Award-Winning Monthly Magazine of The Rhode Island Builders Association

# **Building-height law hailed** as good compromise for flood zones

Use of CRMC maps instead of FEMA maps should help keep homes safe without excessive heights and 'squashing.'

#### By Paul F. Eno Editor

The

Rhode

Island

New legislation that uses different maps to decide allowable building heights in coastal and other flood-hazard zones is expected to promote safer homes in those areas while preserving community character, being fairer for homeowners, and preventing houses from being "squashed."

That's the opinion of those involved in drafting the legislation supporting the changes (bill numbers S-689 Sub A and H-5484 Sub A), including the Rhode Island Builders Association. The new measure amends 2018 legislation by providing a streamlined process for calculating building height in flood plains.

The final language restores the measuring point to average grade, and provides clear exemptions for the difference between average grade and base flood see HEIGHTS...page 33



"Before" and "After": A home built in Potowomut by Victor Cipriano, Cipriano Construction and Site Plans. OWTS design and installation by Tom D'Angelo, Terry Lane Co.

# DBR chief explains online registration, vows support for less regulation



Dept. of Business Regulation (DBR) Director Elizabeth Tanner, second from left, addresses the Rhode Island Builders Association's Board of Directors on September 3rd. With her is Julietta Georgakis, deputy director of DBR, who oversees the Division of Building, Design, and Fire Professionals, which now includes the Contractors' Registration and Licensing Board (CRLB). Story on page 7.

## know what contractors need! **2020 RIBA**

**Directory now in** preparation Members have

until October 30<sup>th</sup> to review their company information at RIBuilders. org. Advertising in the Directory is now available. Page 9

#### **Networking** Night slated for October 10

The next monthly RIBA Networking Night, sponsored by PMC Media Group, takes place on October 10th!

Page 10

Page 2

### Workforce development

### ongoing at **RIBA**

The expanded 2019-2020 training programs have begun! Contact Elise Geddes at RIBA for details: (401) 438-7400 Page 29

October 2019

**FEATURED PRODUCTS AND** 

**SERVICES** FOR OCTOBER Middle Section

**RIBA MEMBER** 

**BENEFIT GUIDE** Pull-Out Section at Center

insurance agency

is a prime benefit

The Builders Insurance

to the public, but they

Group offers full services

**RIBA's own** 

# <u>Wholly-owned RIBA subsidiary</u> Builders Insurance Group serves the public, but knows contractor needs

#### By Paul F. Eno Editor

"We love working with Michelle. It's one phone call and it's done. It's the easiest thing I ever have to do for any job, and I recommend BIG to anyone and everyone!"

That's effusive praise for the Builders Insurance Group (BIG), and it comes from one of many satisfied customers: Paul MacDonald of Atlas Total Construction Services LLC.

Michelle, by the way, is Michelle Soares, CPCU, CIC, CISR, AAI, one of BIG's full-time insurance agents. Other members of the BIG team include Director Joyce C. Therrien, known to two generations of Rhode Island Builders Association members from prior insurance programs, and Certified Insurance Counselor Charles T.



nothy A. Stasiunas
rol Ó'Donnell
on M. DaPonte
nes Deslandes Sr.

The Rhode Island Builder Report	
Publisher	John Marcantonio
Editor	Paul F. Eno

The Rhode Island Builder Report is published monthy by the R.I. Builders Association, 450 Veterans Memorial Pkwy, #301, East Providence, RI 02914, tel. (401) 438-740, fax (401) 438-746, e-mail INFORGHBUILDERS,ORG. Advertising information is available on the Internet at www.RIBUILDERS.org or from New River Press at (888) 273-1941 (ext. 1). Claims and representations made in advertising are the sole responsibility of the advertiser. The Rhode Island Builder Report and the R. Builders Association neither endorse nor guarantee advertiser claims. Readers may submit articles and photographs of interest to the residential building and remoduling industries in Rhode Island, but the publishing director and editor may reject any submission or advertisement. While designed to provide accurate and authoritistic information on the subjects covered, The Rhode Island Builder Report and the Rhode Island Builders Association are not engaged in rendering legal, accounting or other professional or technical advice or product support. Accordingly, RIBA cannot warrant the accuracy of all legal or technical information contained herein and disclanced any and all liability which may result from publication or reliance on the information provided.Unless otherwise noted, anticles may not be River Press, 645 Fairmourt S., Woonsocket, RI 02895, tel. (401) 250-5506 (ext. 1), fax (401) 350-6013, e-mail builder@newrivergress.com.



The BIG team includes, from left, Charles A. "Chuck" Lowe, Joyce Therrien and Michelle Soares.

"Chuck" Lowe.

BIG itself is a wholly-owned subsidiary of RIBA, created in 2012, but it's a fully independent insurance agency with its own governance and offering full services to the general public. If you're in the residential construction industry, however, BIG can be considered a special benefit because Joyce, Chuck and Michelle are in a unique position to know the industry and just what insurance products contractors need.

That includes liability, workers' com-

pensation, health insurance, dental plans (see story on page 32), auto and truck insurance, insurance for home and shop, and much more.

### Special advice

As a certified insurance counselor, Mr. Lowe studies trends in the construction industry, and has some special advice.

"There's a common practice among many contractors who own businesses and

see INSURANCE...page 32

# DEADLINE FOR THE NOVEMBER ISSUE

All copy, ads and photos must be to us by

Friday, September 27

E-mail material to **builder@newriverpress.com** or fax: (401) 356-0913

## RIBA welcomes these new members and thanks their sponsors!

### **Builder/Remodeler**

Michael Crowley AH Painting (Crowley Design Group Inc.) 25 Washington St. Suite 200, North Attleboro, MA 02760

Michael Josefek Architectural Consulting Group Inc. 2206 Acushnet Ave., New Bedford, MA 02745

Ray Degidio Jalex Builders LLC 70 South Bay Dr., #A4, Narragansett, RI 02882

Uga DeFreites Services Plus Corp. 215 High St., Uxbridge, MA 01569

### Subcontractor

Gerard Pariseau A-All Construction Services 66B Highland St., West Warwick, RI 02893

Alphonce Muhia Alphonce Muhia 100 Pilgrim Ave., Worcester, MA 01604

Thomas Genasio **DAI, LLC** 15 Centre of New England Blvd., Coventry, RI 02816

Stephen Puget GreatScapes LLC 1208 Smithfield Ave., Lincoln, RI 02865

Benjamin Walsh Hofherr & Walsh LLC 56 Stedman Rd., Wakefield, RI 02879

David Webster Home Shield LLC 10 Dorrance St., Ste. 700, Providence, RI 02903

Alfred Olsen Next Level Building Services Inc. 42 Commonwealth Ave., Unit #3, Attleboro Falls, MA 02763

see MEMBERS...page 31

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## **RIBA** Calendar of Events

# LOOKING AHEAD!

**October 1<sup>st</sup>: RIBA Annual Meeting and Election of Officers** - Quidnessett Country Club, 950 N Quidnessett Rd, North Kingstown, RI 02852. *Details on page 6.* 

**October 9<sup>th</sup>: FREE Rhode Island C-PACE Workshop** - Sponsored by the Rhode Island Infrastructure Bank and SRS (Sustainable Real Estate Solutions), Warwick Public Library, 600 Sandy Lane, Warwick, RI 02889, 9:30 to 1 p.m. *Details on page 24*.

**October 10<sup>th</sup>: Networking Night** - 4:30 to 7 p.m., sponsored by PMC Media Group. Rhode Island Builders Association Headquarters, East Providence. FREE for members and their guests. *Details on page 10.* 

**October 17<sup>th</sup>: 8 Hour Lead-Safe Remodeler/Renovator Course** - 7:45 a.m. to 4 p.m., RIBA Headquarters, East Providence. Course is FREE for members with a \$40 materials/registration fee, \$135 for non-members with a \$40 materials/registration fee. *Details on page 24.* 

**October 24<sup>th</sup>: Fall Social Member Showcase** - 6 to 9 p.m., Sponsored by the Professional Women in Building Council, East Greenwich Yacht Club. All are invited. *Details on page 8.* 

**ONOVEMBER 14<sup>th</sup>: Networking Night** - 4:30 to 7 p.m, sponsored by SiteScapes. Rhode Island Builders Association Headquarters, East Providence. FREE for members and their guests.

January 21<sup>st</sup>-23<sup>rd</sup>: International Builders Show 14<sup>th</sup> - Las Vegas, Nevada. Sponsored by the National Association of Home Builders. *Details on page 12.* 

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

### More information, registration and payment for most RIBA events is available at RIBUILDERS.org. • Indicates a RIBA-sponsored event.

Solution continuing education credits. Contact RIBA for confirmation.

# Take RIBA classes online at RIBAeducates.com

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

Online courses include Scaffold Safety, Workplace Safety, Confined Spaces, Ladder Safety and more, each worth one credit hour of state-mandated continuing education. Just as with RIBA's onsite courses, online courses are FREE of

tuition charges for members and their employees. <u>Just use your code at the online checkout. NEED A CODE?</u> CALL RIBA AT (401) 438-7400. Non-members: \$12 per credit hour. For information about online or on-site courses: Contact Elise Geddes, egeddes@ribuilders.org, or call (401) 438-7400.



# President's Message

# Here with you! Here for you!

Timothy A. Stasiunas

Where has the time gone? It's been a year already, and it seems like just yesterday that we were at our 2018 An-

nual Meeting, swearing in a new group of officers and directors. Now we're about to do so again.

Over the past year, I've experienced quite a bit more of the inner workings of the Rhode Island Builders Association. We continue to move forward in an effort to make situations better for our members.

RIBA's Carpentry Career Training Program (CCTP) saw its first graduating classes just a few months ago. And just last month, this great, pre-apprenticeship job-training path has expanded to four programs now available across the state. CCTP is now supplemented by pre-apprenticeship programs in plumbing and electrical.

As a RIBA member, this is a great opportunity for you to have

a prospective employee trained in the trades or to have current employees learn better skills to benefit your business. By all standards, these programs have been a success, and we look forward to continuing to deliver this valuable resource in the future.

In fact, we've just formed a new "Builders Academy Committee. Our goal is to train existing builders to be successful on a generational level, not just to grow their business but to expand our industry for future generations of builders.

Further, RIBA's Outreach Committee continues to make serious strides in initiatives to our Latino members and potential members.

RIBA's insurance subsidiary, the Builders Insurance Group (BIG, see page 2) continues to grow our client base, while the BIG board looks for additional opportunities to expand our available insurance offerings. This fits well with another RIBA benefit that's now available and already popular: the Jobsite Safety Ser-

see PRESIDENT...page 33



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## **RIBA Happenings: 2019 Annual Meeting**

# Stasiunas team nominated for second term as Annual Meeting is set for October 1

President Timothy A. Stasiunas

WHEN: Tuesday, October 1<sup>st</sup>, 5:30 p.m. WHERE: Quidnessett Country Club, 950 North Quidnessett Rd., North Kingstown 02852

**COST:** \$30 per person for dinner **DEADLINE TO REGISTER:** Tuesday, September 24th FOR INFORMATION & TO REGISTER: Contact Elizabeth Carpenter at (401) 438-7400 or ecarpenter@ribuilders.org.

The Nominating Committee of the Rhode Island Builders Association has chosen 2018-2019 President Timothy A. Stasiunas of The Stasiunas

Companies, along with his administrative team, for re-election in the 2019-2020 year. The election and installation will take place at RIBA's Annual Meeting, set for Quidnessett Country Club in North Kingstown on October 1st.

The officers of RIBA's Professional Women in Building Council (PWB) will be installed as well.

The meeting will begin with networking at 5:30 p.m., with an



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open bar generously sponsored by Consolidated Concrete Corp. and Douglas Lumber, Kitchens & Home Center. Dinner will be at 6:30, followed by the business session.

Also nominated for re-election are: Vice President Carol O'Donnell of CRM Modular Homes, Treasurer Jason DaPonte of Restivo Monacelli LLC and Secretary James Deslandes of Deslandes Construction Inc.

Nominated for election as local directors, with terms expiring in 2022, are: Michael Artesani Jr. of W. Artesani & Sons Inc., Kenneth Coury of Riverhead Building Supply, Matthew Davitt of Davitt Design Build Inc., Larry Desormier Jr. of Desormier Construction

LLC, Tanya Donahue of R.I. Kitchen & Bath Inc., Scott Grace of Overhead Door Garage Headquarters, Vincent Marcantonio Jr. of ProProducts Web Design, Nicholas Reuter of Picerne Real Estate Group and Noel Sanchez of Casa Buena Builders Inc.

Nominated for re-election as national directors are: John Bentz of The Property Advisory Group, David A. Caldwell Jr. of Caldwell and Johnson Inc., Felix A. Carlone of F.A. Carlone & Sons, Thomas E. D'Angelo of Terry Lane Co./Progressive Realty Group, Roland J. Fiore of South County Sand & Gravel Co., Donald Hamel of Andersen Corp., Carol O'Donnell of CRM Modular Homes, Jacqueline Pagel of Pella Windows & Doors, and Timothy A. Stasiunas of The Stasiunas Companies.

Nominated as alternate national directors are: Frank Bragantin of Ferland Corp., William Dawson of Pawtucket Credit Union, Dean Martineau of Dean W. Martineau Carpentry & Painting, Kevin Moran of Moran Home Improvements, John Pagliaro of J.P. Construction Inc., Marc Petrowicz of Unilock, Janelle Photopoulos of Blakeley Interior Design, Patricia Placencia of Webster Bank and Noel Sanchez of Casa Buena Builders Inc.

Nominated for re-election as National Association of Home Builders (NAHB) state representative is Robert J. Baldwin of R.B. Homes Inc., with James Deslandes of Deslandes Construction Inc. nominated as alternate state representative.

Nominated as state director is John Bentz of the Property Advisory Group Inc., with Thomas E. McNulty of E.A. McNulty Real Estate nominated as alternate state director.

Anyone nominated for national office at the Annual Meeting will be elected and installed at the International Builders Show and National Association of Home Builders convention, January 21st-23rd in Las Vegas, Nevada. R I B A

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

www.ribuilders.org

# DBR director vows continuing effort toward 'lean government'

#### By Paul F. Eno Editor

"I intend to come back here every year, to fill you in on what we're doing to make business easier and better in Rhode Island."

That was the word from Elizabeth Tanner, director of the Dept. of Business Regulation (DBR), as she addressed the Rhode Island Builders Association's Board of Directors on September 3<sup>rd</sup>.

Accompanying Ms. Tanner at the board meeting was Julietta Georgakis, deputy director of the DBR, who oversees the Division of Building, Design, and Fire Professionals, which now includes the Contractors' Registration and Licensing Board (CRLB).

Ms. Tanner said it isn't always regulations that have been the problem for business.

"I sometimes hear it's the regulations, but I think that's almost never the case. It's far more about bad laws, inconsistent codes and just bad processes," she stated.

"It takes too long to actually do something when the form is 15 pages long. It should be two pages long. Or it touches 20 people's hands, when it should be far less."

She said this is all slowly improving because of DBR's efforts to encourage streamlining of regulatory processes and overall "lean government." This effort will include the new position of small business ombudsman.

Ms. Tanner also cited smoother information flow as an improving factor.

"All the rules and regulations relating to professionals are online. It took an executive order by Gov. Gina Raimondo, but every single regulation was reviewed, the junk was removed, and everything was reorganized and made publicly available."

Customer service has been improved as well, according to Ms. Tanner.

"About a third of all state employees have had customer service training so far," she said, adding that there is a special emphasis in 2019 on streamlining regulations and educating contractors on "how to build a building" in Rhode Island in the



The Rhode Island Builders Association's Board of Directors listens to Dept. of Business Regulation Director Elizabeth Tanner on September 3<sup>rd</sup>.

regulatory sense.

Ms. Georgakis explained changes that have taken place in her division (Building, Design, and Fire Professionals) that have united under one roof (the Rhode Island State Building Office) all the state authorities that regulate the construction industry, including the CRLB, the Office of the State Fire Marshal, the Building Code Commission, and the Safety Code Board of Appeal and Review.

"So, rather than having all these offices as separate entities that weren't allowed to really talk to each other, they do things together," Ms. Georgakis said.

### **Registering online**

She also explained that all registration renewals will be done online, and that contractors will be able to keep their current registration numbers..

"We are weeks away from having all contractor registrations being online in the same system. I'm happy to say that RIBA is a big part of that. They're going to have kiosks here at the RIBA office, and we're going to help train anybody who needs to know how to do their renewals online."

Both Ms. Tanner and Ms. Georgakis admitted that first-time renewers might have some frustrations, but assured the board that once a contractor is in the system, future renewals will be simple.

In the matter of e-permitting, which has been generally well received by contractors, Ms. Tanner said there are only "eight or nine" municipalities that have not yet joined the system, including Johnston and a few of the smaller towns.

#### In other matters....

**Workforce Development:** RIBA Executive Officer John Marcantonio reported on the pre-apprenticeship training classes that began in September, including the Carpentry Career Training Program (CCTP) in four different locations, along with plumbing and electrical programs. *Related story on page 29*.

Most programs currently have waiting lists, Mr. Marcantonio reported.

"The next step for us is to actually take existing contractors and develop their skill sets," he added. "Most of the generational knowledge that makes for great home builders is not being fully passed down because the older generation is retiring."

Accordingly, RIBA is creating a Builders Academy Committee to fully examine the training possibilities.

The Home Show: Because of an Irish company that is expanding in the American market, there's likely to be a model home back in the Home Show in 2020. RIBA is in touch with Red Barn Construction, based in the counties of Kildare and Cork, to bring this about.

Annual Meeting: the board approved the slate of officers and directors as put *see BOARD...page 32*  **RIBA Happenings: Professional Women in Building** 

Professional Women in Building : PWB



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# Fall Social Member Showcase

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Location: E.G. Yacht Club, 10 Water St East Greenwich, RI 02818 Update your listing by October 30!

# 2020 Membership Directory in preparation, advertising campaign under way

Want to reach virtually everybody contractors, subs and the public alike, with your product or service?

The Rhode Island Builders Association's 2020 Membership Directory and Buyer's Guide is being prepared and, first and foremost, all members should understand that what goes into the Directory about you and your company comes directly from the information you provide to RIBA.

"Members have until October 30th to logon to their account at RIBuilders.org to update their information," says RIBA Director of Operations Elizabeth Carpenter.

The information carries over to the association's online directory, RIBAlist.com, as well, Ms. Carpenter emphasized.

For more information, or if you don't have a username and password to access your information at RIBuilders.org, contact Ms. Carpenter at (401) 438-7400 or ecarpenter@ribuilders.org.

#### Advertising campaign begins

The RIBA Membership Directory and Buyer's Guide remains popular with contractors and the public alike, and it's a fixture at annual Rhode Island Home Show.



There's no better venue to showcase your business to that "everybody" audience.

Members should have received full information by mail about Directory advertising. The low advertising rates remain the same as in previous years.

The Directory will be printed, and distribution will begin, before the everexpanding Rhode Island Home Show, now including the Garden and Flower Show, and will be an excellent introduction to your business, especially if you are a show exhibitor at the 2020 event.

It will be distributed to thousands of show visitors as well.

Once again, RIBA will have a drawing for one advertiser to win an additional ad: free, full-page and full-color.

Any advertiser who purchased their Directory ad by October 31st will be eligible for the drawing.

The final deadline for Directory advertising is November 8th.

#### Discounts available

RIBA once again offers advertising "package deals" with the Directory and the award-winning Rhode Island Builder monthly magazine.

Advertisers who opt for both publications will earn a 5 percent discount on their total advertising cost.

Use the advertising information package you received from RIBA. Advertising information also is online at NewRiverPress. com/ribaads, or call Paul or Jonathan Eno at (401) 250-5760, ext. 1. R I B A





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## B A Member News

# RIBA's next Networking Nights slated for October 10, November 14

**WHEN:** Thursday, October 10<sup>th</sup>, 4:30 to 7 p.m.

WHERE: Rhode Island Builders Association headquarters, 450 Veterans Memorial Pkwy. #301, East Providence 02914 COST: FREE for members and their guests FOR INFORMATION & TO REGISTER: Contact Elise Geddes at egeddes@ribuilders. org, or call (401) 438-7400.

You never know whom you'll meet at a RIBA networking event! Ask them: You might be surprised

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

Your next chance to do this will be at the Rhode Island Builders Association's next Networking Night, set for Thursday, October 10<sup>th</sup>, at RIBA headquarters! The PMC Media Group has generously offered to sponsor the evening.

Stop by the Networking Night to see what PMC can do for your company's marketing, or just say hello to PMC's Darren Jodoin,



Members and guests mingle at a typical Networking Night at Rhode Island Builders Association headquarters.

Emily Hattub and the rest of the team.

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

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

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10/October 2019

## Member Profile: Don Hamel of Andersen Corp.

# A man who seems to be everywhere!

#### By Paul F. Eno Editor

You never know when or where you'll run into Don Hamel. But you can be sure of one thing: He'll be hard at work on something interesting, much of it in direct support of the Rhode Island Builders Association.

Don, the territory sales representative for Andersen Corp., can be found at nearly all RIBA events, including meetings of the Board of Directors, of which he recently became a member. He's a familiar face at the Rhode Island Home Show, the monthly networking events, and in the workforce-development programs, where he can be found instructing students on current window and door products, along with proper installation techniques.

At RIBA's Annual Clambake, Don is always doing something intriguing. Often, it's presiding over a batting cage, where some unfortunate Andersen window spends the day being pummeled by would-

be pitchers, but surviving nearly intact. At the 2016 clambake, Don arranged for a dunking tank, where way too many accurate hurlers made sure he stayed soaked all day long.

What led Don to such a life of adventure?

"When I got out of high school, I went to college for a year in eastern Connecticut. That's what I thought I was supposed to do," Don recalls. "Even two years later, when I was a little more mature, I really didn't know what direction to take."

Don took some time off in his native Connecticut, then asked Dad what he should do.

"You're going to get a job," Dad pronounced.

"So he took me to Scarritt Lumber Co. in Bristol, Connecticut. This was back in the late '70s and it was still a family-owned lumberyard. I ended up working there full-time, while going back and forth to school, and I learned so much," Don says.

Don started out in the cement shed, was in charge of loading, then worked behind the lumber desk. But he wanted to learn more.

"I started going to workshops that companies like Brockway-Smith did, and I read more so I could learn about windows and doors," Don remembers.

He got so well-versed in the subject that contractors came

Andersen Corp. Territory Sales Rep.: Donald Hamel RIBA member since: 2004 Focus: Windows, Doors & Accessories Company Founded: 1903 Don is Based: Norwich, Connecticut



Earlier this year, Don Hamel, at left, instructs students in the ins and outs of window installation during a Carpentry Career Training Program class at Woonsocket Area Career and Technical Center.

straight to him when they needed windows and doors at Scarritt.

"That's where I got my background with the Andersen windows and doors!" says Don, who by 1985 found himself at Cleary Millwork, an Andersen distributor.

In 1988, Don moved over to Brockway-Smith, where he was the Andersen window and door specialist. Then, in 2011, came the big enchilada.

"That year, the industry changed their distribution model, Andersen Corp. offered me a position, which for me was easy because it's what I was studying for the previous 20 years anyway."

Still making Andersen proud today, Don wears many hats, including networking with RIBA members.

Don first joined RIBA in 2004, but in more recent years, he has become very active by teaming up with Executive Officer John Marcantonio and workforce development point people Cheryl Boyd and Louis Cotoia. He credits *The Rhode Island Builder* with inspiring him to get more involved with the assocociation.

"Even when I wasn't active in those early years, I still got the monthly magazine and read it from cover to cover. It's one of the best in the industry," Don says.

"When John Marcantonio came in, I started seeing all these exciting new activities, many more value-added benefits, and I wanted to be part of it."

Don wasn't kidding. He plunged into efforts to improve and expand the Home Show, and was involved in getting the state's career and technical education (CTE) students involved with the set-up and take-down as a hands-on educational experience.

"As we know, Andersen and the dealer partners in Rhode Island have provided quite a bit of financial support, so those students could have those four days of experience. It's really nice to give back and see the results!" says Don.

#### **R** I B A Member News

Fagan Door matches donations in cancer fundraiser

Fagan door is wrapping up its annual effort to raise funds locally for the fight against brain cancer, matching donations dollar-for-dollar.

"My high school girlfriend lost her 11-year-old son to a rare pediatric brain tumor, for which there is currently zero chance of survival. One hundred percent of the money raised will help the researchers at Dana-Farber Cancer Institute help other families facing the same diagnosis," Diane Fagan, vice president and co-owner of Fagan Door, explained

While the fund-raising effort is wrapping up on October 1<sup>st</sup>, the campaign takes place every year. Find the details at Evanscrew. org.

# International Builders Show slated for Las Vegas in January

#### WHEN: Tuesday-Thursday, January 21st-23rd

WHERE: Las Vegas Convention Center (LVCC), 3150 Paradise Rd., Las Vegas, NV 89109

**COST:** Varies

FOR INFORMATION & TO REGISTER: Visit Buildersshow.com.

The International Builders' Show<sup>®</sup> (IBS) is the largest annual light construction show in the world. Sponsored by the National Association of Home Builders (NAHB), IBS is a must-attend for home builders because, as NAHB says, "All homes start here!"

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The New American Remodel<sup>™</sup> (TNAR) showcases the latest innovation and design in today's home, exhibiting the most recent trends in the housing industry and advancesee IBS...page 33



12/October 2019

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see NATIONAL GRID...page 29

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

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

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

## RIBA Helps You Hire & Train

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

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## Vital Information Resources

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

## **Solution Services**

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

## Insurance & Bonding

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

## Medical & Dental Plans for You and Your Employees

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



BG

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# From RIBA's Executive Officer

Dear Members of the Rhode Island Builders Association:

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

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

We are making it easier than ever to understand what's included in your membership. And when you have a chance, give us a call so we can get you connected to the services we have that can help protect you, make you money, improve your knowledge, keep you safe, and help your business thrive! I also need your help with a larger cause. Please share this message with your industry colleagues and ask them to join! Our services, advocacy and industry-leading resources depend on membership. With so much to offer, our goal is to reach out and serve. Helping someone join is easy, just have them call the office at (401) 438-7400 and we will take it from there!

So thanks again for being a member, for being a part of this thriving, almost 70 year old resource, and for allowing us

to serve your needs. Please always feel free to call us with any issue, as we are always here for you!

All my best, John Marcantonio *Executive Officer* 



Joining the Rhode Island Builders Association is easy! For details, call (401) 438-7400 or e-mail Elise at egeddes@ribuilders.org





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Arnold Lumber is active in the building industry, supporting local builders and remodelers, and continuously expanding our products and services to assist in the growth and success of our customers. We offer trade shows introducing customers to new products, provide product and installation training at our locations and connect our customers with vendors to find the best solutions to their building needs.

Our network of relationships enables us to refer business to our customers. Visit our Homeowner Services page to learn more about our Contractor Referral Service.

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# **Continuing Education for Contractors**

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

# 8 Hour Lead Safe Remodeler/Renovator Course <u>October 17</u><sup>th</sup>

WHEN: Thursday, October 17<sup>th</sup>, 7:45 a.m. to 4 p.m. WHERE: Rhode Island Builders Association headquarters, 450 Veterans Memorial Pky #301, East Providence 02914 COST: FREE for members and their employees, with \$40 materials/registration fee. \$135 for non-members, with \$40 materials/registration fee. Lunch is included. DEADLINE TO REGISTER: One week before class. No admittance without pre-registration and payment. FOR INFORMATION & TO REGISTER: Contact Elise Geddes at egeddes@ribuilders.org, or call (401) 438-7400.

Learn everything you need to know to comply with the Environmental Protection Agency's (EPA's) Renovation, Repair and Painting (RRP) Rule (Lead Paint Removal Training Classes).

This course is required to obtain or renew a Lead Safe Remod-

elers/Renovator certification, which is necessary for work in all pre-1978 buildings. This course covers the EPA's Renovation, Repair and Painting (RRP) requirements in Rhode Island and Massachusetts.

A written exam is given at the end of the course. A passing grade allows attendees to apply for certification through the Rhode Island Dept. of Health and the federal Environmental Protection Agency (EPA).

Pre-registration and a photo are required for your certificate. This must be a head shot only. E-mail it to smccarthy@ribuilders.org at least five days before the class.

No admittance to this class will be permitted without paid preregistration and the required photo. Payment is due upon registration.

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

Lunch is included.

#### R I B A

# Free C-PACE workshop focus: financing for energy efficiency

WHEN: Wednesday, October 9th, 2019, 9:30 a.m. to 1 p.m. Registration/coffee starts at 9.
WHERE: Warwick Public Library, 600 Sandy Lane, Warwick, RI 02889
COST: FREE
FOR INFORMATION: Contact Heather Lee at (202) 220-6952.

The Rhode Island Infrastructure Bank and SRS (Sustainable Real Estate Solutions) will sponsor a workshop for energy efficiency and renewable energy contractors and project developers. Called "Growing Your Business with C-PACE," the workshop is intended to help you close more deals by tapping into Rhode Island's C-PACE (Commercial Property Assessed Clean Energy Program). C-PACE is a financing mechanism that enables low-cost, long-term funding for energy efficiency, renewable energy, water conservation and life-safety projects.

C-PACE helps business owners and contractors access longterm financing that covers 100 percent of an energy efficiency or clean energy project (so you pay nothing up-front). Property owners who use the program are able to modernize their buildings, lower their operating costs, and possibly increase their cash flow.

The C-PACE program is now financing "legacy projects" going back to July of 2015 when the program first launched, allowing building owners to refinance older, completed projects.

At the workshop, you will learn:

- What C-PACE is, and how it can help you close more projects,
- What's in it for you and your clients,
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• How to boost the financial appeal of a given project, and more. Details at https://ri-cpace.com.



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## $\frac{\mathbb{R}}{\mathbb{R}}$ A Conversion on Single-Family Zoning with...

# **JODI HACK** Executive Officer, Oregon Home Builders Association

Before assuming her post with the Oregon Home Builders Association, Jodi Hack was a Republican member of the Oregon House of Representatives since 2015, representing parts of South Salem, Aumsville and Turner. The only woman in Republican House leadership at the time, Ms. Hack, a third-generation Oregonian, was deputy whip for the Republican caucus during her first term and was elected whip for the 2017 session, helping develop the caucus agenda. She was vice-chairwoman of the Early Childhood and Family Supports Committee and served on the Business and Labor, Rules, and Health Committees

THE BUILDER: Can you give us an overview of the legislation that the media has said eliminates singlefamily zoning in Oregon?

HACK: That's a common miscon-

ception. The bill (HB 2001) does not eliminate single-family zoning. In fact, there is specific language in the bill safeguarding single-family dwellings. What the legislation does is increase opportunities for higher-density housing development throughout the state.

## THE BUILDER: What was the primary reasoning behind this legislation?

**HACK:** Hopefully, to increase housing supply and give people more choices to do what they want with their land.

## THE BUILDER: How would you define the main causes of the affordable housing crisis, both in Oregon and nationally?

**HACK:** Since the economic downturn (the "Great Recession"), we have been in an uphill climb trying to catch up where things were left off. I know that in Oregon we face many local barriers that have a significant effect on the housing supply.

Oregon also is a state that hasn't believed in building up nor do they want to build out – thus there was no significant urban growth boundary (UGB) expansion.\*

We are working off of a land-use system that was created back in the 1970's. Both nationally and statewide, we continue to face increased costs, such as system development charge (SDC) increases\*\* and regulatory burdens. I know these workforce-housing issues affect builders both in our state and nationally as well.

THE BUILDER: What do you feel will be HB 2001's practi-



cal effects on the affordable housing crisis?

**HACK:** As construction costs, lack of housing supply, increased fees and regulatory requirements continue to increase the cost of housing, I think it will be years before we see any significant moves in supply.

THE BUILDER: New Englanders are usually flummoxed when it comes to county vs. local jurisdictions in the matter of zoning and planning in your part of the country. When it comes to those matters, who is responsible for what in Oregon, and which jurisdictions are most affected by this legislation?

**HACK:** Oregon usually defers to local governments. However, we are keenly aware that local jurisdictions oftentimes throw up the regulatory barriers. The new legislation requires local

jurisdictions to play along with statewide initiatives and come up with viable housing-needs analysis, then propose how those needs will be met.

It's a step in the right direction for the accountability of local jurisdictions. Both bills give funding to local jurisdictions to do the work, eliminating the cost barriers.

Oregon does have a statewide building code, so I wouldn't say that any one jurisdiction is more "burdened" than any other. Obviously, there's a higher population in the Portland metro area, thus more building. But this legislation represents a statewide initiative that all will participate in.

## THE BUILDER: How have cities and counties reacted to the legislation?

**HACK:** The local jurisdictions came out against both bills initially but, in the end, I believe that all parties came to a consensus for the most part – especially given the funding provided to them to comply. I wouldn't say they really like the legislation.

#### THE BUILDER: Did the Oregon Home Builders Association (OHBA) support and/or actively lobby for the legislation, and what other groups supported it?

**HACK:** OHBA worked alongside Speaker of the House Tina Kotek and her staff, as well as many other stakeholders, to come up with a bill that we could support – while safeguarding single-family lots and much-needed buildable lands calculation changes.



#### <u>INTERVIEW</u>...from previous page

Our partners included the Oregon Association of Realtors<sup>®</sup>, Smart Growth Oregon and several others.

## THE BUILDER: Who were the most vocal opponents of the legislation?

**HACK:** It really depended on the time and what was or was not amended throughout the legislative process. I don't think there were too many opponents outside of some homeowners and NIMBY groups in the end.

## THE BUILDER: Can you talk about the three other pieces of pro-housing legislation just signed by Gov. Kate Brown?

**HACK:** We at OHBA introduced two pieces of legislation. HB 2306 allows for building permits to be issued when a development reaches substantial completion (80 percent). This speeds up the building process and saves time and money.

The other was SB 531, which allows for building on "skinny lots," primarily in the Portland metro area. These lots are typically 25 feet x 100 feet and allow for a "skinny" house that usually qualifies for SDC fee waivers and a 10-year tax abatement to owners. This helps keep costs down, making these really the last "affordable" new homes to be built in Portland.

HB 2003 requires local jurisdictions to complete the regionalhousing needs analysis I mentioned, and report back to the state on how they plan to meet the need – for all housing types, not just workforce housing. \*An urban growth boundary, or UGB, is a regional development limit whose intention is to control urban sprawl. Oregon is one of the few states with UGBs enshrined in law. The concept remains controversial, with many critics saying that UGBs don't work, and even that they exacerbate sprawl.

\*\*Equivalent to development impact fees in Rhode Island, SDCs are one-time fees based on a proposed new use or increase in the use of a property. They apply to both new construction and residential projects that are believed to increase the impact on local infrastructure.





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## Massachusetts News

# Unreachable housing is one result: Boston the victim of its own success

#### By Paul F. Eno Editor

R I B A

Modern zoning practices and local over-regulation contribute to the crisis in affordable housing in a major way, helping to put housing in Greater Boston out of reach for many buyers and renters, including the middle class.

That's among the findings in *The Greater Boston Housing Report Card 2019: Supply, Demand and the Challenge of Local Control*, the most recent of the annual studies by Northeastern

### Resources for RIBA members who work in Massachusetts

*The Rhode Island Builder* covers Massachusetts news relevant to members of the Rhode Island Builders Association who work in our neighbor to the north and east.

Here are some sources of regulatory information and forms for contractors who work in the Bay State, or who plan to. For education purposes, RIBA will shortly expand its education programs to include courses required for work in Massachusetts.

**Building Permits:** Massachusetts has a statewide formula for building permits. Application forms may vary a little by municipality, but standard forms and information may be found at the Office of Consumer Affairs & Business Regulation (OCABR) website: Mass.gov/ocabr.

**Contractor Registration and Licensing:** Massachusetts has licensing for construction supervisors and registration for home improvement contractors. Find the details at Mass. gov/topics/building-trades.

Also find information about trade licensing at this site.

**MassHousing:** Similar to Rhode Island Housing, Mass-Housing 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.



University professor Alicia Sasser Modestino, co-authored in cooperation with The Boston Foundation and several other experts and groups.

Each year for the past 16 years, the *Report Card* has analysed the Greater Boston housing market and suggests ways it can be made more affordable for more people.

"We've had a lack of supply that's been a chronic problem for decades, but when you combine that with a booming economy that's drawing in more residents from other parts of the United States as well as abroad, then that just means that prices and rents skyrocket," Dr. Modestino, associate professor of public policy and urban affairs and economics, told News@Northeastern in June.

Among the results: Boston is now the fifth most expensive city in the country to buy or rent a home, with median rents higher than those in New York City, according to Dr. Modestino.

The report itself states:

"To some extent, Greater Boston has become—not for the first time—the victim of its own success. Having failed to produce an adequate supply of housing for decades, the region is not prepared to accommodate the population growth that is being propelled by the current economic boom. Strong job growth has attracted more people into the region and pulled more residents into the job market—both of which serve to increase the number of new households being formed and correspondingly, the demand for additional housing. For a region with a track record of sluggish housing production, this has predictably resulted in demand outstripping supply, sending both rents and home prices soaring."

#### **Outdated** zoning practices

The report is clear that some local over-regulation is strangling the housing production necessary to help ease the crisis.

"Land use regulation in Massachusetts is controlled by many small municipalities," the report points out, "So meeting our region's housing needs depends on local action. Many cities and towns in Greater Boston have revised their zoning codes in recent years to encourage modest increases in housing production, though these advances are uneven and in many cases new housing production remains stalled by other local obstacles."

Meanwhile, homelessness is increasing, according to Dr. Modestino, especially in the larger Boston suburbs such as Lowell and Lawrence.

The report credits Boston and several other communities with make some effort to increase housing production.

The city has produced "above its expected level of production for some time, and has committed to producing another 63,000 units by 2030."

Read *The Greater Boston Housing Report Card 2019: Supply, Demand and the Challenge of Local Control,* online at https:// www.tbf.org.

# Expanded workforce training opens for 2019-2020

Now doubled in size from earlier this year, the latest sessions of the Carpentry Career Training Program (CCTP) got under way in September. There are four sessions, one each at the Woonsocket Area Career and Technical Center, CHARIHOTech, the Warwick Area Career and Technical Center, and the East Providence Career and Technical Center.

In addition, electrical pre-apprenticeship training has begun at the Warwick Area Career and Technical Center, and plumbing preapprenticeship has started at the Providence Career and Technical Academy.

CCTP offers a pre-apprenticeship course that runs for 26 weeks and 200-hours, from 5:30 to 8:30 p.m. on Mondays, Tuesday and Thursdays.

These courses, offered by the Rhode Island

Builders Association and its industry partners, are free to students and employers. Most students are adults, some of whom already work in the residential construction industry and have been sent to be trained or upskilled by their employers, or as new hires.

"You recruit, we train, you hire," is the message RIBA Execu-

## NATIONAL GRID...from page 15

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• On-site trainings,

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Reach Zero Energy Ready Construction Support at (888) 887-884.

## Path to Zero Energy

National Grid's Path to Zero Energy Ready Program offers additional support and incentives for builders and homeowners looking to achieve high performance certifications such as DOE's Zero Energy Ready Home, Passive House (PHIUS) and/ or to meet the requirements of the current Rhode Island residential stretch code.



Louis Cotoia Jr. of the Rhode Island Builders Association's Workforce Committee welcomes a capacity group of students to the new session of the Carpentry Career Training Program and the entirely new Electrical Pre-Apprenticeship Program at the Warwick Area Career and Technical Center in September.

tive Officer John Marcantonio conveys to employers.

Programs are funded through Real Jobs Rhode Island. The courses include OSHA 10 Certification and 8 Hour Lead-Safe RRP training. For details and to register, contact Elise Geddes at RIBA, (401) 438-7400 or egeddes@ribuilders.org.

## Job training facility coming to Central Falls

Under an agreement between the Rhode Island Builders Association and the City of Central Falls, a new job training center is being built in that community.

Work on the new facility was beginning as we went to press on September 12<sup>th</sup>. Completion is expected in mid-October.

The Vocational English as a Second Language(VESL)-Basic Carpentry class that was scheduled to begin on September 30<sup>th</sup> is expected to be the first class to use the

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Free support includes:

• Plan review & design assistance;

• Construction technique review, consulting and training;

• In-field inspections throughout construction; new facility, followed by a new Carpentry Career Training Program (CCTP) class in January.

RIBA members and guests will be invited to tour the facility, to meet students, and to recruit new, skilled employees in early December.

Look for complete coverage in the November *Rhode Island Builder*.

For more information in the meantime, call Betty Bernal (401) 500-9146.

• On-site trainings;

• Performance testing and verification for certifications;

• Incentives upon achieving certification.

For more information about what National Grid can offer, visit: https://www. nationalgridus.com/RI-Home/Energy-Saving-Programs.

With thanks to Rachel Pinnons

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

www.ribuilders.org

October 2019/29

## NAHB: Rents controls will worsen housing crisis

#### National Association of Home Builders

Rent control legislation, now being considered in several states, will make housing shortages worse and drive up rents, says the National Association of Home Builders (NAHB).

In the Golden State, for example, the California Building Industry Association (CBIA), aware of the near certainty of a

# DEM still requires paperwork to access offline OWTS records

Builders are reminded that, until all Onsite Wastewater Treatment System (OWTS) Records on file at the Dept. of Environmental Management (DEM) are made available online, those that are on paper must be requested in advance by submitting a Records Request Form, a DEM statement says.

• If you wish to review a record in person, records will be retrieved in advance and made available to you at DEM within two business days.

• Or, if you prefer to receive electronic

copies, records will be retrieved, scanned and uploaded to the DEM website within 10 business days.

• Customers will be notified if additional time is needed to make records available. Retrieval and/or copying fees may apply.

For additional guidance regarding OWTS records please view the OWTS/ Septic Records Factsheet at DEM.ri.gov/ programs/benviron/water/permits/isds/ pdfs/owts-fs.pdf. For additional information on all OWTS/Septic topics please visit: DEM.ri.gov/septic. rent control ballot initiative in 2020, has only reluctantly supported the compromise legislation, subject to amendments.

Since the initial compromise, further changes demanded by Gov. Gavin Newsome were made to the legislation that forced CBIA to move its position on the bill to neutral.

The annual rent cap was moved backward to 5 percent plus inflation (from the original 7 percent plus inflation), but the 15-year exemption for new construction was retained. The California legislature was expected to vote on the bill by the end of September.

"NAHB's policy in opposition to rent control is unequivocal. Although NAHB understands the realities of the California situation, we will oppose the bill — both to try to impact what happens there and to try to put a stake in the ground on behalf of our multifamily members in the other states who will likely face similar proposals in the future," an NAHB statement said.



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## **BUILD SMARTER. BUILD BETTER.**



**MEMBERS**...from page 3

Professional Nancy Monbouquette **Citizens Bank** 770 Legacy Place, Dedham, MA 02026

## **RIBA** thanks these members who recently renewed!

4 Trades Construction LLC A.B. Hoxie Inc. A.S. Gizzarelli Plumbing/Htg. Inc. Albert S Gizzarelli American Painting & Sandblasting Robert Crowe Arnold Lumber Co., Inc. Arthur J. Lettieri Atkisson Electric Co., Inc. BayCoast Bank Blakely Interior Design Bowerman Associates Inc. California Closets/Creative Closets Mary B. Cool Catalano Construction Inc. Coastal Electric Inc. Constructive Linework CV Home Improvements LLC Cyr Drywall Inc. DAI, LLC The Damon Company Davenport Construction Inc. Dean W. Martineau Carpentry & Painting DeMelo Construction DePasquale Bros. Inc. DePina Built Construction Deslandes Construction Inc. Diamond Hill Residential Group Eastland Electric Envine LLC F.A. Carlone & Sons Fenix Real Estate Frontier Welding & Fabr. Inc. Grenier Construction Co., Inc. H.A. Fisher Homes LLC Hallmark Homes Inc. Hebert Design/Build J&J Electric Co. J&R Contractors J. David Contracting Jalex Builders LLC James J. O'Rourke Inc. J.J. Cardosi Inc.

Barbara Berdecia Asa Hoxie

Arthur J. Lettieri Brian A. Murphy Wayne Swenson Janelle Photopoulos Colleen Titmas Jason M. Catalano Costa Gianetis Anthony Guida Karin Schwer Michael Cyr Thomas Coenario John D. Damon Jeffrey P. Davenport Dean W. Martineau Joel DeMelo Stephen J. Olson Alfredo DePina James G. Deslandes Donald Pasek Thomas Miller Lawrence LeBlanc Felix A. Carlone Susan Kelly David Croutear Stephen Grenier Hugh A. Fisher Roland Vukic Timothy J. Hebert Gerald J. McGraw John Ruzzo David Baldwin Ray Degidio William F. O'Rourke John J. Cardosi Jr.

Gary R. Johnson Jr. Johnson Landscaping Kitchen & Countertop Center of New England Dan Gauthier L&L Building & Trucking Co., Inc. Larry R. LaChance David Perry Lisco Irrigation Lopco Contracting Thomas J. Lopatosky Jr. Massed Electric Co., Inc. Nicholas Massed Merchant Construction Bob Leonard Messier Construction RRM Inc. **Rick Messier** Michael R. Guertin Michael R. Guertin Inc. N&D Builders Ltd. Nelson E. Girard New England Kitchen & Bath Center Inc. Michael Pare Newport Construction Services Inc. William B. O'Hanley O'Donnell Development Co., LLC Jeffrey O'Donnell P. I. Builders LLCRichard Brooks P.M. Thurston & Sons Peter Thurston Pannone Lopes Devereaux & O'Gara LLC Gary Pannone Park Electric Co., Inc. Frank DeSimone Paul St. Amand Design/Builder Inc. Paul B Amand Pezzuco Construction Inc. Richard R. Pezzuco Porreca Construction Custom Homes/Remodeling Property Advisory Group Inc. John Bentz QMW Masonry Thomas G. Quick **R&S Drywall LLC** Meydi Cortez R.J. Ferreira Builder Inc. Raymond Ferreira Radio-Phone Communications Inc. Joseph A Accetta Rado Construction Co., Inc. Anthony M Rado ReliaBuild Roofing & Restoration Inc. Melanie Fiordalisi Restivo Monacelli LLP John Cacchiotti **RISSCO** Fabrication Rossini & Smith Cos., Inc. Timothy M. Smith Jason DaPonte Sansiveri Kimball & Co., LLP Michael Torti Santoro Oil Co. South County Habitat for Humanity Louis Raymond South County Post & Beam Inc. Kenneth S. Bouvier South County Sand & Gravel Co., Inc. **Roland Fiore** Spaulding Brick Co., Inc. Don Pickering Stand Corp. Ronald J. Caniglia Stephen's Masonry Inc. Stephen A. Feole II Terry Lane Co./Progressive Realty Group Thomas E. D'Angelo Thom Marandola Tomark Construction Inc. Town Electric Inc. Joseph W. Lima Jr. US Solar Works Peter Fine Utility Energy inc. Michael McCarthy W. Artesani & Sons Inc. Michael C. Artesani Warren Trask Co. Bernie Nugent Wood's Heating Service Inc. Arthur Dwyer

RI

## **B** Spotlight: Member Benefit of the Month (continued)

### INSURANCE ... from page 2

provide workers' compensation for their employees: They exclude themselves from the workers' compensation coverage in order to save money," Mr. Lowe says.

"Yes, it saves money. And yes, it's a bad idea."

When owners exclude themselves from workers' compensation coverage, the Dept. of Labor and Training notifies them in writing, confirming their choice to exclude themselves from coverage.

"This note is an official notice to you that you have voluntarily elected to be on your own in case of a work-related injury," Mr. Lowe adds.

"You are not covered under the workers' compensation system, and you're not covered by your regular health-care provider for medical bills related to a work injury. You should contact your own health-care provider directly for further information," he continues.

"We all know what a visit to the emergency room costs today, and it far exceeds the cost of the premium you'd pay if you didn't opt out. So, we highly suggest that folks consider that before opting out of workers' compensation coverage."

Mr. Lowe and Ms. Soares both emphasize that workers' compensation provides not only hospital benefits and coverage, but also lost wages.

"If you're out of work for a week, two weeks, a month, it will provide a paycheck," Mr. Lowe says.

"When you opt out, you're not just giving up coverage at the hospital, you're giving up a chance to recover lost wages while you're out of work."

#### Why you shouldn't exempt yourself

He cited one contractor who suffered a serious, work-related injury.

"As the owner of his company, he had wanted to exclude himself from workers' compensation coverage, but his insurance agent wouldn't let him do it," Mr. Lowe explains.

"The agent argued with him, and finally got him to go along. Well, not long afterward, this poor fellow fell several stories at a construction jobsite, and he ended up with permanent injuries. But he also ended up saving his business, keeping his kids in college and even saving his marriage because he opted to pay a little extra premium."

#### Saving Money through Wellness

In a positive development for health-insurance subscribers, Ms. Therrien cites a moneysaving wellness program being offered by Blue Cross/Blue Shield of Rhode Island.

"For most companies enrolled in RIBA's Health Insurance Program, open enrollment begins in September through October 15th for November 1st coverage. So, that's the time to review your current plan and see if you would like to make any changes for the upcoming year," Ms. Therrien says.

"You should have received your renewal package from Blue Cross the first week of September. You will notice that plan benefits are the same as last year. Deductibles and co-payments haven't changed."

Premiums, however, are changing.

"Your renewal package includes a breakdown of your company's renewal rates. Currently, 'medical inflation' is 5.3 percent," she adds. "Other changes that affect premiums are taxes as well as the demographics of our group."

However, beginning with the 2019 open-enrollment period, your company can sign up for the new Blue Cross Wellness Reward Program.

"You can receive up to 8 percent of your premium back," Ms. Therrien states.

"It's a point system. Depending on the participation level, both you and your employees can benefit. Points are earned for common healthy activities such as having your annual well visit, completing an online health assessment, to keeping track of your steps."

Full details of the Wellness Reward Program are included in your renewal package from BIG.

For more information on any of these great insurance benefits, contact BIG at (401) 438-4244 or visit Builderinsgroup.com/.

# RIBA dental insurance rates drop 3.6%

RIBA has BIG news for members about dental plans!

The Builders Insurance Group (BIG) is a full-service insurance agency available to the general public. But, on the Rhode Island Builders Association's behalf, BIG does handle some special dental insurance plans that are members-only, and there's some great news on that front.

"For the second year in a row, the premiums on our two dental plans have come down," says BIG Director Joyce Therrien. "Last year, they came down 2.7 percent. And this year they fell 3.6 percent."

The plans themselves (Option 1 and Option 2) haven't changed," Ms. Therrien states.

"You can use \$1,200 a year on dental services. It's 100 percent coverage for diagnostic, preventive and the basic services. Various plans have other options."

Cost for plans varies according to the options, of course, but \$29 for an individual and \$85 for a family is one example. The \$1,200 available under the plans renews on a calendar year annually – January 1<sup>st</sup>.

Members are encouraged to call BIG for more information: (401) 438-4244.

### BOARD ... from page 7

forward by the Nominating Committee. *See page 6.* 

RIBA members are invited to attend the public portion of the monthly Board of Directors meetings, which usually take place on the first Tuesday of each month at RIBA's East Providence headquarters. Please contact Elizabeth Carpenter at (401) 438-7400 or ecarpenter@ribuilders.org for more information.

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



#### HEIGHTS...from page 1

elevation (BFE), as well as any proposed or utilized freeboard.

It also clarifies how to use one specific Coastal Resources Management Council (CRMC) suggested design-elevation map (the three-foot sea level rise during a 100year storm), instead of Federal Emergency Management Agency (FEMA) maps, to determine height variances.

Most coastal communities in Rhode Island have a maximum building height of 35 feet, and all Rhode Island homes located in flood zones are required by the state building code to be built one foot above flood levels.

Under the 2018 law, building-height exemptions in flood zones were tied to the FEMA maps, which consider only the base flood elevation (BFE), not the level of the land relative to sea level, as the CRMC maps do. As stated, BFE is the anticipated point above sea level to which water would rise during a projected 100-year flood.

Building or restoring buildings using the FEMA maps sometimes resulted in excessively high "open foundations" (with the houses raised on piers, pilings or columns), with the actual building somewhat "squashed" because the open foundations used up the allowable height.

Wayne Pimental, South Kingstown building official and immediate past president of the Rhode Island Building Officials Association, participated in drafting the final compromise language, and explained the reasons for amending the law.

"I became involved after hearing the conflicting viewpoints on the (2018) legislation that went into effect on March 1, 2019," Mr. Pimental said. "The biggest issue I saw after listening to everyone was where building height was measured from."

The previous definition was based on the average grade of the property. The new definition measures from the BFE, which most of the time is higher than the grade.

"The other issue was being able to use the CRMC sea-level-rise maps, which have a higher BFE than the FEMA maps," Mr. Pimental continued.

"Another hang-up was that CRMC had maps ranging from a one-foot sea-level rise to 10-foot, and someone would be able to use the 10-foot, meaning they could raise their proposed house an additional 10 feet above a town's designated building height limit."

Mr. Pimental contacted David A. Caldwell Jr. of Caldwell and Johnson Inc., a past president of RIBA.

"I reached out to Dave, knowing this legislation came from both the backing of RIBA and the CRMC. All parties ultimately agreed to go back to measuring from average grade, but using the CRMC SLR 3' as the basis for the other option. This is what was passed and has been signed by Gov. Gina Raimondo, and I feel it is a good compromise for all."

Sponsors of the legislation in the Senate included Sens. Dawn Euer (D-Newport,

#### Jamestown) and Senate Majority Leader MichaelJ. McCaffrey (D-Warwick). Sponsors in the House includedwere Reps. Carol Hagan McEntee (D-Narragansett, South Kingstown), and House Majority LeaderK. Joseph Shekarchi (D-Warwick)), Kathleen A. Fogarty (D-South Kingstown), Blake A. Filippi (R- Charlestown, New Shoreham, South Kingstown, Westerly) and Robert E. Craven Sr. (D-North Kingstown).

"Because Rhode Island is a leader in coastal science and planning, CRMC developed a series of flood maps that more accurately depict flood risks in our state," Sen. Euer was quoted as saying.

"Allowing the use of more accurate flood maps is common sense."

#### <u>PRESIDENT</u>...from page 5

vice, which kicked off just this past March. It has been quite well received for the value it adds to your membership.

On the regulatory side, the Environmental Committee has been monitoring closely, and working with, the Dept. of Environmental Management (DEM) to try and accomplish reasonable wetland setback regulations and some future stormwater regulation reform.

These will be the most challenging issues we face. Over-regulation in our state is detrimental to our economy, our industry and to affordable housing as a whole. On the legislative side, several bills were passed which will benefit our industry.

With all that has been accomplished this past year, I recognize that no one person can do it alone, it takes a team of members to make it happen, from past presidents, the Executive Committee and all the RIBA members who selflessly volunteer their time and resources, our dedicated staff, and certainly our tireless Executive Director John Marcantonio.

Thank you to all! And to our RIBA members: Be assured that we're "Here with you and Here for you!"

#### <u>IBS</u>...from page 12

ments in technology and energy-efficiency.

#### Education

"Expertise starts here" as well, according to NAHB.

IBS 2020 offers the most up-to-date and innovative education the industry has to offer. It features sessions in seven tracks, taught by renowned building industry experts from across the country. With topics ranging from sales and marketing to construction and codes, there is literally something for everyone.

Pre-show education will be held before the start of IBS 2020. Master Workshops and NAHB Education courses give participants the chance to increase their skill sets by delving deep into industry topics while earning NAHB CEUs.

#### Networking

"Relationships start here, too!"

IBS events, such as The Official IBS House Party, the Young Pro Party and the IBS Closing Spike Concert, give attendees the chance to network with other industry pros and have some fun too.

This is only a part of what you'll find at the International Buildesr Show offers. Find out more at Buildersshow.com.



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