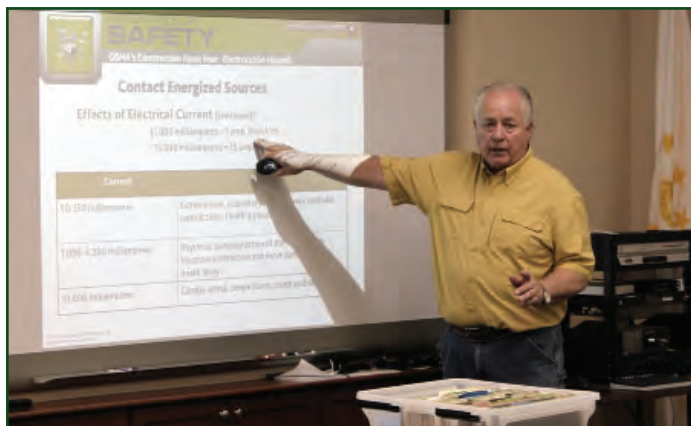
He pointed out that many contractors have only a basic knowledge of essential business practices, and that watching them learn about them is rewarding.

"I find that when I talk about business and accounting essentials, much of it is news to them. And they're like kids in a candy store. They just eat it up! They're like, 'Wow, I didn't know that!'"

Teaching certification classes like "OSHA-10" and the "RRP Lead Refresher" is Scott Asprey of Risk & Safety Management Co. and RIBA's official safety officer.

"The classes I'm teaching with the CDP seem to be greatly valued and appreciated by many people, everything from the OSHA classes to the classes on contracts to the four-hour lead classes," Mr. Asprey commented.

"We can tell that by the surveys given to each class. They're grateful for the educational opportunities, especially in the midst of this pandemic, to keep their jobsites safe."



Scott Asprey reviews the essentials of jobsite safety.

Carlos Lora of Halmac Construction became a CDP instructor because he felt that "it was the right time." In fact, Mr. Lora led the first Zoom class ("Residential Blueprint Reading") when CDP classes went online in early 2020 because of the pandemic.

"The CDP, and the experience of teaching in it, is very special, and the good affects can be everlasting," said Mr. Lora, who also teaches "Residential Estimating."

"I hope to teach more, to grow from where we are now, because, as I say, the good results can be massive for contractors and the industry."



Carlos Lora leads the first CDP online class in April 2020.

Justin Zeller of Red House Custom Building teaches classes like "Job Scheduling is the Key to Success" and "Residential Estimating."

"In every single class, I say that the reason I'm teaching is primarily to help prevent others from going through the same sort of heartbreaking and devastating mistakes that I made early on in my career," Mr. Zeller explained.

"If somebody had given me the ability to skip five or six years of those mistakes, it would have made a big difference. Nine out of 10 contractors go out of business within their first 10 years," he added.

"These coming to the classes are looking for ways to not be one of those nine. They're looking for ways to be ones who survive. Overall, that's amazing for our industry and our industry's reputation."

For details on how to become an instructor, how to create classes, scheduling, compensation and other details, contact Bob Salvas at (401) 438-7400 or [bsalvas@ribuilders.org](mailto:bsalvas@ribuilders.org).



Justin Zeller



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](mailto: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:

### *Job Scheduling is the Key to Success*

March 3<sup>rd</sup>

**WHEN:** Wednesday, March 3<sup>rd</sup>, 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](mailto:bsalvas@ribuilders.org), or call (401) 438-7400.

Join instructor Justin Zeller to learn about the effect of job scheduling on making money, client happiness and professionalism.

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.



*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](mailto:bsalvas@ribuilders.org)  
or call (401) 438-7400.*

2 Credit Hours:

### *Understanding Your Construction Business Model*

March 5<sup>th</sup>

**WHEN:** Friday, March 5<sup>th</sup>, 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](mailto:bsalvas@ribuilders.org), or call (401) 438-7400.

In order to grow a business to the next level, you need a good understanding of your business model. This class will discuss the nine building blocks to a repeatable and scalable business.

The instructor is Bill Cunningham.

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](mailto:egeddes@ribuilders.org)**



## RIBA Contractor Training

2½ Credit Hours:

### *Insulation & Wall Board*

March 10<sup>th</sup>

**WHEN:** Wednesday, March 10<sup>th</sup>, 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 Jon Erickson for a class that focuses on the building science behind insulation and air tightness codes.

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.



5 Credit Hours:

### *Residential Estimating*

March 11<sup>th</sup>

**WHEN:** Thursday, March 11<sup>th</sup>, 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 Justin Zeller, this course covers basic construction math and how it is used to estimate the labor and material costs of a residential construction project.

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.



2 Credit Hours:

### *Dealing with Challenging Employees*

March 12<sup>th</sup>

**WHEN:** Friday, March 12<sup>th</sup>, 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.

This program provides a very specific process developed to reverse the "power advantage" from a manipulator/challenging employee back to the manager/owner.

Jeff Deckman is the instructor.

You must pre-register for this course. Registered 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.



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# Featured Products and Services for March 2021



*A Rhode Island Builder Magazine  
Special Section*



# TruExterior®

## Siding & Trim



### Quick Facts

- Will not decay due to rot
- Resists damage from bugs for long-lasting beauty
- Can be milled in any way to create custom profiles
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- Fasten close to the edge, no mushrooming, no pre-drilling, no end sealing, no kidding
- Allows for tighter joint gaps compared to wood, PVC or vinyl siding and trim
- Service and technical installation team available to help you at all times
- Historically accurate profiles stay true to the beauty of the past

### Engineered to Make Building Better

TruExterior® poly-ash siding is unlike any other siding, invented to address issues common with other exterior products on the market. It's a siding material that offers a high level of dimensional stability, and is ideal for applications with ground or masonry contact. TruExterior® gives builders the freedom to build beautiful homes with confidence.

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## Please do not enter if you:

- have had any of the symptoms listed below in the past three days<sup>1</sup>
- are a close contact of a person who tested positive for COVID-19 within the past 14 days<sup>2</sup>

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:<sup>1</sup>



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.

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

<sup>2</sup>Does 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/](https://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](https://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](mailto: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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Visit [www.PELLA.com/about/corporate/pella-stories/integrated-rolscreen](http://www.PELLA.com/about/corporate/pella-stories/integrated-rolscreen) for more information or, better yet, visit one of Pella's four convenient locations!

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[www.RILBMDA.org](http://www.RILBMDA.org)





1 Credit Hour:

## Construction Safety Protocols for COVID-19 March 19<sup>th</sup>

**WHEN:** Friday, March 19<sup>th</sup>, 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.



5 Credit Hours:

## Deck Codes and Construction March 31<sup>st</sup>

**WHEN:** Wednesday, March 31<sup>st</sup>, 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.

Deck codes have undergone more changes than any other portion of the residential code. Learn what you need to design and build code-compliant decks using prescriptive measures outlined in the code, and code-compliant standards.

Class is taught by Mike Guertin.

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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## OSHA-10 Course

March 16<sup>th</sup> - 17<sup>th</sup>

**WHEN:** Tuesday and Wednesday, March 16<sup>th</sup> and 17<sup>th</sup>, 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, taught by Scott Asprey. The course is geared to train safety directors, job foremen

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

Each person completing the course will receive a copy of the OSHA Standard 29 CFR Part 1926 and an OSHA-10 certification card. Every person working on a municipal or state construction project with a total project cost of \$100,000 or more must have card certifying their completion of an OSHA 10-Hour training program on their person at all times while work is being performed.

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

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

You must pre-register for this course. Non-member payment is due upon registration. Participants must provide proof of employment with a member company for the class to be free.

RIBA

## Basic HR for Small Construction Businesses

March 4<sup>th</sup>

**WHEN:** Thursday, March 12<sup>th</sup>, 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 Gary Convertino, this class will help you deal with critical human resources in your construction business.

Topics covered will include:

- Dept. of Labor guidelines,
- Performance evaluations,
- Promotions
- Onboarding/offboarding
- Hiring/recruitment,
- Benefits.

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.

RIBA

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## *Start and Grow Your Construction Business*

March 23<sup>rd</sup>

**WHEN:** Tuesday, March 23<sup>rd</sup>, 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.

If you're looking to start your own business or perhaps re-start your business after the health crisis, this class with instructor David Lucier will cover all aspects of successful business ownership. It's a must for those who don't have a lot of business experience.

You must pre-register for this course. Participants must provide proof of employment with a member company for the class to be free.



## *The New Home Construction Process*

March 25<sup>th</sup>

**WHEN:** Tuesday, October 13<sup>th</sup>, 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 Elise Geddes to learn about the steps you will need to keep in mind before you build a new home for spec or for contract.

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.



## *Outdoor Design Trends in New Construction*

March 26<sup>th</sup>

**WHEN:** Friday, March 26<sup>th</sup>, 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.

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# Edinaldo Tebaldi

Professor of Economics, Bryant University

*Dr. Tebaldi is a professor of economics and director of the Honors Program at Bryant University. A native of Brazil and former World Bank staffer, he often is sought out by Rhode Island leaders seeking ways to foster economic growth in the region. He holds a doctoral degree in economics from the University of New Hampshire. Dr. Tebaldi is the author or co-author of numerous articles in prestigious academic publications, including Applied Economics and the Journal of Economic Development. He recently testified at an online public hearing by the Rhode Island Dept. of Environmental Management (DEM), heavily criticizing the proposed statewide freshwater wetlands regulations, still in the approval process as of this writing.*



**THE BUILDER:** How would the proposed statewide freshwater wetlands regulations harm the housing market and exacerbate the housing crisis?

**TEBALDI:** The regulations limit the amount of land that will be available for development. DEM provides the numbers right in its cost/benefit analysis of the proposed regulations, in terms of how many acres of land will be unavailable for development. The impacted area could range from approximately 33,000 acres to 58,000 acres. Once you make less land available for development, then, of course, you're limiting residential and commercial development. What their cost/benefit analysis does is to calculate what they call the "loss of property value." That's when they are basically calculating how much we're losing because we cannot build new real estate in those places. They consider the possibility that we may increase the price of surrounding properties. But if you can't build on certain land, that means you don't have a house that adds value on the other end. You might also have an increase in prices of other properties.

Their report does account for that, but that's it. The DEM report does not account for anything else that could happen in addition to those losses to our economy. If we don't build new houses because we don't have available land, we will not have new people living there. The people who could be living in those housing units that were never developed would be spending locally, would be going to school, and paying taxes.

All those activities are not in the state's cost/benefit assessment of the proposed regulations when it comes to the effects on our

state. And that's the problem.

**THE BUILDER:** In your written response to the Rhode Island Dept. of Environmental Management (DEM), co-authored with Dr. Laura Beaudin of the Bryant University economics faculty, submitted to DEM in January, you use the term "benefit transfer." Can you explain what that is?

**TEBALDI:** In economics, the benefit transfer method estimates economic values for ecosystem activities by applying data from existing studies already completed in another location.

To use this method, in the case of Rhode Island's proposed wetlands regulations, you would

study what other states have done when they faced a similar situation. Of course, you would rely on the same principles to calculate the benefits to society, and also the costs to society.

That means you have to go into the work done by other researchers in-depth first. We call that a "literature review." This helps apply what we know about a subject and process to, in this case, evaluate the cost/benefit analysis used by the state to justify the proposed wetlands regulations.

I've actually done quite a few of these studies on benefit transfers and cost/benefit analyses, providing advice as a professor or during my time at the World Bank. It's pretty standard.

As for our response to the state's analysis on the costs and benefits of these proposed regulations, we didn't do any heavy lifting here. We didn't try to replicate or assimilate what prior researchers had done, but to use the work they presented to ask our own question: "Is this good enough for decision-making in Rhode Island, or should we look with more critical eyes to ensure that we are making the best use of information here?"

**THE BUILDER:** So as far as DEM's use of the benefit transfer scenario, can you be specific about what is not being considered as far as benefits or detriments in the proposed regulations?

**TEBALDI:** That's an excellent question because, to me, that's where the report has gone wrong.

So, we assume that someone has done the proper groundwork for, in this case, the proposed wetlands regulations, that the transfer

see *INTERVIEW...next page*



## INTERVIEW...from previous page

benefit methodology they have used is good enough. We presume that (for analysis of the regulations' impact) we can use everything they have done in terms of the estimated benefits to society without forcing us to do the same. We then assume that we can transfer the benefits from the locations where they gathered data to a new location. In this case, that new location is Rhode Island. But here's the problem.

DEM used three studies, one from Massachusetts, one from Delaware, one from New Jersey. They took the average of the benefits they found for protecting wetlands and applied them to Rhode Island.

You can't do that unless you can be sure that the scenarios and the situations presented from those three other states are very similar to our own condition. And you have to explain why that's the case. You have to show the similarities. The problem here is that the state's cost/benefit analysis doesn't do that.

So, the claim that the studies from these three states are the best benchmarks we should use to measure the benefits to our own state is faulty. Perhaps what they found will underestimate the true benefits. Perhaps the benefits are larger, but it could also be the opposite.

What I'm saying is there is a need to improve or to make sure that these benchmarks are good benchmarks for Rhode Island. If they are not, we should move in another direction and do the calculations ourselves, when it comes to those potential benefits.

**THE BUILDER:** As far as you know, were any actual economists involved in drafting this analysis?

**TEBALDI:** I don't know because there was no information regarding authorship on the document that I received.

**THE BUILDER:** You submitted your written response to DEM in January, and we printed your and Dr. Beaudin's response to the proposed regulations in our February magazine. Have you received any reaction to that from DEM?

**TEBALDI:** I have not.

**THE BUILDER:** What's the next step for you in this process of responding to the proposed regulations?

**TEBALDI:** I don't have an agenda here. I'm neither for nor against regulations. I think we always have to do what is best for protecting our environment, but at the same time we have to look for the potential side effects of our decisions. We have to mitigate whatever the negative effects of those decisions may be.

To me, what's happening with these regulations is that the DEM's cost-benefit analysis is incomplete. It does not provide a complete assessment of the cost to our economy. There is no recommendation for possible mitigation to reduce the potential costs that we would face.

So, the next step is to improve on what the state has presented, making sure that we get both the benefits and the costs right as we look for options to mitigate the downside of these regulations. That should all be in their cost/benefit assessment. That will ensure that we can make better decisions.

Of course, if they go ahead and implement these regulations as proposed, we would see the possibly unintended consequences, then implement responses. Those consequences are what have to be addressed before implementation.

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# VESL classes continue to produce skilled workers for the industry



Alexander Ruiz

By Paul F. Eno *Editor*

“We have many employers who are waiting for you to finish this class. Be on time, pay attention, and you will learn what we have laid out for you.”

With those words, Betty Bernal, the Rhode Island Builders Association’s Latino outreach coordinator, welcomed 24 students to the Vocational English as a Second Language (VESL) Basic Carpentry class last November 2<sup>nd</sup>.

Fast-forward to January, and the continued success of the program is vividly illustrated by the accomplishments of enthusiastic students like Alexander Ruiz, who started with the class that began in November.

Alex is now an entry-level carpenter with Grenier Construction Co., Inc., based in North Kingstown.

“In a way, I was working in simple carpentry already, helping build sets for several theaters. But when the COVID-19 pandemic hit, the theatres closed. In fact, the entertainment industry lost \$30 billion last year,” said Alex, a Providence native and the son of Guatemalan immigrants who came to Rhode Island in the 1970s.

“So I was handy with carpentry and really enjoy the work, but now what I’d been doing was either non-existent or hadn’t bounced back. So, I needed to find something, but it was very hard to find anything,” he recalled.

Then his mom heard about the VESL program.

“I heard from my mom that there was a great program through the Dorcas Institute. The basic carpentry class was about to start (last fall), and they helped you find jobs,” said Alex.

He got on the phone and spoke with RIBA Latino Outreach Coordinator Betty Bernal.

“Betty told me the specifics about the program, and what they were going to do. I also found out that I could get my OSHA-10 card through the program.”

Alex said: “Sign me up, please!”

“Alex was one of the eager applicants we had for the current VESL program,” Ms. Bernal said. “When I interviewed him, he expressed his desire and commitment to participate. He saw in this opportunity the best venue that provides an opportunity where he can grow.”

Alex called Betty after receiving his VESL acceptance, to express his gratitude.

“He contacted me again when he was accepted to the job we referred him. He is one of the students who always signs in before class starts, and as instructor Chen Chorrk mentioned to the class, with his active participation, attendance and by following up on activities an assignments, he and all others in the class are the living proof that our VESL program is producing a well-prepared and committed workforce for the residential construction industry.”

Alex loved the VESL classes.

“Since I had some experience already, some of the course was a bit easier for me. But at the same time, there were a lot of things I did learn. And there were many

things I thought I knew, then realized I didn’t know them that well. Through VESL, I brushed up on all my math, too.”

In mid-January, as the VESL course was still under way, Alex got a call from Garrett Grenier of Grenier Construction. Was Alex looking for work?

“I said ‘absolutely’! And Garrett is now my supervisor.”

The work at Grenier is varied, Alex is using his skills and learning more, and he’s loving it. He’s using his strong work ethic too.

“Get it right! It’s like, do it again if you have to, but make sure it’s right.”

Alex has his eye firmly fixed on the future, and possibly a supervisory position.

“I’m excited to see where I can go in this epic venture!”

VESL is a 15-week, 150-hour course funded by grants from Real Jobs Rhode Island, free of charge to students and employers.

Administered by Ms. Bernal and RIBA Director of Workforce Programs Cheryl Boyd, the programs boasts instructors like Julius Dover and Brian Hull of the Dorcas International Institute of Rhode Island, and Construction Manager Chen Chorrk.

Currently, classes are taking place via live teleconference until COVID-19 restrictions on live events are eased.

To learn more about RIBA’s trade training, contact Elise Geddes, (401) 438-7400 or e-mail [egeddes@ribuilders.org](mailto:egeddes@ribuilders.org).

For specific information about VESL, contact Betty Bernal at (401) 500-9146 or [bbernal@ribuilders.org](mailto:bbernal@ribuilders.org), or register online at [RIBuilders.org/vesl-training-program-details](http://RIBuilders.org/vesl-training-program-details).

RIBA





# Final independent contractor rule takes effect March 7

## National Association of Home Builders

The U.S. Dept. of Labor (DOL) has announced a final rule clarifying the definition of “employee” under the Fair Labor Standards Act (FLSA) as it relates to independent contractors.

While the rule will make it easier for businesses to classify workers as independent contractors, it is still unclear if it will ultimately be implemented by the incoming Biden administration, according to a statement from the National Association of Home Builders (NAHB).

The final rule would provide more clarity to employers in determining whether a worker is an independent contractor or an employee under the FLSA. NAHB has called on DOL to take steps to provide greater clarity to employers and workers in light of the often-conflicting federal tests

that exist, and has urged further action to harmonize the definition of “employee” across all relevant statutes.

“NAHB is pleased that, at our request, the new rule includes specific examples of how it would relate to the construction industry,” the statement said.

Though the rule is intended to take effect 60 days after it is published in the Federal Register, the DOL under the new Biden administration could delay the effective date and support legal challenges to keep the rule from being implemented.

The DOL’s final independent contractor rule as issued today still relies on an economic realities test to determine employment status, but adopts a more streamlined five-factor approach.

Two “core factors” are given greater weight in making this determination — the nature and degree of the employer’s control

over the work, and the worker’s opportunity for profit or loss based on personal initiative and/or investment. These factors help determine if a worker is economically dependent on someone else’s business or is in business for himself or herself.

The three other factors that may serve as additional guideposts in the analysis are the amount of skill required for the work; the degree of permanence of the working relationship between the worker and the potential employer; and whether the work is part of an integrated unit of production.

The final rule was published in the Federal Register on January 7<sup>th</sup> and will take effect on March 8<sup>th</sup>.

For more information, feel free to contact NAHB’s David Jaffe at (800) 368-5242 x8317 or Alexis Moch at x8407. Read the final rule at [DOL.gov/newsroom/releases/whd/whd20210106](https://www.dol.gov/newsroom/releases/whd/whd20210106).



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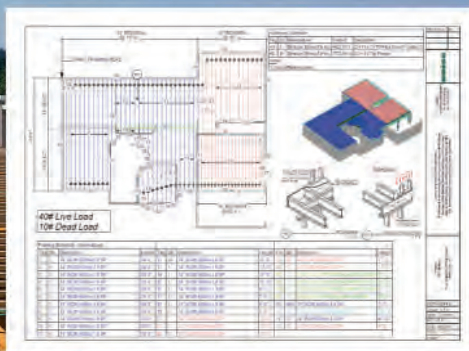
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# Housing Choices Act is finally law

Local zoning changes now require a simple majority vote rather than two-thirds, promising greater housing production.

It took three and a half years of lobbying by Gov. Charlie Baker, his officials, and every home builders association in the Bay State, but the Housing Choices Act has finally become law.

Officially dubbed An Act Enabling Partnerships for Growth (House Bill No. 5250), the law is meant to affordable housing production and availability in Massachusetts, the law makes critical

changes to the state's Zoning Act (G.L. c. 40A), the Smart Growth Zoning and Housing Production Act (G.L. c. 40R) and the Smart Growth Zoning School Reimbursement Act (G.L. c. 40S).

From the standpoint of housing production, the most notable change is in the Zoning Act: The votes required to pass any municipal zoning ordinances and bylaws now are a simple majority rather than a supermajority of two-thirds on any municipal board.

Specifically, these measures are affected:

- Multifamily housing or mixed-use development in an eligible location;
  - Accessory dwelling units, whether within the principal dwelling or a detached structure on the same lot;
  - Open-space residential development;
- Also included are special permits:
- Multi-family housing or mixed-use development in an eligible location;
  - An increase in the permissible density of population or intensity of a particular use in a proposed multi-family or mixed-use development pursuant to section 9;
  - Accessory dwelling units in a detached structure on the same lot;
  - or a decrease in the amount of parking required for residential or mixed-use development pursuant to section 9;

The simple-majority rule also applies to:

- Approving transfer of development rights (TDR) zoning or natural resource protection zoning in instances where the adoption of such zoning promotes concentration of development in areas that the municipality deems most appropriate for such development, but will not decrease the maximum number of housing units that can be developed within the municipality;
  - or modifying regulations concerning the bulk and height of structures, yard sizes, lot areas, setbacks, open space, parking and building coverage requirements to allow for additional housing units beyond what would otherwise be permitted under the existing zoning ordinance or by-law; and
  - Adopting a smart growth zoning district or starter home zoning district in accord with section 3 of chapter 40R.
- The law also lowers the threshold for the approval of special permits to a simple majority for:
- Multifamily housing located within a half mile of a commuter rail station, subway station, ferry terminal or bus station as long as at least 10 percent of the housing is "affordable" to and occupied by households whose annual income is less than 80 percent of the area-wide median (AWM) income as determined by the U.S. Dept. of Housing and Urban Development. The affordability period has to be at least 30 years.
  - Mixed-use developments in centers of commercial activity in city, town and village, with the same inclusionary zoning restrictions as above.
  - A reduced parking-space-to-residential-unit ratio requirement.

Read the full version of An Act Enabling Partnerships for Growth (House Bill No. 5250) here: [MAlegislature.gov/Bills/191/H5250](http://MAlegislature.gov/Bills/191/H5250).

## 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](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).





# Lumber prices continue to hobble housing affordability

## National Association of Home Builders

Soaring lumber prices are adding thousands of dollars to the cost of a new home, pricing out millions of potential home buyers and impeding the residential construction sector from moving the economy forward, according to the National Association of Home Builders (NAHB).

According to Random Lengths, a key source of information for the wood-products industry (Randomlengths.com), the price of lumber hit a record high during the week of February 7<sup>th</sup>, and is up more than 170 percent over the past 10 months.

## Help from D.C.?

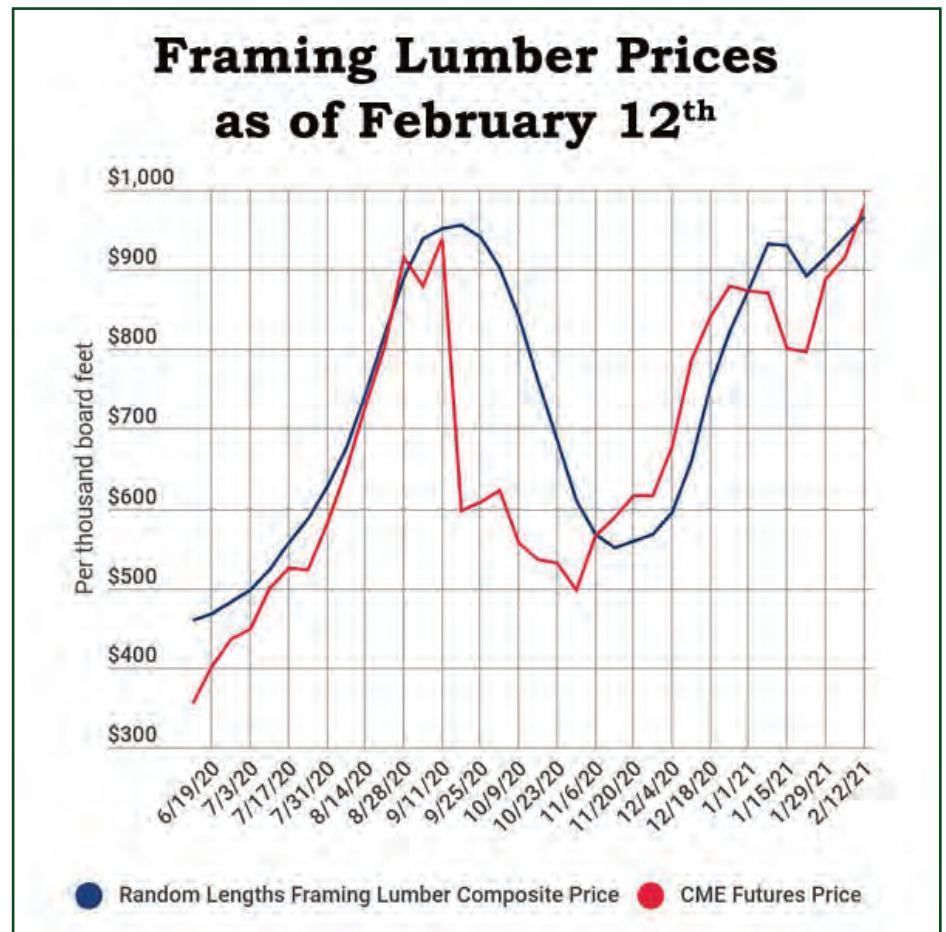
“NAHB is urging President Joe Biden and Congress to help mitigate this growing threat to housing and the economy by urging domestic lumber producers to ramp up production to ease growing shortages and to make it a priority to end tariffs on Canadian lumber shipments into the U.S. that are exacerbating unprecedented price volatility in the lumber market,” said NAHB Chairman Chuck Fowke, a custom home builder from Tampa, Florida.

Lumber price spikes are not only sidelining buyers during a period of high demand, they are causing many sales to fall through and forcing builders to put projects on hold at a time when home inventories are already at a record low, according to NAHB.

“The increase in lumber prices is forcing our company to delay construction starts, which will only exacerbate the lack of supply in our market,” said NAHB First Vice Chairman Jerry Konter, a home builder and developer from Savannah, Georgia.

Alicia Huey, a high-end custom home builder from Birmingham, Ala., and second vice chairman of NAHB, said that the price of her lumber framing package on an identically-sized home has more than doubled over the past year, from \$35,000 to \$71,000.

“This increase has definitely hurt my



business,” she said. “I’ve had to absorb much of this added cost and even put some construction on hold because I would be losing money by moving forward.”

## Appraisal issues

Appraisals are complicating the problem.

“Appraisers are not taking rising lumber costs into account, which is disrupting home sales and preventing closings,” added NAHB Third Vice Chairman Carl Harris, a custom builder from Wichita, Kansas.

Housing has been an economic bright spot amid the COVID-19 pandemic, but the industry’s potential to lead the economy forward is limited as long as lumber remains expensive and scarce. A recent

survey of NAHB members reveals that 96 percent said that inconsistent access to building materials are their most urgent concern.

In turn, supply shortages are leading to soaring prices. And it’s not just skyrocketing lumber prices that builders are dealing with. The price of oriented strand board has more than tripled since last April.

“Clearly these price increases are unsustainable, particularly in light of a continued housing affordability crisis,” said Mr. Fowke. “Given this ongoing period of high demand, the U.S. Commerce Dept. should be investigating why output from lumber producers and lumber mills are at such low levels.”

Find out more at NAHB.org.

# NAHB: Remodeling industry fully recovered

*National Association of Home Builders*

Spending on residential improvements will continue to grow at a healthy pace

over the next two years, according to experts speaking at an online press conference hosted by the National Association of Home Builders (NAHB) Remodelers during the 2021 International Builders' Show "virtual experience" (IBSx).

Professional remodelers from across the country agreed with the forecast, citing increased demand during COVID-19, along with consumer confidence.

The remodeling market declined significantly at the onset of COVID-19 in March and April 2020, but has since more than fully recovered. NAHB predicts that remodeling spending for owner-occupied single-family homes will increase four percent in 2021 and increase two percent

in 2022.

"After the dip at the beginning of the pandemic, remodeler confidence bounced back, and it continues to remain at a high level, as remodeling spending is expected to reach \$285 billion in 2021," said Vince Butler, a remodeler from Clifton, Virginia.

"There is steady consumer demand as Americans are at home much more during the pandemic. This gives homeowners more time and a desire to invest in their homes."

NAHB estimates that real spending on home improvements will continue to increase in 2021 and 2022, throughout the COVID-19 pandemic, according to Paul Emrath, NAHB's assistant vice president for surveys and housing policy research.

"The biggest factors prohibiting stronger growth are mainly the volatile material prices and labor shortages," Dr. Emrath said.

Find out more at [NAHB.org](https://www.nahb.org).



## More bedrooms are back in vogue

After declining for four years, a number of key trends — including the average size of the home and the number of bedrooms and bathrooms — reversed course in 2020 as a result of shifting buyer preferences in the wake of COVID-19. The average size home remained flat at 2,486 square feet,

while the percentage of homes with four or more bedrooms and three or more bathrooms rose to 46 percent and 33 percent, respectively, rising closer to 2015 peaks.

New homes are gaining popularity as well, with 60 percent of buyers preferring new homes, the highest since 2007.



## **RESPONSE**...from page 7

pool. There is no need for a complete circumference around a vernal pool, and size and importance should matter.

In fact, there seems to be no clear consensus on what a vernal pool is, or how many there are in Rhode Island.

- Basing buffers on different types of swamp vegetation and size is confusing and vague. They would need to be identified by a wetland biologist, with state confirmation, and surveyed before accurately defining a property's potential use, resulting in time delays.

- There is no consideration for onsite wastewater recycling systems (I/As) or for properties addressing current stormwater regulations.

- The 2015 enabling legislation for these proposed regulations was meant to standardize them statewide, preventing arbitrary and varying buffers set by municipalities.

The proposed regulations, however, give municipalities several chances to circumvent this intent. DEM should not be involved with local zoning. This participation impedes the purpose of the enabling legislation. If a municipality does solicit

DEM for additional buffers, a specific notice to the affected landowners must be part of the process.

If municipalities are to be notified on permits pulled, the landowners subject to additional state regulation should also be notified directly.

- Notification to municipalities on all permits slows down the "streamlined permit process" and should be required only for formal permits.

### **Equal application**

"The whole point of statewide freshwater wetland permitting is to create clear, predictable standards that apply in every municipality," Mr. Stasiunas said.

"When municipalities want special protection for a particular water body, they should get one bite at the apple. They can make their argument based on environmental science that they need an additional buffer to protect that particular water body," he added.

"Towns will still be notified every time DEM receives a permit application, and will have 15 business days to respond."

Mr. Stasiunas and Mr. D'Angelo also noted that DEM included a requirement in

the proposed regulations that major land developments, including subdivisions, have master plan approvals before they move to the wetlands application process, creating serious issues for the developer.

"In the matter of density, that should be determined by the state, which already has density regulations in place for stormwater and OWTS," said Mr. Stasiunas.

"Density is the key to housing production, whether it's 'affordable' or market-rate."

RIBA will continue to follow this process, monitoring to see if any changes are made to the proposed regulations based on the residential construction industry's concerns.

RIBA officials emphasize that the industry "remains committed to finding the proper balance between protecting the environment and providing the housing needed for the people of Rhode Island." (*Related interview on page 28*).

For a copy of RIBA's 75-page response to DEM on the proposed regulations, contact Elise Geddes at (401) 438-7400 or [egeddes@ribuilders.org](mailto:egeddes@ribuilders.org).

Watch *The Rhode Island Builder* as this issue continues to develop.





## **PPP...from page 8**

operational, if it has not been operational for 12 months).

### **Q. How do I apply?**

A. You will need to complete the Paycheck Protection Program loan application. Find that and accompanying information here: [SBA.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program](https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program).

### **Q. Should payments that an eligible borrower made to an independent contractor or sole proprietor be included in calculations of the eligible borrower's payroll costs?**

A. No. Any amounts that an eligible borrower has paid to an independent contractor or sole proprietor should be excluded from the eligible business's payroll costs. However, an independent contractor or sole proprietor will itself be eligible for a loan under the PPP, if it satisfies the applicable requirements.

### **Q. What is required for the new simplified loan forgiveness application for loans under \$150,000?**

A. On covered loans of not more than \$150,000, the borrower must sign and submit a one-page certification to their lender. This new certification form is to be established by SBA within 24 days of the enactment of the relief bill.

## **MEMBER NEWS...from page 9**

well as the inside sales support team. Both will report directly to company President Manny Pina.

Mr. Wagar joined National Lumber in 2001 as sales manager and for the past 15 years has held the position of vice president of sales, responsible for the north territory.

He began his career in the building materials supply industry in 1986 as a manager trainee at Grossman's, learning the business from the ground up, becoming a store manager in 1990, and going on to manage several locations throughout the Northeast.

Mr. Wagar then became general manager for an independent lumberyard in Vermont; and moved to Illinois when he joined Wickes Lumber in 1998 as general manager.

Mr. Pelletier started with National Lumber as the vice president of the installed sales and drywall divisions after the company acquired his operation, Pelletier's Building Supply, in 2009.

Over the first few years, Mr. Pelletier also developed sales in the north central region of Massachusetts and managed their Gardner and Berlin locations. In 2015, his role expanded as he was promoted to vice president of operations, overseeing the operations of all lumberyard locations in Massachusetts and Rhode Island.

In 2018, Mr. Pelletier was promoted to senior vice president of operations.



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## **Q. What are the eligibility requirements for a Second Draw PPP Loan?**

A. To be eligible for a Second Draw PPP Loan, the borrower must:

- Previously have received a First Draw PPP Loan and will or has used the full amount only for authorized uses;
- Have no more than 300 employees; and
- Can demonstrate at least a 25 percent reduction in gross receipts between comparable quarters in 2019 and 2020.

For more information on Second Draw PPP Loan eligibility, please review SBA's Interim Final Rule on Second Draw PPP Loans at [home.treasury.gov/system/files/136/PPP-IFR-Second-Draw-Loans.pdf](https://home.treasury.gov/system/files/136/PPP-IFR-Second-Draw-Loans.pdf)

### **Q. Do PPP loans cover sick leave?**

A. Yes. PPP loans cover payroll costs, including costs for employee vacation, parental, family, medical, and sick leave. However, the CARES Act excludes qualified sick and family leave wages for which a credit is allowed under sections 7001 and 7003 of the Families First Coronavirus Response Act (Public Law 116-127). There is also a Paid Sick Leave Refundable Credit: [IRS.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs](https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs).

### **Q. My small business is seasonal. Activity increases from April to June. Considering activity from that period would be a more accurate reflection of my business's operations. However, my small business was not fully ramped up on Feb. 15, 2020. Am I still eligible?**

A. Yes. In evaluating a borrower's eligibility, a seasonal business will be considered to have been in operation as of Feb. 15, 2020, if the business was in operation for any 12-week period between Feb. 15, 2019, and Feb. 15, 2020.

### **Q. The CARES Act excludes from the definition of payroll costs any employee compensation in excess of an annual salary of \$100,000. Does that exclusion apply to all employee benefits of monetary value?**

A. No. The exclusion of compensation in excess of \$100,000 annually applies only to cash compensation, not to non-cash benefits.

### **Q. Can I receive forgiveness on my Second Draw PPP loan?**

A. Second Draw PPP Loans made to eligible borrowers qualify for full loan forgiveness if during the 8- to 24-week covered period following loan disbursement:

- Employee and compensation levels are maintained in the same manner as required for the First Draw PPP loan;
- The loan proceeds are spent on payroll costs and other eligible expenses; and
- At least 60 percent of the proceeds are spent on payroll costs.

SBA should soon provide additional guidance regarding the PPP loan forgiveness process, including new and updated loan forgiveness applications.

For more information, contact Heather Voorman at [hvoorman@nahb.org](mailto:hvoorman@nahb.org) or Alex Strong at [astrong@nahb.org](mailto:astrong@nahb.org).

*NOTE: NAHB is providing this information for general information only. This information does not constitute the provision of legal advice, tax advice, accounting services, investment advice, or professional consulting of any kind nor should it be construed as such.*

## PLAYBOOK...from page 3

Compliance rates have been impressively high," she added.

"In late fall, inspectors also began visiting construction sites, to educate contractors on what's required to best keep themselves and their employees healthy on the job."

As of this writing, over 100 construction jobsites have been visited.

"Though not a huge sample size, it's large enough to inform us that, overall, the industry is doing a good job complying with requirements. The average industry score is just over 9, with 12 being a perfect score," she stated.

Ms. Georgakis pointed out two notable findings:

- The compliance rate with the requirement to wear a cloth face covering on construction sites is at just 69 percent.

"This is significantly lower than the average compliance rate, across all industries, which has been consistently above 95 percent for many months. Of course, there is an understanding that many construction-related activities occur outdoors, where people can consistently maintain a safe distance from each other," she noted.

"So, it's no surprise that compliance with this requirement is lower for the construction industry. However, 25 percent lower is significant enough to be concerning. Industry professionals need to remember that a cloth face covering is a requirement when they cannot continuously maintain 6 feet of distance from others," she stressed.

- Some 22 percent of sites are not ensuring that all high-touch surfaces are disinfected regularly.

"With the common practice of sharing tools and equipment on job sites, it's important to make sure those, and all other frequently touched surfaces and items (like the insides of vehicles) are cleaned and disinfected routinely," Ms. Georgakis said.

"It's been a tough year, and our patience is running thin. However, if we all do our best to adhere to COVID regulations, and as more citizens receive the vaccine, these requirements will be loosened and eventually, hopefully, disappear altogether!"

Visit [COVID.ri.gov](https://COVID.ri.gov) for more information.



## BOARD...from page 7

affairs advocate William Walsh provided an update on RIBA's legislative agenda for 2021.

Mr. Marcantonio updated the officers and directors on the continuing growth of the Builders Insurance Group, and expansion of the Contractor Development Program (see page 1) and the trade training offered by the Residential Construction Workforce Partnership (RCWP). He also outlined the need for more instructors and a larger range of subjects.

The Board of Directors continues to meet via Zoom each month.



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## ***OSHA...from page 1***

violation you have been cited for. So, if you don't fix it, you're looking at a fine that could put you out of business."

Fines could be more or could be less, depending on the violation, he indicated.

"This is not going away, and it could get worse in the coming year," Mr. Asprey stressed.

## ***The COVID Factor***

"The pandemic is a major factor for OSHA to be aware of. But what people have to understand is that certain things are now mandatory. These include wash stations, the physical ability for people to wash their hands. These have to be on jobsites, and there is no exception to that rule," Mr. Asprey said.

"That includes, of course, adhering to all state COVID-related guidelines: washing hands, keeping tools and surfaces clean and sanitized, shutting down the jobsite if someone turns out to have COVID. Whatever guidelines the Centers for Disease Control (CDC) has set, contractors need to follow."

On the matter of wash stations at outdoor jobsites, they must be kept usable, according to Mr. Asprey.

"It doesn't matter if it's 10 below outside, you need to supply the ability to physically wash your hands, and there are different ways to do that. There actually are heated units that keep the water from freezing," he added.

"There are sanitizing gels and disposable hand-sanitizing wipes you can pull out of a dispenser. These kill bacteria and viruses, but they don't physically clean your hands. OSHA wants to see that people can physically clean their hands."

Contractors need to take COVID serious, Mr. Asprey stressed.

"COVID is no joke. It's not a political ploy. It's real and it needs to be taken seriously."

## ***RIBA's Safety Program***

While coverage of the pandemic and other industry-related matters have pushed it out of our headlines in recent months, RIBA still offers its free Safety Service for members.

Headed by Mr. Asprey, a risk manager and compliance instructor with decades of experience, the Safety Service marks its second anniversary in March.

The Service gives members a free jobsite visit once a year, and is meant to catch and eliminate jobsite hazards (including employee work habits) before they can cause an accident, and before an OSHA inspection can lead to issues for the contractor, including enormous fines that could cripple or bankrupt a business.

"It's the nickel and dime stuff, the minor injuries, that are the biggest safety problem on residential construction sites, driving up your insurance costs," Mr. Asprey emphasized.

Nor should general contractors be complacent about their subcontractors' compliance, according to Mr. Asprey.

"If you're the GC and one of your subs has an accident on your jobsite, you share responsibility, and you are citable," he stated.

For more information on RIBA's Safety Service, contact Elise Geddes at (401) 438-7400 or [egeddes@ribuilders.org](mailto:egeddes@ribuilders.org).



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