

## A MEMBER'S GUIDE TO NAVIGATING THE COVID-19 CRISIS

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*This information was current as of April 20, 2020.*

### The Pandemic

# Residential contractors: What you need to know

By Paul F. Eno Editor

In this unprecedented crisis, all members of the Rhode Island Builders Association need up-to-the-minute information on the crisis and on jobsite safety. Some need financial help because work has slowed.

### **Jobsite Safety Guidelines**

Among the most important things to know are the specific jobsite rules for the construction industry, as detailed in RIBA's Safety Guidelines, in English and Spanish, located in the pull-out section in the center of this issue. Most important among the rules are social

distancing, hand sanitizing and the use of cloth face coverings. Specifically:

- **Social Distancing:** Work in occupied areas should be limited to tasks that are strictly necessary. Limit physical contact with others. The latest guidance is that distance between workers should be a minimum of six feet at all times.

If workers must work in closer proximity or indoors, cloth face coverings must be worn at all times.

Limit out-of-office meetings and replace them with phone or online meetings. Workers should take breaks and lunch separately and apart.

*see INFORMATION...page 32*

## Decades of work that led to BIG put spotlight on Ken Jones, RIBA team



Kenneth Jones

First president of RIBA's Builders Insurance Group, nearing retirement, steps back.

By Paul F. Eno Editor

It's been a rocky, up-and-down journey with roots as far back as the 1960s, but it has brought success and a few

"firsts." We refer to the long road that led to the birth of the Rhode Island Builders Association's full-service, in house insurance agency, the Builders Insurance Group (BIG).

Now, one of BIG's founding members and its first president, Kenneth Jones, is stepping back as part of his semi-retirement plan.

*see BIG...page 37*

## FEATURED PRODUCTS AND SERVICES FOR MAY

*Middle Section*

### RIBA Guidelines for Jobsites

*Pull-Out Section at Center*

### Lt. Gov McKee spells out help for small business

*The Rhode Island Builder sits down with Lt. Gov. Dan McKee to get the word on all the help available during the COVID-19 crisis.*

*Page 28*

### May classes for RIBA's Contractor Training Program

See details and the list of expanded classes, all temporarily being held live via teleconference, and free for RIBA members and their employees.

*Pages 2,4,5,16, 25 and 26*

### Temporary rules for lead renewals

The Dept. of Health will renew a lead license without a refresher certificate if the student cannot take a course before the license expires. The student must take the refresher when it becomes available. DOH will track these students, and they must send a copy of their refresher certificate when obtained.

*Page 9*

# RIBA moves all classes online

By Paul F. Eno *Editor*

Wasting no time responding to the COVID-19 emergency, the Rhode Island Builders Association has moved all its classes to a remote-learning platform.

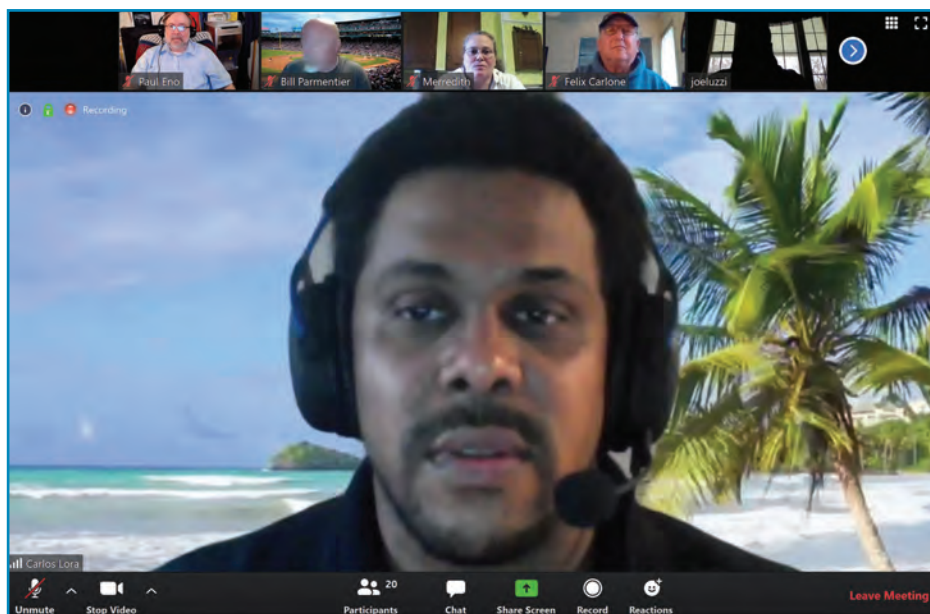
That's the word from Bob Salvas, RIBA's professional development manager.

"We are now doing all our classes via Zoom video conferencing," said Mr. Salvas.

He emphasized that all advertised courses will continue, and that members will be able to receive the credits each class offers, including those required for registration renewals by the Rhode Island Contractors' Registration and Licensing Board.

If you're not Internet savvy, no worries! RIBA has it covered.

"We have a tech person who manages the live Zoom session, and can assist members as they take the class. The system we use allows for questions, so there can be plenty of back-and-forth in this live seminar environment."



**Complete with exotic tropical backdrop, Instructor Carlos Lora leads an online, five-credit-hour class in Residential Estimating for 20 students on April 8<sup>th</sup>.**

The association's educational Contractor Development Program has doubled its course offerings in the past few months, and the rapid switch to online learning has allowed participants not to miss a beat.

"We are planning to book all of our May classes to be done with Zoom as well," Mr. Salvas noted.

"We're playing it safe and assuming that we will Zoom conference courses until further notice," he added.

"Training is an important part of what RIBA does, and in these tough times we will have courses designed to help your business survive now, and thrive when conditions improve. We take this training responsibility seriously and hope to provide you with the best educational experience."

When the Contractor Development Program joined RIBA's already extensive

course offerings earlier this year, it received an enthusiastic reception from participants.

Nine new classes were introduced in February. Taught at the Rhode Island Contractor Training Center at RIBA's East Providence headquarters (where they will return after the crisis passes and online instruction is no longer necessary), these include Conflict Resolution in Construction, Exterior Wall Siding, Understanding Quickbooks® Online, Roof Framing & Systems, Understanding Your Construction Business Model, Contract Law, Deck Codes in Construction, Trade Contractors Managing and Scheduling, and Advanced Framing.

RIBA's on-site and online classes are always free for members and their employees but the new trainings are also available to

see *CLASSES...* page 37

## The Rhode Island Builder

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Rhode Island Builders Association  
since 1951

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## DEADLINE FOR THE JUNE ISSUE

All copy, ads and photos must be to us by

# Friday, May 1

E-mail material to

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see **MEMBERS...**page 35

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

# Construction Loans

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# Looking Ahead

## May 2020

♦ **Ongoing: Vocational English as a Second Language (VESL) - Basic Carpentry** - Recruiting continues for a VESL class to begin in September. For details, contact Betty Bernal at (401) 500-9146 or [bbernal@ribuilders.org](mailto:bbernal@ribuilders.org), or register online at <https://ribuilders.org/vesl-training-program-details>. Current classes continue online.

🔧 ♦ **May 6<sup>th</sup>: Continuing Education for Contractors - 2 Credit Hours** - Topic is Advanced Framing. Taught via Zoom. *Details on page 16.*

🔧 ♦ **May 8<sup>th</sup>: Continuing Education for Contractors - 2 Credit Hours** - Topic is Dealing with Challenging Employees. Taught via Zoom. *Details on page 16.*

🔧 ♦ **May 12<sup>th</sup>: Continuing Education for Contractors - 1 Credit Hour** - Frost-Protected Shallow Foundations. Taught via Zoom. *Details on page 25.*

🔧 ♦ **May 13<sup>th</sup>: Continuing Education for Contractors - 5 Credit Hours** - Marketing and Social Media in a Crisis. Taught via Zoom. *Details on page 25.*

🔧 ♦ **May 14<sup>th</sup>: Continuing Education for Contractors - 2 Credit Hours** - Hiring Best Practices for Builders. Taught via Zoom. *Details on page 25.*

**POSTPONED -WATCH FOR MORE INFORMATION** **May 14<sup>th</sup>: Networking Night** - 4:30 to 7 p.m, sponsored by National Building Products. Rhode Island Builders Association Headquarters, East Providence. FREE for members and their guests.

♦ **May 15<sup>th</sup>: RIBA Contractor Training** - Start and Grow Your Construction Business. Taught via Zoom. *Details on page 26.*


🔧 ♦ **May 19<sup>th</sup>: Continuing Education for Contractors - 5 Credit Hours** - Waterproofing Walls and Roofs. 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 RIBA-sponsored event.


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

 **May 22<sup>nd</sup>: Continuing Education for Contractors - 2 Credit Hours** - Residential Energy and Indoor Air Quality. Taught via Zoom. *Details on page 26.*


 **May 26<sup>th</sup>: RIBA Contractor Training** - General Law for Building Codes. Taught via Zoom. *Details on page 26.*

 **May 28<sup>th</sup>: RIBA Contractor Training** - Building Planning. Taught via Zoom. *Details on page 26*

## June 2020

 **June 4<sup>th</sup>: Seventh Annual Networking Barbecue** - 4-7 p.m. at RIBA headquarters, East Providence. Watch for more details. For information and to register, contact Elise Geddes at (401) 438-7400 or [egeddesribuilders.org](mailto:egeddesribuilders.org). WATCH FOR UPDATED INFORMATION.

## April 2021

 **April 8<sup>th</sup>-11<sup>th</sup>: 70<sup>th</sup> Annual Rhode Island Home Show, Featuring the Rhode Island Flower & Garden Show and The Energy Expo** - Call (401) 438-7400 or e-mail [homeshow@ribuilders.org](mailto:homeshow@ribuilders.org). *Details at [RIBAHomeShow.com](http://RIBAHomeShow.com).*

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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.*

*Just use your code at the online checkout. NEED A CODE?*

*CALL RIBA AT (401) 438-7400. Non-members: \$12 per credit hour.*

*For information about online or on-site courses:*

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

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Timothy A. Stasiunas

# President's Message

## RIBA is with you! We will get through this together

In the March issue of *The Rhode Island Builder*, the message was about the Rhode Island Builders Association's membership value.

When I started writing May's message, I couldn't go any further before thinking what a difference a day makes or, in this case, a month.

The economy was humming along. People were working in all facets of our society, and we were at a level of employment not seen in my lifetime. Then, all of a sudden: "coronavirus."

What the heck is that? Turns out enough to bring our economy to a grinding halt. Over time, we saw a tightening of restrictions to minimize the potential health crisis before us. It started with proper hygiene, washing hands, sanitizing after touching common surfaces, don't touch your face, mouth or eyes (all of which we should practice anyway).

Then came "social distancing": Closing restaurants, bars, places of events, even a large majority of stores that we frequent every day. Finally, air travel was restricted, and even cross-border movement from state to state, and widespread stay-at-home orders were issued.

### *RIBA steps in*

That's where RIBA stepped in. There has been a tremendous effort put forth by our organization since this all started. First, the staff, Board of Directors and Home Show personnel and exhibitors

had to navigate the cancellation of RIBA's 70<sup>th</sup> annual landmark event, very tough on many of our members.

Then, our educational programs: How do we keep that together and benefiting members? Pretty well, as it turns out. RIBA staff, working with our state partners, came up with and instituted online learning in just a short period of time.

Our offices, although with limited physical access, have been available by phone, e-mail and drop-off to continue to provide services that our members have come to expect.

### *A 'silver lining'*

For our industry, there seems to be a silver lining. We are considered an essential service, but that didn't come easily.

Executive Officer John Marcantonio, along with the Executive Committee and our staff, have worked closely with the appropriate state agencies to highlight just how important the residential construction industry is, and the vital services we provide to the state's residents.

Granted, the economy has stalled. But without our involvement it could be much worse, but we still have to practice the sensible health and hygiene measures that the federal and state governments have outlined.

That brings me back to the beginning, about the value of your RIBA membership. It doesn't cost, it pays! And I want to thank all our staff, directors and, most of all, our members who are sticking with us during this trying time.

Remember: "This, too, shall pass."



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## From RIBA's Executive Officer

We know some of you are trying to find ways to deal with the sudden economic downturn associated with the fight against the coronavirus. With that, for those of you searching for a loan source, see information from the Small Business Administration in this issue of *The Rhode Island Builder*.

Regarding our operations, please know that, while our headquarters building is closed to visitors, the Rhode Island Builders Association will remain open during this crisis. As we adjust to conditions, some services may have delays or may take other forms. For example, our continuing education courses, contractor development classes and CRLB pre-registration programs will move to a teleconference format (Zoom) until significant public gatherings are once again allowed. So if you want to take any of our educational offerings, that option will

continue to be available. *Details on page 2.*

However, some classes that require in-person training, like our 8 Hour Lead Training classes, will be postponed to a future date. As for other services at RIBA, our goal is to maintain operations, so please contact the office directly at (401) 438-7400 or e-mail us at [info@ribuilders.org](mailto:info@ribuilders.org).

Lastly, please also know that RIBA is working closely with government agencies to keep inspection and permitting services open, but for the most accurate information about local government services, it's best to check directly with local officials to see what their capabilities will be. More soon. Stay safe and know we are here for you. We will get through this.

John Marcantonio *Executive Officer*

Cell: (401) 617-1566 • Office: (401) 438-7400

## From the Dept. of Business Regulation

# Notice to the Construction Industry

On April 20<sup>th</sup>, DBR's Division of Building, Design & Fire Professionals released the following statement:

Gov. Raimondo's Executive Order 20-14 prohibited all non-critical, retail businesses from conducting in-person operations. The construction industry, like other industries, remains open. As we learn more about COVID-19, it is important that we take that knowledge and put in place the policies and procedures to keep employees who are physically present at work, safe. On April 3<sup>rd</sup>, the U.S. Centers for Disease Control and Prevention (CDC) recommended that citizens wear "non-surgical, cloth masks" to help prevent the spread of coronavirus. In Rhode Island, on April 18<sup>th</sup>, it became mandatory for all construction workers on a jobsite, who cannot easily, continuously, and measurably maintain a six-foot distance from all other persons, to wear a cloth face covering, per Gov. Raimondo's Executive Order 20-24.

The term "cloth face covering" means a cloth material that covers the nose and mouth and reduces the release of infectious particles into the air when someone speaks, coughs, or sneezes. The term should not be interpreted to mean a disposable surgical face mask or a N95 mask. Those are critical supplies that must continue to be reserved for healthcare workers and other medical first responders.

To ensure all employees have a cloth face covering, businesses must, at their expense, provide their employees with a cloth face covering that covers the nose and mouth, or the materials to create a face covering

For information on cloth face coverings, see:

- [Commerceri.com/masks](https://commerceri.com/masks)
- [CDC.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html](https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html)
- [CDC.gov/coronavirus/2019-ncov/prevent-getting-sick/cloth-face-cover-faq.html](https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/cloth-face-cover-faq.html)

Employees whose health or safety would be negatively impacted by wearing a cloth face covering are exempt from this requirement. Examples where the covering may negatively impact the safety of the worker or others include but are not limited to: When other respiratory protection is required, or when operating heavy machinery and the covering impairs hearing or communication. *Related story on page 8 and in the centerspread.*

Employees may, if they choose, fashion their own cloth face covering, or wear other more protective face covering if they are already in possession of such. If the employer is required to provide its employees with more protective face covering equipment due to the nature of the work involved, employees must continue wearing the more protective face covering

Please remember that cloth face coverings are not a replacement for adhering to social distancing protocols. However, when wearing one, the risk of spreading the infection to others is reduced. This is particularly important when a person who has the virus is asymptomatic and therefore, unknowingly, continues to go to work. It is extremely important that anyone experiencing flu-like symptoms stay home and call their healthcare provider. For the latest guidance on prevention from getting sick, please visit: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>

Likewise, it is important to continue complying with all safety and health guidelines issued by the R.I. Department of Health and the CDC. Although the CDC has made no recommendation that the general public should wear disposable gloves to prevent the spread of COVID-19, it is extremely important that, among other things, hands are kept clean through frequent washing and the use of hand sanitizer, and through wiping down frequently touched surfaces, and tools, with disinfectants.

Please feel free to submit questions online to the Department of Business Regulation using the web form available at [www.dbr.ri.gov/critical](http://www.dbr.ri.gov/critical) or by calling the Department at 401-889-555.

Elizabeth Tanner, Esq.  
Director

Julietta T. Georgakis  
Deputy Director





# SBA offers disaster loans to R.I. businesses

### *U.S. Small Business Administration*

The Small Business Administration (SBA) on April 20<sup>th</sup> approved \$4.7 million in Economic Injury Disaster Loans for Rhode Island.

These loans are customarily offered in designated states and territories as low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the coronavirus (COVID-19).

Upon a request received from a state's or territory's governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.

Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).

SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.

Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities as well as updated on our website: [SBA.gov/disaster](https://www.sba.gov/disaster).

SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

### *Loans can be used in many ways*

These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75 percent for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75 percent.

SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.

For additional information, please contact the SBA disaster assistance customer service center. Call (800) 659-2955 (TTY: 1-800-877-8339) or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

Visit [SBA.gov/disaster](https://www.sba.gov/disaster) for more information.

*For additional information on financial help for small businesses, see pages 1 and 28.*



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**MARVIN**



*Hanging in there!*

# How RIBA members are dealing with the outbreak

By Paul F. Eno *Editor*

Every business takes different and creative approaches during times of crisis. So, let's take a look at how four Rhode Island Builders Association members are getting their jobs done in the current business climate.



David A. Caldwell Jr.

"I have to say that, at this point (March 24<sup>th</sup>), it's pretty much business as usual," said David A. Caldwell Jr. of Caldwell and Johnson Inc., a custom home builder based in North Kingstown.

"There's published guidance for work on construction sites. We mostly build new homes, so most of our crews work outdoors. And when you're using power tools, you tend to be at least six feet apart anyway," Mr. Caldwell said.

Mr. Caldwell has reviewed jobsite safety guidelines with his employees, and the main rule is, if anyone is sick, they stay home, he said.

"RIBA has done a great job of getting the word out, the guidelines, during this crisis. Washing the hands (Purell® comes in all the portable toilets anyway), proper safety practices and equipment, and if anyone gets sick at the jobsite, they have to be checked out and get a doctor's note to come back to work."

The only time social distancing could be a problem is during breaks and lunch, according to Mr. Caldwell.

"They're used to congregating during coffee breaks and lunchtime, and that's when we have to make sure they stay apart," he stated.

"And, again, RIBA has been great getting the word out. (Execu-

tive Officer) John Marcantonio and the staff are always available to answer questions. It keeps morale up because the majority of people want to keep working. And in a time of crisis, working gives them a sense of purpose."

He noted that most construction workers would take a significant pay cut if they opted for unemployment benefits.

"That's a pretty good motivation to keep working. Everybody in my company wants to work. At the same time, it's a macho industry, and many of them are used to working sick. We've had to make clear that this isn't the time for that mentality, and that they won't lose any personal days."

In Mr. Caldwell's words: "We're taking care of our employees, and we're in constant communication with our clients and with RIBA. Everyone is doing a good job. We'll all take a haircut, but we will all get through this crisis together."

As far as Caldwell and Johnson's office staff is concerned, everyone who can is working from home, according to Mr. Caldwell.

That's also the case with Casa Buena Builders, based in Providence.

"Our office staff of five is working from home. That's not difficult since we were already set up to do much of our computer work from the cloud," reported company President Noel Sanchez. "We just had to forward office phones to people's cell phones."

Ninety percent of Casa Buena's work is residential remodeling, so adhering to the social distancing guidelines can be more challenging.

"We work a lot in people's homes. That has slowed a little, and we've had to temporarily lay off three of our 10 workers," said Mr. Sanchez.

He noted that two of these were marooned out of the country on vacation when the pandemic hit.

"We've had a few future jobs temporarily suspended, but none that we're currently working on. Looking down the road is more complicated than what we're seeing now," he added.

As for social distancing on the jobsite, it can be done, according to Mr. Sanchez.

"We usually have crews working in teams of two, so we try to keep the same teams together on the same jobsite. I feel that's safe and good for morale, too. We keep everything clean and keep teams separated, and nobody works sick."

He expects the economy to bounce back quickly as soon as the pandemic passes, and to keep all Casa Buena's employees.

"We're going to do job-sharing for the office staff through the



Noel Sanchez

## A doctor's note?

Many RIBA members report that they require a doctor's note before a previously ill employee is allowed to return to work. However, at the daily press briefing from the State House on April 11<sup>th</sup>, Dr. Nicole Alexander-Scott, director of the state Dept. of Health (DOH), said that this requirement could overwhelm doctors, and she set alternative standards.

"We will continue to work with employers on this, but an employee can return to work without a doctor's note...as long as it has been at least seven full days since symptoms of COVID-19...started, and as long as they have had no fever for the last three days of the illness...without taking any medication to reduce fever, and all symptoms must have been resolved."

For details, contact DOH at (401) 462-2020.

# Building Officials: Inspections proceed but with altered procedures

By Paul F. Eno Editor

What is the COVID-19 outbreak doing to inspections and approvals across Rhode Island? According to local building officials, given some social-distancing adjustments, not much, at least as of March 30<sup>th</sup>.

"Things haven't slowed down," said Joseph L Warner, Charlestown building/zoning official and flood plain manager, and president of the Rhode Island Building Officials Association.

"We're eliminating walk-ins, limiting face contact and trying to do almost everything by mail or e-mail. We have a table out in the hallway for people to drop off materials," Mr. Warner added.

Charlestown is one of the few Rhode Island municipalities that doesn't participate in the state's e-permitting system, so applicants still have to deal directly with Town Hall. An appointment is required if an applicant wants to meet with a staff member or even enter the building.

Please call (401) 364-1215 or e-mail [cnelle@charlestownri.org](mailto:cnelle@charlestownri.org) with any questions or to schedule an appointment if necessary. Find out more at the town website: [Charlestownri.org](http://Charlestownri.org) (click on Government, the Town Departments, then Building/Zoning).

In nearby South Kingstown, Building Official & Zoning Enforcement Officer Wayne Pimental said that business is ongoing, despite Town Manager Robert C. Zarnetske's executive order placing restrictions on visitors to the town. *Story on page 30.*

"We are continuing to stay on target with reviews and inspections," Mr. Pimental said. "Anything we can do to keep the trades in business is our goal, but in a safe manner."

Asked if the executive order will keep out contractors not already based in South Kingstown, Mr. Pimental replied:

"Contractors were not addressed in that order. It had more to do with out-of-state residents coming into town to their summer homes, particularly from New York, New Jersey and Connecticut."

E-permitting is up and running in South Kingstown, where



Wayne Pimental

several operational changes to limit direct contact to maintain the health and safety of Providence residents and employees. In our department, whenever possible, we're using online and e-mail tools for the submission of materials and payments for permits," Mr. Atchue added.

"In cases where this isn't possible, documents can be dropped off at specified times or submitted through a drop-box located at the back entrance of 444 Westminster Street."

High tech has been mobilized on the inspection side as well, according to Mr. Atchue.

"We're using technology like FaceTime®, videos and photographs to limit face-to-face interactions, as well as social distancing practices for instances when in-person inspections are deemed necessary," he said.

"While there have been slight delays in carrying out these operations, our team has done a tremendous job of keeping up with the needs of our community during this unprecedented time."

Here is a useful link to the state's e-permitting portal, and below is current contact information for other municipalities. All municipal e-permitting sites may be accessed from the Rhode Island E-Permitting Portal: [Permits.ri.gov/](http://Permits.ri.gov/).

## Contact List - Municipal Building Officials

Barrington	Dennis Begin	(401) 247-1900 x 325	Narragansett	Anthony Santilli	(401) 728-0607
Bristol	Richard Pimenta	(401) 253-7000	New Shoreham	Marc Tillson	(401) 466-3206
Burrillville	Joseph Raymond	(401) 568-4300 x 128	Newport	Bill Hanley	(401) 845-5463
Central Falls	John Hanley	(401) 727-7460	North Kingstown	Don Peck	(401) 294-3331 x 300
Charlestown	Joseph Warner	(401) 364-1215	North Providence	Ben Nascenzi	(401) 232-0900
Coventry	Robert Assalone	(401) 822-9156	North Smithfield	Kerry Anderson	(401) 767-2207 x 311
Cranston	Dave Rodio	(401) 780-6010	Pawtucket	John Hanley	(401) 728-0500 x 247
Cumberland	Larry Desormier	(401) 728-2400 x 127	Portsmouth	Gareth Eames	(401) 421-7740 x 353
East Greenwich	Ernie Marinaro	(401) 886-8617	Providence	Joe Atchue	(401) 680-5365
East Providence	Robert Walker	(401) 435-7722	Richmond	David Tacey	(401) 539-2497
Exeter	Ron DeFrancesco	(401) 294-2177	Scituate	Geoge Dumont	(401) 647-5901
Foster	Rhett Bishop	(401) 392-9025	Smithfield	Felix Zemel	(401) 233-1039
Glocester	Joseph Raymond	(401) 568-6206 x 1	South Kingstown	Wayne Pimental	(401) 789-9331
Hopkinton	Robert Assalone	(401) 377-7771	Tiverton	Bill Moore	(401) 625-6715
Jamestown	Chris Costa	(401) 423-9803	Warren	Tony Carvalho	(401) 245-7343
Johnston	Ben Nascenzi	(401) 231-4163	Warwick	Al DeCorte	(401) 738-2000
Lincoln	Roger Pierce	(401) 333-3648	West Greenwich	David Tacey	(401) 392-3800 x 114
Little Compton	Bill Moore	(401) 635-8384	West Warwick	Robert Assalone	(401) 822-9222
Middletown	Jack Kane	(401) 847-5769	Westerly	David Murphy	(401) 348-2547
Narragansett Tribe	David Mars	(401) 364-1100 x 225	Woonsocket	Brad Ward	(401) 767-9238





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## *Professional Women in Building : PWB NEWS*

*We look forward to networking again soon. In the meantime, we are all practicing social distancing. Our Smithfield Plumbing networking event is postponed.*

*Please enjoy these photos from past events and know we are stronger together! Stay safe. Be well.*



### ***PWB Officers***

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

### **Want to learn more about the PWB?**

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





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Member Profile: Vern Rainville

# Instead of retirement, a career change!

Some people can't wait for retirement age. Others retire early and end up bored silly. A select few, like the energetic Vern Rainville, chuckle in the face of retirement and just change careers.

"I was in construction for many years, doing remodeling. One day, I was on a fire job, and I was talking with the public adjuster. He suggested that I get into the public adjuster line, and he explained it to me."

A public adjuster is an insurance-claims handler who advocates for the policyholder in appraising and negotiating a claim.

Vern was interested.

"From there, I took it upon myself to study for the state licensing exam to become a public adjuster," he says.

"Whether it's a residential or commercial claim, I found that I could only represent the policy holder, but I went to the different insurance companies to find out what particular estimating program there was, and there are several of them," Vern added.

Armed with that inside knowledge, he went online and took several classes to learn how to use the estimating program most popular with the insurance companies.

"Being in the residential construction industry, I contacted contractors I knew to let them know what I was up to and that I could help their clients."

Quite a jump for a guy who started out as a cabinetmaker.

"Before I went into the remodeling business for myself, I was a cabinetmaker for six years, working for various companies throughout the region," Vern remembers.

"When I finally went out on my own as Vern Rainville Carpentry Inc. in 1985, I eventually had three full-time employees. For 30 years, I was doing everything from framing to roofing," he adds.

During those years, Vern's work was pretty much within a 10-mile radius of his base in the Manville section of Lincoln. But not always.

"From time to time, it was refreshing to get out 40 miles or



Vern Rainville

so, maybe do a job on the Cape once a year, or go to Boston or toward Westerly."

Vern gets around a lot more as a public adjuster.

"Now, I'm licensed for all of Rhode Island and Massachusetts, and I will travel the entire area."

He's also licensed in Pennsylvania, where his girlfriend lives. It's a two-birds-with-one-stone kind of thing.

"I do spend a lot of time down there, and once in a while I'll pick up a job," says Vern.

How has the current COVID-19 crisis affected business?

"It presents some interesting challenges, and they have to be worked out on a case-by-case basis," Vern replies.

"I have one lady I signed while I was in Florida recently. Now that I'm back in Rhode Island, she's not sure she wants me in the house at this time. But without an estimate (by a public adjuster), she isn't going

to get her restoration work done. The insurance companies aren't going to pay."

Other people aren't quite so concerned, according to Vern.

"With other clients, I might meet someone at the house while the other residents take a ride for an hour while I do my measuring."

Vern first joined the Rhode Island Builders Association in 1995.

"RIBA does great service to the residential construction industry by the valuable legislative advocacy it carries out," he comments.


"The classes are essential and well done. Also, I can call RIBA anytime if I have issues or concerns. They'll put me in touch with the right people to be able to get the answers I need."

Now that he's started a new career at the age of 62, how does Vern see the future unfolding?

"I think the business I'm in now is for good times and bad times; it's recession-proof. There will always be insurable losses, whether it's fires, storms, pipes breaking, or anything like that," Vern states.

"Secondly, unlike when I was a remodeler, nothing I do is physical, so I believe I can do this job for the next 12 to 15 years. I recommend it as a line of work for anyone who's 55-ish or older, especially if they're afraid of a computer, like I am! There's only one program you need to learn, and it's not as daunting as it seems."

You do, however, have to know how to use e-mail, Vern declares, but there are ways of learning that, and anyone can learn the work too.

"When I was a remodeler, I'd have customers say: 'Boy, what nice work you do. That looks difficult!' I'd ask what he or she did, and the answer might be 'lawyer.' I would find that difficult!" 

## ***Vern Rainville Public Adjuster***

***Principal: Vern Rainville***

***RIBA member since: 1995***

***Focus: Insurance Claims***

***Founded: 2015***

***Based: Lincoln, Rhode Island***



# Pathway to Zero Energy Pilot draws contractors

The Pathway to Zero Energy Pilot (ZE Pilot) is an effort to increase the quantity of low-energy-use new construction and major renovations to create an inventory of zero energy homes to study and support the discussions around rate design and infrastructure needs for all-electric homes and on-site renewables.

The ZE Pilot complements the Residential New Construction (RNC) Program, as enrollment in RNC is a pre-requisite for eligibility for enhanced services and rebates. The ZE Pilot demonstrates that zero energy homes are being built in Rhode Island by Rhode Island teams; offer opportunities for the state's companies to gain workforce training and qualifications; and provide services and rebates to accelerate performance.

In 2019, the ZE Pilot continued to further increase the professional capabilities of the Rhode Island residential home building industry as seen by the increased number of homes that entered the Pilot.

## Highlights

In 2019 the Pathway to Zero Energy Pilot generated interest and participation in the development of zero energy homes in Rhode Island. Since the inception of the ZE Pilot at the end of 2018, zero energy homes in the state have increased from less than four a year to 100 projects enrolled in the ZE Pilot at the end of 2019, with 21 housing units under construction and 79 housing units in the final design (targeting construction in 2020). Of the 100 homes, 83 are affordable housing, and 17 are market-rate.

The Education and Awareness component of the ZE Pilot included the following main components:

- A monthly column in *The Rhode Island Builder* magazine highlighting past/future training programs, project highlights and teams, stretch-code overview, technical features for zero energy homes, and the announcement of the recipients of the Zero Energy for the Ocean State (ZEOS) Demonstration Project funding.

- Eight tours of ZE Pilot projects, both in construction and completed, allowing attendees to see that zero energy homes are mainstream and built for both market-rate and income-eligible sectors.

- The “Zero-Energy Runway” was the highlighted feature of the 2019 Rhode Island Home Show and Energy Expo with attendance of nearly 20,000.

- Work with the state's career and technical education (CTE) schools to build a series of kiosks to demonstrate how building design and strategies have changed in the last 30 years and how zero energy homes are currently being built in Rhode Island with Rhode Island project teams.

The Workforce Development element of the ZE Pilot consists of several efforts.

- 13 residential ZE trainings were held in Rhode Island in 2019, with a total 248 participants.
  - 6 classrooms, 160 participants
  - 7 in-field, 88 participants



- Held a press event for Wynfield Estates - first Zero Energy Ready development in Rhode Island, with CTE school trainees in attendance.

- Sponsored peer consulting services to encourage companies building zero energy projects to train local peer companies.

- Sponsored the first Rhode Island Getting to Zero Conference with industry experts who presented technical information, case studies and policy initiatives.

To accelerate performance in the ZE new construction/major renovation market, the following services were provided to project teams:

- Provided Passive House design charrettes for two projects

- Sheridan Small Homes in Providence (currently under construction)

- Three-family infill project in Central Falls (currently in planning)

- Provided free DOE ZER certification and incentives for completed single family ZE home in Jamestown

- Provided free Passive House modeling consulting support and infield construction trainings

- Partnered with Office of Energy Resources and Rhode Island Housing to develop and award the Zero Energy for the Ocean State (ZEOS) RFP for the development of Zero Energy income eligible (low to moderate income) projects that are replicable.

For more information, visit [NATGRID.com](http://NATGRID.com).





Though classes have temporarily moved to Zoom online conferencing (see page 2), the Rhode Island Builders Association continues the Contractor Training Program in May, expanding its educational offerings for members and their employees! Call for details and to register, contact RIBA Professional Development Manager Robert 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:

### *Advanced Framing*

May 6<sup>th</sup>

**WHEN:** Wednesday, May 6<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](mailto:bsalvas@ribuilders.org), or call (401) 438-7400.

Join instructor Mike Guertin to learn simple, field-applied, code-compliant details to reduce material and labor costs without reducing home frame strength.

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



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

2 Credit Hours:

### *Dealing with Challenging Employees*

May 8<sup>th</sup>

**WHEN:** Friday, May 8<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](mailto: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. 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.



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

***For information, contact Bob Salvas,  
[bsalvas@ribuilders.org](mailto:bsalvas@ribuilders.org)  
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# *Featured Products & Services for May 2020*



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## THE RHODE ISLAND BUILDERS ASSOCIATION'S GUIDELINES FOR JOBSITES

All contractors should incorporate COVID-19 transmission and prevention into all job hazard analyses (JHAs) and pre-task safety planning for all aspects of the work. This tool is provided solely as a guideline for contractors and is not to be relied upon to prevent the spread or transmission of COVID-19, or prevent a safety violation from being issued by a jurisdictional authority. This is not legal advice. Contractors should continually evaluate the specific hazards at their job sites along with the Centers for Disease Control and Prevention (CDC) ([CDC.gov/coronavirus/2019-nCoV/index.html](https://www.cdc.gov/coronavirus/2019-nCoV/index.html)) recommendations to determine the most appropriate job hazard analysis for the project/task as it relates to the spread and/or transmission of COVID-19.

### Worker Personal Responsibilities

- Employees need to take steps to protect themselves. Refer to CDC guideline on the CDC website ([CDC.gov](https://www.cdc.gov)). If employees have symptoms of acute respiratory illness (i.e., fever, cough, shortness of breath), they must stay home and not come to work until free of symptoms for at least 72 hours, without the use of medicine, or as recommended by the CDC. Refer to CDC guideline at [CDC.gov](https://www.cdc.gov): What To Do if You Are Sick.
- Employees must notify their supervisors and stay home if they are sick. They must consult medical attention if they develop symptoms of acute respiratory illness. Refer to CDC guideline: What To Do if You Are Sick.

### Social Distancing

- Work in occupied areas should be limited to only those tasks that are strictly necessary.
- Limit physical contact with others. Direct employees to increase personal space (to at least 6 feet, where possible).
- When possible, limit out-of-office meetings and replace them with phone or online meetings.
- Take breaks and lunch in shifts to reduce the size of the group in the lunch area at any one time to less than 5 people. These people should not eat lunch together and should be spaced out.
- Subcontractor foremen and project managers should communicate with their general contractors about prohibiting large gatherings (currently no more than 5 people) on the job site, such as the all-hands meeting and all-hands lunches.

### General Job Site / Office Practices

- Employers should reference the CDC's Interim Guidance for Businesses and Employers ([CDC.gov](https://www.cdc.gov)). Employers should check CDC recommendations frequently and update JHAs and safety plans accordingly.
- Employers should consider designating a representative to monitor for signs of illness in the workplace, and if someone is showing symptoms, ask them to leave. They should NOT be allowed to enter any occupied area before leaving.
- Employers should consider designating a representative to take employees' temperatures with a digital forehead thermometer that is disinfected appropriately between applications. Note that some people with COVID-19 may not have a fever, so this should not be the only means of detection.
- If an employee is well but has a family member at home with COVID-19, they should notify their supervisor. Refer to CDC guidance for how to conduct a risk assessment.
- If an employee is confirmed to have COVID-19, inform fellow employees of possible exposure to COVID-19 in the workplace, but maintain confidentiality as required by the Americans With Disabilities Act (ADA). Ask the affected employee to identify those other employees whom he/she came into contact with before the employee departs. Employees who worked in close proximity (3- to 6-feet) to a coworker with confirmed COVID-19 should also be sent home and referred to CDC guidance for how to conduct a risk assessment.
- Attendance at safety meetings should be communicated verbally and the foreman/superintendent will sign in each attendee. Contractors should not pass around a sign-in sheet or mobile device (iPad, tablet, or mobile phone) to confirm attendance.
- iPad and mobile device use should be limited to a single user.

### Personal Protective Equipment (PPE) and Practices

- **Hand Sanitizer:** It is extremely important that, among other things, hands are kept clean through frequent washing and the use of hand sanitizer. Wiping down frequently touched surfaces such as tools, with disinfectants is also the guidance.
- **Gloves:** Latex / Nitrile gloves are not currently a CDC requirement for construction jobsites - so they are optional. Hand washing and sanitizer are the current guidance.
- **Eye protection:** Eye protection should be worn while on the jobsite.
- **Masks:** All employees must wear a **cloth** face covering. Businesses must, at their expense, provide their employees with a cloth face covering that covers the nose and mouth or the materials to create a face covering. Employees whose health or safety would be negatively impacted by wearing a cloth face covering are exempt from this requirement. Examples where the covering may negatively impact the safety of the worker or others include but are not limited to: When other respiratory protection is required, when operating heavy machinery, and when the covering impairs hearing or communication. Employees who can easily, continuously, and measurably maintain 6-foot distance from all other persons do not need to wear a cloth-face covering. However, even in those cases, masks must be worn in circulation and common areas of every workplace, including entrances and exits, check-in, registration, reception, waiting areas, hallways and corridors, bathrooms, break rooms, time clock areas, elevators, stairways, etc. Employees may, if they choose, fashion their own cloth face covering, or wear other more protective face covering if they are already in possession of such. Please remember that cloth face coverings are not a replacement for adhering to social distancing protocols.

*Continues next page*



## Sanitation and Cleanliness

- Promote frequent and thorough hand washing with soap and running water for at least 20 seconds. Employers should also provide hand sanitizer when hand washing facilities are not available. Refer to CDC guideline: When and How to Wash Your Hands (CDC.gov).
- All workers should wash hands often, especially before eating, smoking, or drinking, and after blowing your nose, coughing, or sneezing. Workers should refrain from touching their face.
- All sites should have hand washing stations readily available to all workers on site. If you have a large site, get a hand washing station from your portable job site toilet provider.
- Providing hand sanitizer is acceptable in the interim between availability of hand washing facilities.
- All workers should wash hands before and after entering any unit, as well as regularly and periodically throughout the day.
- Some job sites may have access to hot water for hand washing. If this is an option, please get permission from the facility owner to use their sink and disinfect frequently.
- If on a remote project, fill an Igloo-type water cooler with water (hot water, if available) and label "hand washing only." This is a good option for vehicles as well. At (CDC.gov), there are posters and fact sheets available for posting.
- Subcontractor foremen and project managers shall communicate with their general contractor as to what steps the general contractor is taking to provide adequate sanitary/handwashing facilities on the project.
- Disinfect frequently touched surfaces within the workplace multiple times each day. Refer to CDC guideline: Clean & Disinfect.
- Disinfectant wipes should be available and used to wipe down any surfaces (doorknobs, keyboards, remote controls, desks) that are commonly touched periodically each day.
- Portable job site toilets should be cleaned by the leasing company at least twice per week (disinfected on the inside). Double check that hand sanitizer dispensers are filled—if not, fill them. Frequently touched items (i.e., door pulls and toilet seats) should be disinfected frequently, ideally after each use.
- Job site offices/trailers and break/lunchrooms must be cleaned at least twice per day.
- Employees performing cleaning will be issued proper PPE, such as nitrile gloves and eye or face protection as needed.
- Maintain Material Safety Data Sheets (MSDS) of all disinfectants on site.
- Employers should provide tissues and encourage employees to cover their noses and mouths with a tissue (or elbow or shoulder if a tissue is not available) when coughing or sneezing. Wash your hands after each time you cough, sneeze, or blow your nose, and any time before touching your face or food. Refer to CDC guideline: Coughing & Sneezing.
- Any trash from the trailers or the job site should be changed frequently by someone wearing gloves. After changing the trash, the employee should throw the gloves away and wash their hands.

## Job Site Visitors

- Restrict the number of visitors to the job site, including the trailer or office.
- All visitors should be screened in advance. If the visitor can answer "yes" to any of the following questions (without identifying which question applies), the visitor will not be permitted to access the facility. Have you been asked to self-quarantine since December 2019? Have you been in close contact with any person(s) who has been asked to self-quarantine since December 2019? Have you experienced a recent onset of any illness-related symptoms, such as fever, cough, or shortness of breath? Have you traveled outside of North America in the past 14 days? Have you been in close contact with any person(s) who have traveled outside of North America in the last 14 days? Have you been in close contact with any person(s) who has been diagnosed with COVID-19?

## Workers Entering Occupied Buildings and Homes

- Many contractors and service technicians perform construction and maintenance activities within occupied homes, office buildings, and other establishments. Although these are not large job sites, these work locations present their own unique hazards with regards to COVID-19 exposures. Plumbers, electricians, and heating, ventilation, and air conditioning (HVAC) technicians are examples of these types of workers. All such workers should evaluate the specific hazards when determining best practices related to COVID-19.
- Require the customer to clean and sanitize the work area prior to the workers' arrival on site.
- Technicians should sanitize the work areas themselves upon arrival, throughout the workday, and immediately before departure. Refer to CDC guideline: Clean & Disinfect.
- Require customers to keep household pets away from work area.
- Ask that occupants keep a personal distance of 10 feet at minimum.
- Do not accept payments on site (no cash or checks exchanged). Require electronic payments over the phone or online.

Workers should wash hands immediately before starting and after completing the work. Refer to CDC guideline: When and How to Wash Your Hands.



## PRÁCTICAS EN EL SITIO DE TRABAJO COVID-19

Todos los contratistas deben incorporar en todos los análisis de riesgos de trabajo (JHA) la transmisión y prevención de COVID-19 y la planificación de la seguridad, previa a la tarea para todos los aspectos del trabajo. Esta herramienta se proporciona únicamente como una guía para los contratistas y sirve solo como referencia para evitar la propagación o transmisión de COVID-19, o evitar que una autoridad competente emita una violación de la seguridad. Esto no es asesoramiento legal. Los contratistas deben evaluar continuamente los peligros específicos en sus lugares de trabajo junto con las recomendaciones de los Centros para el Control y la Prevención de Enfermedades (CDC.gov) para determinar el análisis de riesgos laborales más adecuado para el proyecto/tarea en lo que se refiere a la propagación y/o transmisión de COVID-19. Todos los contratistas deben incorporar las prácticas de transmisión y prevención COVID-19.

### Responsabilidades personales de los trabajadores

- Los empleados deben tomar sus propias medidas para protegerse. Consulte la directriz del Centro de Control de Enfermedades – CDC.gov (por sus siglas en Inglés: Cómo protegerse).
- Si los empleados presentan síntomas de enfermedad respiratoria aguda (es decir, fiebre, tos, dificultad para respirar), deben permanecer en casa y no ir a trabajar hasta que estén libres de síntomas durante al menos 72 horas, sin el uso de medicamentos o según lo recomendado por el Centro de Control de Enfermedades-CDC (por sus siglas en Inglés). Consulte la directriz del CDC.gov: Qué hacer si estás enfermo.
- Los empleados deben notificar a sus supervisores y quedarse en casa si están enfermos. Deben buscar atención médica si presentan síntomas de enfermedad respiratoria aguda. Consulte la directriz del CDC.gov: Qué hacer si estás enfermo.

### Distanciamiento social

- El área de trabajo deberá estar restringida únicamente a las tareas estrictamente necesarias.
- Limitar el contacto físico con otras personas. Dirigir a los empleados a aumentar el espacio personal (a por lo menos 6 pies, siempre que sea posible).
- Cuando sea posible, limite las reuniones fuera de la oficina y sustitúyalas por reuniones telefónicas o en línea.
- Tome descansos y almuerzo en turnos para reducir el tamaño del grupo en la zona de almuerzo en cualquier momento a menos de 5 personas.
- Los subcontratistas y los gerentes de proyectos deben comunicarse con sus contratistas generales sobre la prohibición de grandes reuniones (actualmente no más de 5 personas) en el lugar de trabajo, como la reunión con todos y almuerzos para todos.

### Prácticas generales del sitio de trabajo/oficina

- Los empleadores deben hacer referencia a la Orientación Provisional del CDC.gov para empresas y empleadores. Los empleadores deben revisar las recomendaciones del CDC con frecuencia y actualizar los JHA y los planes de seguridad consecuentemente.
- Los empleadores deben considerar la posibilidad de designar a un representante para que supervise los signos de enfermedad en el lugar de trabajo, y si alguien está mostrando síntomas, pedirle que se retire. NO se les debe permitir entrar en ninguna zona ocupada antes de salir.
- Los empleadores deben considerar la posibilidad de designar a un representante para medir temperaturas con un termómetro digital que se deberá desinfectar adecuadamente entre las aplicaciones. Tenga en cuenta que algunas personas con COVID-19 pueden no tener fiebre, por lo que este no debería ser el único medio de detección.
- Si un empleado está bien, pero tiene un miembro de la familia en casa con COVID-19, debe notificar a su supervisor. Consulte las directrices del Orientación de los CDC sobre cómo llevar a cabo una evaluación del riesgo (CDC.gov).
- Si se confirma que un empleado tiene COVID-19, informe a sus compañeros de trabajo de la posible exposición a COVID-19 en el lugar de trabajo, pero mantenga la confidencialidad según lo requerido por la Ley de Estadounidenses con Discapacidades (ADA, por sus siglas en Inglés). Pida al empleado afectado que identifique a esos otros empleados con los que entró en contacto antes de que el empleado se vaya. Los empleados que trabajaron cerca (3 a 6 pies) de un compañero de trabajo con COVID-19 confirmado también deben ser enviados a casa y referidos a las directrices del CDC sobre cómo llevar a cabo una evaluación de riesgos.
- La asistencia a las reuniones de seguridad debe comunicarse verbalmente y el capataz/superintendente firmará a cada asistente. Los contratistas no podrán pasar entre los presentes una hoja de inicio de sesión o un dispositivo móvil (iPad, tableta o teléfono móvil) para confirmar la asistencia.
- El uso del iPad y u otro dispositivo móvil debe limitarse a un solo por persona.

### Equipos de Protección Personal (EPP) y Prácticas

- **Desinfectante de manos:** Es extremadamente importante que, entre otras cosas, las manos se mantengan limpias a través del lavado frecuente y el uso de desinfectante de manos. Limpiar las superficies frecuentemente tocadas con desinfectantes, como las herramientas, también es la guía actual.
- **Gautes:** Los gautes de látex / nitrilo no son actualmente un requisito de los CDC para los sitios de trabajo de construcción - por lo que son opcionales.

El lavado de manos y el desinfectante son la guía actual.

- **Protección ocular:** La protección ocular debe usarse mientras esté en el lugar de trabajo.
- **Máscaras:** Todos los empleados deben usar una cubierta de tela, máscara, en la cara. Las empresas deben, a su propio costo, proporcionar a sus empleados una máscara de tela o de cualquier otro material, que permita crear una cubierta para la cara, que cubra la nariz y la boca. Los Empleados que por condiciones de salud o por seguridad se verían afectadas negativamente por el uso de una cubierta de tela en la cara están exentos de este requisito. Ejemplos en los que la cubierta puede afectar negativamente a la seguridad del trabajador u otros incluyen, pero no están limitados a: Cuando se requiera otra protección respiratoria, cuando se opera maquinaria pesada, o cuando la cubierta Impide que haya una clara audición y/o comunicación. Los empleados que pueden mantener fácil, continua y mediblemente la distancia de 6 pies entre ellos no necesitan usar una cubierta de tela. Sin embargo, in-

cluso en esos casos, las máscaras deben usarse en las zonas comunes de cada lugar de trabajo, incluidas las entradas y salidas, el área de chequeo de entrada, las zonas de espera, y pasillos, baños, salas de descanso, zonas de reloj de marcar, ascensores, escaleras, etc. Los empleados pueden, si así lo desean, pueden confeccionar su propia máscara facial de tela, o usar otra cubierta facial más protectora si ya tienen una propia. Es importante recordar que las máscaras de tela para la cara un reemplazo a los protocolos de distancia. a los que deben adherirse permanentemente.

## Saneamiento y limpieza

1. Promueva el lavado frecuente y minucioso de las manos con jabón y agua corriente durante al menos 20 segundos. Los empleadores también deben proporcionar desinfectante de manos cuando no hay instalaciones de lavado de manos disponibles. Consulte la directriz de los CDC.gov: Cuándo y cómo lavarse las manos.

- Todos los trabajadores deben lavarse las manos con frecuencia, especialmente antes de comer, fumar o beber, y después de sonarse la nariz, toser o estornudar. Los trabajadores deben abstenerse de tocarse la cara.
- Todos los sitios deben tener estaciones de lavado de manos disponibles para todos los trabajadores en el lugar. Si tiene un sitio grande, obtenga una estación de lavado de manos de su proveedor de inodoros portátiles en el sitio de trabajo.
- Proporcionar desinfectante de manos es aceptable entre la disponibilidad del lavado de manos.
- Todos los trabajadores deben lavarse las manos antes y después de entrar en cualquier unidad, así como regularmente y periódicamente durante todo el día.

• Algunos sitios de trabajo pueden tener acceso a agua caliente para lavarse las manos. Si esta es una opción, por favor obtenga permiso del propietario de la instalación para usar su fregadero y desinfectar con frecuencia.

• Si está en un proyecto remoto, llene un enfriador de agua tipo Igloo con agua (agua caliente, si está disponible) y etiquete "solo para lavarse las manos". Esta es una buena opción para vehículos también. El CDC.gov tiene carteles y hojas informativas disponibles para su publicación.

• Los subcontratistas y los directores de proyecto comunicarán con su contratista general las medidas que está tomando el contratista general para proporcionar instalaciones sanitarias y de lavado de manos adecuadas en el proyecto.

2. Desinfectar superficies frecuentemente tocadas dentro del lugar de trabajo varias veces al día. Consulte la directriz de los CDC.gov: Limpiar y desinfectar.

• Las toallitas desinfectantes deben estar disponibles y utilizarse para limpiar cualquier superficie (perillas, teclados, mandos a distancia, escritorios) que se toquen comúnmente periódicamente cada día.

• Los inodoros portátiles del sitio de trabajo deben ser limpiados por la compañía de arrendamiento al menos dos veces por semana (desinfectado en el interior). Compruebe que los dispensadores de desinfectantes de manos estén llenos, si no, llénelos. Los artículos tocados con frecuencia (es decir, los tiradores de puertas y los asientos del inodoro) deben desinfectarse con frecuencia, idealmente después de cada uso.

• Las oficinas/remolques y los comedores deben limpiarse al menos dos veces al día. A los empleados que realicen la limpieza se les emitirá un EPI adecuado, como guantes de nitrilo y protección para los ojos o la cara según sea necesario.

• Mantener las hojas de datos de seguridad de materiales (MSDS) de todos los desinfectantes visibles.

3. Los empleadores deben proporcionar pañuelos desechables y alentar a los empleados a cubrirse la nariz y la boca con un pañuelo (o codo o hombro si no hay uno disponible) al toser o estornudar. Lávese las manos después de cada vez que tose, estornude o se suene la nariz, y en cualquier momento antes de tocarse la cara o la comida. Consulte la directriz de los CDC.gov: Tos y estornudos.

• Cualquier basurero de los remolques o del lugar de trabajo debe ser desechada con frecuencia por alguien que use guantes. Después de desechar la basura, el empleado debe tirar los guantes y lavarse las manos.

## Visitantes a los sitios de trabajo

1. Restringir el número de visitantes al sitio de trabajo, incluido el remolque u oficina.

2. Todos los visitantes deben ser examinados con antelación. Si el visitante responde "sí" a cualquiera de las siguientes preguntas (sin identificar qué pregunta se aplica), el visitante no podrá acceder a la instalación.

¿Se le ha pedido que se auto ponga en cuarentena desde diciembre de 2019? ¿Ha estado en contacto directo con alguna persona(s) a la que se le ha pedido que se auto ponga en cuarentena a sí mismo desde diciembre de 2019?

¿Has experimentado una aparición reciente de algún síntoma relacionado con la enfermedad, como fiebre, tos o dificultad para respirar? ¿Ha viajado fuera de Norteamérica en los últimos 14 días? ¿Ha estado en contacto directo con alguna(s) persona(s) que haya viajado fuera de América del Norte en los últimos 14 días? ¿Ha estado en contacto directo con alguna(s) persona(s) que haya sido diagnosticada con COVID-19?

## Trabajadores que ingresan a edificios y casas ocupados

Muchos contratistas y técnicos de servicio realizan actividades de construcción y mantenimiento dentro de casas ocupadas, edificios de oficinas y otros establecimientos. Aunque estos no son grandes sitios de trabajo, estos lugares de trabajo presentan sus propios peligros únicos con respecto a las exposiciones COVID-19. Los fontaneros, electricistas y técnicos de calefacción, ventilación y aire acondicionado (HVAC) son ejemplos de este tipo de trabajadores. Todos estos trabajadores deben evaluar los peligros específicos a la hora de determinar las mejores prácticas relacionadas con COVID-19.

• Exigir al cliente que limpie y desinfecte el área de trabajo antes de la llegada de los trabajadores al lugar.

• Los técnicos deben desinfectar las áreas de trabajo ellos mismos a su llegada, durante toda la jornada laboral e inmediatamente antes de la salida. Consulte la directriz de los CDC.gov: Limpiar y desinfectar.

• Requerir que los clientes mantengan a sus mascotas lejos del área de trabajo.

• Pida a los ocupantes que mantengan una distancia personal de 10 pies como mínimo.

• No se aceptan pagos en el establecimiento (no hay efectivo ni cheques cambiados). Requerir pagos electrónicos por teléfono o en línea.

• Los trabajadores deben lavarse las manos inmediatamente antes de comenzar y después de completar el trabajo. Consulte la directriz de los CDC.gov: Cuándo y cómo lavarse las manos.





## At FINETCO®: The Roseburg Framing System®!

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1 Credit Hour:

## *Frost-Protected Shallow Foundations*

May 12<sup>th</sup>

**WHEN:** Tuesday, May 12<sup>th</sup>, 8 to 9 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.

There's no need to install foundation footings below frost line. Frost-Protected Shallow Foundations only need to be 12 in. below grade and are permitted by the International Residential Code and in Rhode Island. Join instructor Mike Guertin to learn how the system works and what the advantages are.

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



5 Credit Hours:

## *Marketing and Social Media in a Crisis*

May 13<sup>th</sup>

**WHEN:** Wednesday, May 13<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](mailto:bsalvas@ribuilders.org), or call (401) 438-7400.

Taught by David Englund and Bob Salvas, this course will cover all the basics for low-cost marketing and social media, and the importance of continuing to market in struggling economic conditions.

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



2 Credit Hours:

## *Hiring Best Practices for Builders*

May 14<sup>th</sup>

**WHEN:** Thursday, May 14<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](mailto:bsalvas@ribuilders.org), or call (401) 438-7400.

Join instructor Gary Convertino to learn an "A to Z" approach to helping you, as a business owner, navigate the hiring of an employee. Hiring the right people can make or break a construction company! Learn how to do it correctly.

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:

## *Waterproofing Walls and Roofs*

May 19<sup>th</sup>

**WHEN:** Tuesday, May 19<sup>th</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](mailto:bsalvas@ribuilders.org), or call (401) 438-7400.

This course with instructor Mike Guertin includes weather resistant barriers, critical roof details and construction regulations.

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)



2 Credit Hours:

## Residential Energy and Indoor Air Quality

May 22<sup>nd</sup>

**WHEN:** Friday, May 22<sup>nd</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 Jeremy Dagold of CLEAResult, this class will be a combination of:

1) Envelope & Building Science: Zero Ready Energy Homes, and

2) HVAC & Indoor Air Quality: Designing HVAC for Large Spaces and Low Load Homes.

Opportunities for improvement and what is needed for Zero Energy Ready Home construction will also be discussed.

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.



### EDUCATES

**Additional Classes  
Offered by RIBA this Month**

Deadline to register is one day before class.  
For more information and to register: Contact Bob Salvas  
at bsalvas@ribuilders.org, or call (401) 438-7400.

## General Law for Building Codes

May 26<sup>th</sup>

**WHEN:** Tuesday, May 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.

Taught by former State Building Commissioner Jack Leyden, this class will cover how codes are adopted in Rhode Island and general laws that apply to building codes. There are no Rhode Island credits for this class.

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



## Start and Grow Your Construction Business

May 15<sup>th</sup>

**WHEN:** Friday, May 15<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.

If you are looking to start your own business or perhaps re-start your business after the current health crisis, this class will cover all aspects of successful business ownership. Taught by David Lucier, this class is a must for those who do not have a lot of business experience.

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.



## General Law for Building Codes

May 28<sup>th</sup>

**WHEN:** Thursday, May 28<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 class will cover chapter 3 of the one-family and two-family dwelling code. We will be covering items such as design criteria, minimum fire separation for town houses and two-family dwellings, lighting, ventilation and flood hazard construction.





Applications now being taken for courses beginning in September

## Job training, VESL go online temporarily

It's likely that more workers than ever will be needed after the COVID-19 crisis passes and the economy rebounds. And, whether you're an employer or a potential employee, the Rhode Island Builders Association has the resources for you.

RIBA's workforce development classes are ongoing, but have switched to the Zoom online video platform for the duration of the COVID-19 crisis. Meanwhile, applications are now being accepted for the 26-week pre-apprentice programs in carpentry, electrical and HVACR, to begin in September.

Also recruiting for September is the Vocational English as a Second Language (VESL) Basic Carpentry class. It runs 10 hours a week for 18 weeks and includes instruction in English on work readiness, construction math, tools of the trades, introduction to blueprints, OSHA-10 and the basic carpentry practicum. Find details and applications at [RIBuilders.org/workforce-development](http://RIBuilders.org/workforce-development).

**EMPLOYERS:** Available for work are graduates from these programs that wrapped up during the second week of March. These include workers trained in carpentry, electrical, and plumbing/HVACR. Resumes are posted at [RCWPJobs.com](http://RCWPJobs.com), and employers who haven't already done so can sign up for a free account to post jobs. To learn more, contact Elise Geddes at RIBA, (401) 438-7400 or e-mail [egeddes@ribuilders.org](mailto:egeddes@ribuilders.org).



*Twenty-five students participate in the first distance-learning class of the Vocational English as a Second Language basic carpentry program, using the Microsoft Teams® software, on April 14<sup>th</sup>. Instructors are, clockwise from upper left, Brian Hull of the Dorcas International Institute, Louis Cotoia of RIBA, HBI-certified instructor Chen Chorrk and Betty Bernal of RIBA. In the lower right-hand corner is RIBA's Cheryl Boyd.*

# CORONAVIRUS EMERGENCY LOANS

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# Daniel J. McKee

## Lt. Governor of Rhode Island

*Daniel J. McKee, Rhode Island's 69th lieutenant governor, was elected in 2015. Among his stated goals is creating a healthier small-business climate in the state. As such, he is spearheading the administration's efforts to help small businesses, including residential contractors, during the COVID-19 outbreak. Lt. Gov. McKee chairs the Rhode Island Small Business Advocacy Council and the Long Term Care Coordinating Council. His background is in small business, and his family owns and operates a small oil company in Cumberland, where he was mayor for 12 years. He also ran a health club in Woonsocket for many years.*



**THE BUILDER:** Where is the best place for Rhode Island's residential contractors to get information during the COVID-19 crisis?

**McKEE:** Along with staying in touch with the Rhode Island Builders Association, I'd say a good website for information is Commerce Rhode Island's, at [Commerceri.com](http://Commerceri.com). I think they are both putting out some good information, and there's also the Small Business Hotline at (401) 521-HELP (4357). These are good places for people to start.

The Dept. of Business Regulation ([DBR.ri.gov](http://DBR.ri.gov)) is another great source for people with questions, especially about matters of workplace safety related to the COVID-19 virus. DBR has been very helpful in clarifying a number of those workplace issues.

**THE BUILDER:** How small does a business have to be to qualify for the support programs being offered?

**McKEE:** Well, that depends on the program. For instance, the small-business loan strategy Gov. Gina Raimondo announced April 1<sup>st</sup> with BankNewport and Commerce Rhode Island is for companies that have 10 or fewer employees. See [Commerceri.com/financing](http://Commerceri.com/financing).

If you're going for an SBA loan, including the Paycheck Protection Program (PPP) loan for payroll and other expenses that could be all or in-part refundable, that goes under federal guidelines, which is 500 employees or less. Information about the Economic Injury Disaster Loans through the SBA is prominently displayed at [Commerceri.com](http://Commerceri.com).

Additionally, we're putting as much information as we can on our website, [Ltgov.ri.gov](http://Ltgov.ri.gov), to make it an information center for our small businesses so that people can apply for the SBA disaster relief loans. In fact, there's a box on the application form to check if you are in immediate need of money. It will advance you \$10,000 in anticipation of the loan being approved. If the loan application isn't

approved, that \$10,000 is forgiven, for companies with 500 or fewer employees.

So, there are programs for those with 10 employees and under to 500 and under, but you need to know the parameters of the program. There are cities and towns now that are putting together programs at some level (visit [Rismallbusiness.org/resources](http://Rismallbusiness.org/resources)). Some are for businesses with 25 employees or less, some are for 75 employees or less. The details depend on the nature of the program.

**THE BUILDER:** We understand there will be some unemployment benefits available to the self-employed, sole proprietors, 1099 subcontractors and people in the "gig economy." Where does that stand?

**McKEE:** Yes, applications for that kind of relief should be available (beginning April 3<sup>rd</sup>), I'm told.

If you're a sole proprietor or independent contractor, normally you don't qualify for unemployment benefits. But the stimulus legislation Congress passed at the end of March incorporates independent contractors as well as sole proprietors. For Rhode Islanders, the way to access that is right through the DLT. The number there is (401) 462-2020.

**THE BUILDER:** As you know, some contractors work indoors and some work outdoors. Are there different safety guidelines for each group?

**McKEE:** There is some excellent guidance from RIBA (see center spread in this issue) that can address that. They do define certain strategies on indoors and outdoors, which are pretty good.

For example, they talk about being in a home, and making sure you're at least 10 feet away from the residents, and a certain distance from the people you're working with inside. There are recommendations for the homeowner to clean counters and other surfaces before the contractor arrives, and for the contractors themselves to disinfect the spaces they'll come in contact with before starting the work.

Outdoors, there should be provisions for people who are coming on the jobsite to make sure they are asked questions about whether they are sick or have been in contact with anyone who is. Be aware if they are a potential risk to the you or your employees.

Along with the social distancing, there are recommendations about having hand sanitizer on the jobsite, along with hot water where possible. Cough into your sleeve, consider shields for your eyes, etc., and contractors have those as safety equipment anyway.

see *INTERVIEW...next page*



## ***INTERVIEW...from previous page***

I'm told that RIBA will update those guidelines as needed. And, as I'm always saying, our number 1 job is not to catch the virus, whether we're at home, buying groceries, or on the jobsite.

**THE BUILDER:** How can contractors who are able to do so "give back" and/or donate equipment that might help health-care workers or first responders? Where can they donate?

**McKEE:** That's a great question, and we've been working hard to let everyone know that small businesses are important. And we're finding a lot of the small businesses want to do exactly what you just said: Contribute. And there are multiple ways to do that. If you want to donate safety equipment, there's a state website ([Health.ri.gov/covid/howtohelp/index.php](http://Health.ri.gov/covid/howtohelp/index.php)) where you can find out how to donate masks, hand sanitizer, medical equipment and things of that kind to protect the front-line workers.

As an example of another way to help, we're trying to promote small businesses through [RISmallbusiness.org](http://RISmallbusiness.org), and a company (Oceanside Graphics RI LLC) volunteered to help us develop that website. The purpose of this site is to help small businesses continue to do business remotely even if they have to slow down or close their physical facility.

This arose from one of the first small-business conference calls we did (see below), and business owners were asking how they could help. I just gave them my cell phone number and said, "Call me!"

Sometimes contractors in particular might have had a replacement window project lined up or some other commercial or residential job that had to be delayed because of the circumstances. So, we're asking people to advance-purchase products and services through a "Gift It Forward" program so that small businesses, including contractors, can be helped. This will help support the small businesses through the crisis and build up a great deal of good will.

Right now, over 800 businesses have registered at [RISmall-business.org](http://RISmall-business.org), and I believe we already have some building-trades people on the site. We're encouraging any small business looking to keep active to register there. We'll be revising the site shortly to drive customers there, and they will actually be able to purchase goods and services, to keep a cash flow going for these small businesses, even though these will be advance purchases.

So, this is a way to help your own business, but also others. If you have subcontractors you work with, or suppliers whose businesses have slowed down, this can help them too.

Other ways to give back include charities like the United Way, which are identifying projects that need to be done. Contractors can also reach out to their local leaders, who know what's needed in that community. And contractors also can contact our office. We're answering our communications, and we love to hear from anyone interested in volunteering. Maybe they have a specific idea or they just have a general one. We can certainly direct them to the right place.

**THE BUILDER:** Is there any sort of employment tax relief on the horizon?

**McKEE:** Yes. One area being looked at right now is the federal taxes, which have been delayed until July 15<sup>th</sup>. When it comes to accountancy delays, filing or paying, that provides relief to some

businesses. If a refund is due to a business, they can file now and get the refund in the pipeline, and we certainly encourage businesses to take advantage of that.

In terms of state taxes, the state has borrowed some money to stay liquid. We're asking for some courtesy for small businesses that have had to shut down or been impacted in other ways by the crisis. We're asking that the state waive or reduce the minimum corporate tax, which is the \$400. For some small businesses, that could be a big help. We're also asking for some level of state relief, either from federal dollars or from the dollars we're borrowing to keep the state going. We're also asking for a one-time strategy to help all business with their tangible taxes.


**THE BUILDER:** Can you tell us about the conference calls you've been hosting for small-business owners?

**McKEE:** Those calls take place twice a week, on Tuesdays and Thursdays at noon, and we try to keep them down to an hour. We had over 400 people participating (during the last week or March). People can start checking in at 11:45.

One of our objectives right now is to work together not only to address the current impact of this health crisis on us all, but also to make sure that we're organized as a statewide group of small businesses even after the crisis, so we can continue to have a strong voice about how important small business is to Rhode Island.


All our small businesses are important. We don't want anyone in Rhode Island to lose their homes or not have food on the table, but we also believe that no small business, including contractors and their related businesses, who was in business at the time on this health crisis started should have to lose their business. That's the message.

At this time, of course, the health crisis is the most important issue. Follow the instructions of the health department, follow the governor's directions. But unless the small businesses have a strong voice, and that includes the contractors and suppliers, there will be a very slow recovery after the health crisis passes.

I appreciate the fact that RIBA and your magazine reached out to us to get these messages out to your readers, so they know our office is a place where they can get good information to help them through this time, and to help them after we get past this health crisis. 

Contact Lt. Governor McKee's office at or call (401) 222-2371.

Sign up for the semi-weekly small business conference calls at [Ltgov.ri.gov](http://Ltgov.ri.gov).



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# S. Kingstown eyes anyone who crosses line

By Paul F. Eno *Editor*

Think twice before crossing the line in South Kingstown - the town line, that is.

That's the message from Town Manager Robert C. Zarnetske, who is taking extreme measures to prevent the spread of COVID-19.

In his executive order of March 25<sup>th</sup>, Mr. Zarnetske directs:

- Travel to South Kingstown is discouraged for non-residents or seasonal residents.

- Full-time residents are encouraged to restrict travel for essential purposes only.

- Non-residents and seasonal residents must self-quarantine for 14 days upon arrival in South Kingstown.

- Anyone who has visited New York must self-quarantine for 14 days upon arrival in South Kingstown.

- Owners and operators of short-term lodging must cease taking new reservations

for occupancy dates that fall within the emergency ordinance period.

- Businesses that remain open in South Kingstown must post a copy of the executive order.

- The South Kingstown police will enforce the order, with fines of \$500 a day for violations.

## What about contractors?

In South Kingstown, plenty of out-of-town residential contractors are coming and

going all the time.

"Contractors were not addressed in that order," Building Official & Zoning Enforcement Officer Wayne Pimental assured *The Rhode Island Builder*.

"The order had more to do with out-of-state residents coming into town to their summer homes, particularly from New York, New Jersey and Connecticut."

*Related story on page 10.*

The order was effective until April 15<sup>th</sup>, but was subject to extension.

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# General Assembly suspends activities

Amid the COVID-19 health crisis, the Rhode Island General Assembly suspended its sessions, including all committee meetings, in April.

The Rhode Island Builders Association remains in touch with key lawmakers to continue its advocacy program for the residential construction industry. RIBA remains focused on local board quorums, building officials' responsibilities, infrastructure funding, industry training, contractor licensing, and other matters.

For details, contact Executive Officer John Marcantonio at (401) 438-7400.

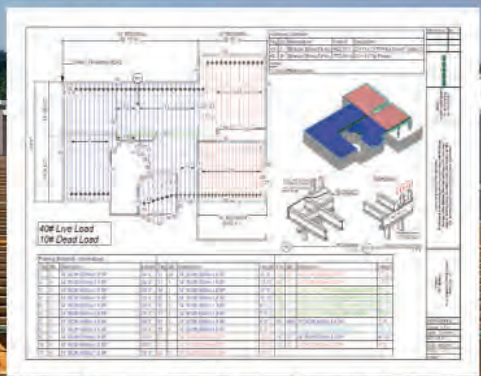
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After COVID-19

# Look for five indicators that housing is turning around

By Paul F. Eno *Editor*

As we navigate the dark shoals of COVID-19, HousingWire.com suggests that we look for five signs that the sun is about to rise once again for the housing industry.

## 1. A flattened curve

This is a term familiar from many press briefings led by everyone from President Donald Trump to Gov. Gina Raimondo. It means the point at which the statistics for infection and fatalities turn from positive to negative, or at least flatten out.

In Wuhan, China, "with the strictest lockdown measures ever enforced, it took two months for the trajectory of new cases to level off," HousingWire pointed out. "Furthermore, there was a span of three months from the first cases in December until March 19<sup>th</sup>, when it was reported that there were no new local infections."

The article qualified this by noting that official numbers from China are unreliable.

If the China data are anywhere near the mark, we in the United States would see fewer new COVID-19 cases by mid-May in states where stay-at-home orders and social distancing requirements have been adhered to.

"I think this seemingly ambitious timeline is possible because we are growing our testing capacity, and the two most populous states issued stay-at-home orders in March, and others have since followed," wrote Logan Mohtashami, author of the article and a financial writer specializing in housing.

"It is from these data that I have based my virus turnaround thesis, which is that by May 18<sup>th</sup> or sooner, we will see a flattening of the new infection curve, and by September 1<sup>st</sup>, we will be at a much higher capacity to fight this virus.

see HOPE...page 33



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## ***INFORMATION...from page 1***

Subcontractor foremen and project managers should communicate with their general contractors about these policies and be "on the same page."

- **Hand Sanitizer:** It is extremely important that, among other things, hands are kept clean through frequent washing and the use of hand sanitizer. Wiping down frequently touched surfaces such as tools, with disinfectants is also the guidance.

- **Gloves:** Latex / Nitrile gloves are not currently a CDC requirement for construction jobsites - so they are optional. Hand washing and sanitizer are the current guidance.

- **Eye protection:** Eye protection should be worn while on the jobsite.

- **Masks:** All employees must wear a *cloth* face covering. Businesses must, at their expense, provide their employees with a cloth face covering that covers the nose and mouth or the materials to create a face covering.

Employees whose health or safety would be in jeopardy by wearing a cloth face covering are exempt from this requirement. Examples include, but are not limited to: When other respiratory protection is required, when operating heavy machinery, and when the covering impairs hearing or communication.

*Employees who can easily, continuously and measurably maintain a six-foot distance from all other persons do not need to wear a cloth-face covering.*

This would most likely apply to outdoor work. However, even in those cases, masks must be worn in circulation and common areas of every workplace, including entrances and exits, check-in, registration, reception, waiting areas, hallways and corridors, bathrooms, break rooms, time-clock areas, elevators, stairways, etc.

Employees may, if they choose, fashion their own cloth face covering, or wear other more protective face covering if they are already in possession of such. Please remember that cloth face coverings are not a replacement for adhering to social distancing protocols. See CDC.gov and Health.ri.gov for more details.

## ***Where and how to get help***

RIBA is your first line of defense. While the association's East Providence headquarters is closed to walk-ins, staffers are on the job, available by phone and e-mail, to get you the answers you need to any questions related to the residential construction industry and your business.

If staffers don't have the answers at their fingertips, they'll find the answers for you. Contact RIBA at (401) 438-7400. E-mails are:

**Executive Officer John Marcantonio:**

**jmarcantonio@ribuilders.org**

**Director of Operations Elizabeth Carpenter:**

**ecarpenter@ribuilders.org**

**Director of Workforce Programs Cheryl Boyd:**

**cboyd@ribuilders.org**

**Professional Development Manager Bob Salvas:**

**bsalvas@ribuilders.org**

**Membership Services Coordinator Elise Geddes:**

**egeddes@ribuilders.org**

**Latino Outreach Coordinator Betty Bernal:**

**bbernal@ribuilders.org**

**Bookkeeper Tara DeMelo: tdemelo@ribuilders.org**

## ***General information and financial help***

For both information and help for your business, Rhode Island Commerce (Commerceri.com) has vital links right on its home page, to resources for:

### **•SBA disaster loans**

With a streamlined, online application, small-business owners can apply for an Economic Injury Disaster Loan from the Small Business Administration (SBA) to provide relief to businesses suffering a temporary loss of revenue. The loan involves an advance of up to \$10,000 within three days of a successful application. This loan advance will not have to be repaid. The actual loan may be up to \$2 million.

Contract workers may also qualify as sole proprietors for the SBA's Economic Injury Disaster Loans. If you have registered in Rhode Island to file as an S corporation, LLP or as an LLC, you should have an EIN (employer identification number from the IRS) associated with the office/studio/home that you registered, and can apply for an Economic Injury Disaster Loan through the SBA like any other business.

For details and application information for these loans, visit [Commerceri.com/covid-19-sba-loan-faq](http://Commerceri.com/covid-19-sba-loan-faq).

### **• Emergency grants and funding for small businesses, including short-term bridge loans**

These include the SBA's Paycheck Protection Program (PPP), a loan package to help small businesses keep their workforces employed. It's available retroactive from February 15<sup>th</sup>, so employers can rehire their recently laid-off employees through June 30<sup>th</sup>.

The SBA will forgive the portion of the loan proceeds that are used to cover the first eight weeks of payroll costs, rent, utilities and mortgage interest. Find complete information on SBA resources directly at [SBA.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources](http://SBA.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources).

### **• Free tech support for setting up online communications, work-from-home for your office staff, and even product sales**

Need tech help to minimize in-person interactions as a result of COVID-19? Commerce Rhode Island is providing free, 45-minute tech-support sessions for small businesses and sole proprietors via Zoom Video Communications or standard conference call.

If you or your staff need help setting up work-from-home technology, online meetings, e-commerce, remote working security or document management, you can now work with volunteer experts from Rhode Island's leading tech businesses.

### **• Relief for your employees**

With regard to unemployment and disability insurance, the Dept. of Labor and Training (DLT) has waived the waiting period for COVID-related unemployment insurance claims. If you have to lay off employees because of the COVID-19 pandemic, they may be eligible to apply for unemployment insurance. This includes temporary business closure or other circumstances where they are not self-quarantined, but are out of work. Employers and employees should refer to the DLT COVID-19 Workplace Fact Sheet at [DLT.state.ri.us](http://DLT.state.ri.us).

COVID-related unemployment insurance claims are processed faster and can be more generous than temporary disability insurance.

*see HELP...next page*

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



## **HELP...from previous page**

ance (TDI) or temporary caregiver insurance (TCI). Claims may be filed online at [dlt.ri.gov/tdi/TDIfile.htm](https://dlt.ri.gov/tdi/TDIfile.htm).

DLT also offers an alternative to layoffs through job-sharing: The Workshare Program. Find out more at [dlt.ri.gov/ui/ws.htm](https://dlt.ri.gov/ui/ws.htm).

DLT may be contacted directly at [dlt.covid19@dlt.ri.gov](mailto:dlt.covid19@dlt.ri.gov) or (401) 462-2020.

### **• Relief for subcontractors and other 1099 workers**

The state has a program to help subcontractors, “gig economy” workers, contract workers, small-business owners, workers for hire, self-employed, or others ineligible for regular unemployment insurance benefits.

Sign up for DLT updates at <https://lp.constantcontactpages.com/su/TMTsd0j/COVID19updates>. The application for such workers is online. Or simply call DLT at (401) 462-2020.

## ***Business Support Website***

RISmallbusiness.org has been set up through the Office of the Lt. Governor with the help of Oceanside Graphics RI. The site offers small-business crisis resources, including an unusual “Gift It Forward” program so people can purchase products and services, including building and remodeling services, in advance.

## ***Support via Conference Call***

Free, semi-weekly conference calls for small-business owners are being hosted during the crisis by Lt. Gov. Daniel J. McKee

(see page 28). Calls take place at noon every Tuesday and Friday, and they last about an hour. Participants include federal and state officials, lawyers, bankers, and small-business experts, all of whom are available to provide information and answer questions.

To register for the calls and obtain information on how to connect, visit the website at [Lltgov.ri.gov](https://ltgov.ri.gov) or call the Office of the Lieutenant Governor at (401) 222-2371.

If you have any questions on any of these matters, call RIBA at (401) 438-7400 or visit [RIBuilders.org](https://RIBuilders.org).



## **HOPE...from page 31**

### ***2. End of stay-at-home orders***

Another hopeful sign will be the lifting of stay-at-home orders. “Remember that the economic data from January to February was robust. Job growth in those two months was running at a combined average of 244,500 per month, well above my own 2020 forecast range,” Mr. Mohtashami said. “Retail sales were growing year-over-year, and even a few of the regional manufacturing data lines were trending positive.”

As for housing – it was on fire. The article cites cyclical highs in purchase/sales agreements, new home sales and existing home sales. Housing starts nationally were up nearly 40 percent from the previous year.

### ***3. The 10-year yield rises above 1 percent***

The article predicts that, just as the bond markets have been indicators of economic decline in the past, they will point the way toward our after-the-virus recovery.

“In many ways, we are experiencing an artificially induced recession, so we were unable to rely on the usual early indications to predict the economic crash,” Mr. Mohtashami wrote.

### ***4. Decline in credit stress and jobless claims***

When this happens, you can believe we are on the road to recovery, according to Mr. Mohtashami.

“This is the opposite of a so-called ‘normal recession,’ when monthly indicators would be the ones to watch because they are more indicative of trends and less subject to statistical vagaries.”

In this recession, he stated, the monthly data are too slow to capture the day-to-day shifts in the economy.

### ***5. Hardest-hit sectors start to trend upward***

Some of the hardest-hit business sectors will recover first because the declines have been so horrific, Mr. Mohtashami contends.

Restaurants, airlines, hotels, theaters, ride-shares and gasoline purchases are some areas to watch. As more people travel, go to work and get back to normal, these beaten-down industries will be some of the first to pick up, he said.

“For housing, purchase applications, which showed double-digit year-over-year growth all the way to March 18<sup>th</sup>, had back-to-back negative, year-over-year prints of 11 percent and 24 percent for the (last week of March/first week of April). We are likely to see much deeper year-over-year declines in the coming weeks as more states follow stay-at-home protocols.

“My faith in America winning has never let me down....”

Read the entire Mohtashami article at <https://www.housingwire.com>.




# Baker exempts housing from statewide ban on construction

As of March 31<sup>st</sup>, Gov. Charlie Baker had extended his executive order to close non-essential businesses, along with a stay-at-home advisory, until May 4<sup>th</sup>. The order mandates that all businesses that don't provide "COVID-19 Essential Services" close their facilities to workers and the public.

The order also lists the "COVID-19 Essential Services."

While the order contains what can be considered a ban on construction work during the crisis, residential construction, including work on mixed-use housing, along with critical infrastructure, are

named as essential services. Specifically, essential workers include:

- Those building housing and engaging in related activities, including construction of mixed-use projects that include housing, to ensure additional units can be made available to combat the Commonwealth's existing housing supply shortage.

- Those supporting the construction of housing, including government functions related to building and development, such as inspections, permitting and plan-review services that can be modified to protect the public health, including allowing qualified private, third-party inspections accountable to government agencies.

- Those such as plumbers, electricians, exterminators, builders, contractors, HVAC technicians, landscapers, inspectors and others who provide services necessary to maintaining the safety, sanitation, and essential operation of residences, businesses and buildings such as hospitals, healthcare facilities, senior living facilities, and any temporary construction required to support the COVID-19 response.

- Workers, including contracted vendors, who support the operation, inspection, maintenance and repair of essential public works facilities and operations, including roads and bridges, water and sewer infrastructure, laboratories, fleet maintenance personnel, construction of critical or strategic infrastructure, traffic signal maintenance, emergency location services for buried utilities, and maintenance of digital systems infrastructure supporting public works operations.

- Workers who support infrastructure, such as by road and line clearing and utility relocation, to ensure the availability of, and access to, needed facilities, transportation, energy and communications.

Construction workers who were deemed "essential workforces" were previously defined as "construction workers who support the construction, operation, inspection and maintenance of construction sites and construction projects (including housing construction)."

See the executive order at [MASS.gov/info-details/covid-19-essential-services](https://www.mass.gov/info-details/covid-19-essential-services).

Residential contractors working in Massachusetts also should be aware that the Office of Consumer Affairs and Business Regulation (OCABR) has changed its operating procedures for the duration of the crisis. Find out more at their website (see resources at left.)

Because the situation changes by the day, please check [MASS.gov/info-details/covid-19-updates-and-information](https://www.mass.gov/info-details/covid-19-updates-and-information) often.

## 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](https://www.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](https://www.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](https://www.MassHousing.com).



For RIBA

membership information

contact Elise Geddes

401-438-7400

or [egeddes@ribuilders.org](mailto:egeddes@ribuilders.org)



## MEMBERS...from page 3

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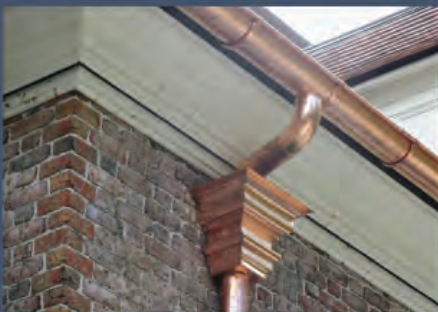
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## ***BIG...from page 1***

"I might have been the 'spark plug' to help get BIG going, but sometimes it takes a person with other talents to take things to the next level," Mr. Jones said. "I've been asked to continue to attend the BIG board meetings in an advisory capacity, much like RIBA's past presidents attend the Board of Directors meetings."

And he has been involved since the 1990s.

"We had a popular and very successful Workers' Compensation Safety Group in the 1990s," Mr. Jones recalled. "It showed members how to have safer jobsites, and it saved them a great deal on their premiums."

## ***Finding ways to help members save money***

However, there was an issue with the insurance company RIBA was partnered with, and the program ended.

"To help the members continue to maintain low losses and the discounts, RIBA's Insurance Committee started looking at all possible options," said Mr. Jones, chairman of the Insurance Committee at the time.

"In dealing with the insurance industry, the roadblock we kept running onto was that we weren't an insurance agency ourselves. To pursue many of the options we wanted for the members, you really had to be a licensed agency."

Fast forward to 2011, and the arrival of a dynamic new RIBA executive officer, John Marcantonio.

"John got us into position to work for that license. And we already had Joyce Therrien, RIBA's health insurance coordinator for many years, who had already taken the insurance classes," Mr. Jones said. "All the pieces started to fall into place, especially after we were assisted by Renaissance Insurance Group in Wellesley, Mass."

Establishing a new insurance agency in Rhode Island is notoriously difficult. In fact, when Big finally came into being in 2014, it was the first new insurance agency in the state since 1954, according to another member who pioneered the effort on the Insurance Committee, Robert J. Baldwin of R.B. Homes.

"In the 1960s, RIBA started offering statewide health insurance for members. RIBA was the first, and the legislature actually passed a law that we were the only trade association allowed to do so," Mr. Baldwin said.

"BIG has been a major game-changer for the members of the construction industry in Rhode Island, who now have access to a full-service insurance agency specifically tailored to meet every need of every contractor, supplier, anybody who has anything to do with housing," he added.

## ***Serving members and the public***

BIG serves the general public as well as the construction industry with any insurance anyone might need, including home and auto.

Other key members in the lead-up to BIG were past presidents Steven Gianlorenzo, Edgar N. Ladouceur and Robert Cioe.

Mr. Jones gives great credit to Ms. Therrien, who convinced every single subscriber to RIBA's existing health insurance programs to sign up with BIG.

"This was a group effort all the way," emphasized Mr. Jones, a first-generation builder from a family of mechanical contractors, who chairs the West Greenwich Zoning Board.

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"I always wanted BIG to do well, and I'm happy to say that it's doing very well. Joyce, now joined by insurance professionals Chuck Lowe and Michelle Soares, have BIG prospering."

Mr. Jones's successor as president is being determined.



## ***HANGING IN THERE...from page 9***

Dept. of Labor and Training Workshare program," Mr. Sanchez reported. "Our layoffs are only partial, and they won't have to be laid off permanently. We're not a huge company but we're not tiny either."

Mr. Sanchez noted some delays with inspections, especially in the cities. However, communication is everything in a crisis, he indicated.

"You have to negotiate with people. Check in with your customers to be sure everything is okay. Check in with your accountant and bookkeeper. And keep posted on the latest news and advisories. We will get through this together."

Robert J. Baldwin of Lincoln-based R.B. Homes said that his business has seen minimal disruption.

"We're still building houses and the phone is still ringing," Mr. Baldwin said. "We've made changes in scheduling, in distancing, and we're closely following the guidelines."

He credited RIBA Executive Officer John Marcantonio with "a yeoman's job" in working with Dept. of Business Regulation Director Elizabeth Tanner and Deputy Director Julietta Georgakis to keep jobsites open and to promulgate the safety guidelines issued by RIBA. *See centerspread.*

Longtime member Kenneth Jones of Ken Jones Construction is so busy that he's running multiple shifts.

"We do quite a bit of work for Kent Hospital in Warwick and Landmark Hospital in Woonsocket," Mr. Jones said. "Last fall and into the winter, even before this virus hit, we installed a new CT and a new MRI, along with a new cath lab at Landmark."

Needless to say, Mr. Jones, his son David, and their employees have been very busy since the pandemic began.

"I have other clients, but with those two medical clients, we've been very busy helping them create safe environments for the healthcare workers."




Robert J. Baldwin

## ***CLASSES...from page 2***

the entire industry.

To learn more about class offerings and to register, contact Mr. Salvas at [bsalvas@ribuilders.org](mailto:bsalvas@ribuilders.org).

## ***VESL classes move online***

RIBA's Vocational English as a Second Language basic carpentry classes have also moved online for the duration of the health crisis.

Online teaching is being handled through the Dorcas International Institute of Rhode Island, and students have received instructions about how to participate.

For details, contact Betty Bernal at [bbernal@ribuilders.org](mailto:bbernal@ribuilders.org) or call (401) 500-9146.





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