

**FEATURED
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SERVICES FOR
APRIL**

Middle Section

**RIBA continues
effort for fair
wetlands rules**

The Rhode Island Builders Association continues to work for fair and sustainable statewide freshwater wetlands regulations as the housing crisis deepens.

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**RIBA invites
sponsors for
its News &
Information
Podcast**

As the audience for RIBA's regular podcast grows, members, especially suppliers, are invited to sponsor the podcast, with 30-second advertising spots being offered.

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**State offers
new program
to help tenants,
landlords**

Thanks to an infusion of federal dollars, Rhode Island is offering Rent Relief RI, a new, emergency rental assistance program for renters and their landlords who may all be caught in financial hard times.

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CRLB, tax officials, attorney general team up to enforce registration laws

Outlaw contractors will have a tough time avoiding registration, education and fines, officials say.

By Paul F. Eno *Editor*

After many years of limited power to collect its fines and enforce its orders, some new procedures are giving the Rhode Island Contractors' Registration and Licensing Board (CRLB) some much sharper teeth.

That's the news from the Dept. of Business Regulation's Deputy Director Julietta Georgakis and State Building Code Commissioner James Cambio.

Though the CRLB has a long-established relationship with the Office of the Attorney General, the new "teeth" involve the collections unit of the state's Dept. of Revenue. The new process went into effect in February and resulted in 45 cases being referred in the first 10 days, *The Rhode Island Builder* was told.

"The General Assembly created a collections unit within the Dept. of Revenue, so we asked if they could help us collect on those fines owed to the state stemming from being a non-registered builder, as well as



State Building Code Commissioner James Cambio and DBR Deputy Director Julietta Georgakis

fines issued for violating CRLB laws and regulations," said Ms. Georgakis.

When the State Building Office was created in 2019, after the CRLB, the Building Code Commission (BCC), the Safety Code Board of Appeal and Review (SCBAR), and the state Fire Marshal's Office all moved to the Dept. of Business Regulation's (DBR's) new Division of Building, Design, and Fire Professionals

see SPOTLIGHT: CRLB...page 3

Voters OK \$65 million housing bond, but RIBA members say 'not enough'

By Paul F. Eno *Editor*

With Rhode Island in the midst of an unprecedented crisis in affordable housing, voters have approved a \$65 million Housing and Community Opportunity Bond by a voter margin of 66 percent. It was one of seven referenda, totaling some \$400 million, on the ballot in Rhode Island on March 2nd.

According to the *Voter Information Handbook*, produced by the Office of the Secretary of State, the bond

funds will be used to build new affordable housing units and rehabilitate older buildings into affordable units.

Members of the Rhode Island Builders Association hailed the housing bond's victory, but those who spoke with *The Rhode Island Builder* tended to see it as a drop in the bucket, with much broader action needed.

"The need for housing is an important message that the voters have responded too," commented Ronald J. Caniglia of Stand Corp.

see BOND...page 36

President's Message



Carol O'Donnell

Work on wetlands issue continues, as RIBA hails CRLB progress on enforcement

These are busy times for the residential construction industry not only because of booming demand, but because the Rhode Island Builders Association is very active on the legislative and regulatory fronts.

Among our top concerns is our ongoing work to make the new statewide freshwater wetlands regulations effective, but at the same time fair to property owners as well as economically viable. Many thanks to our Environmental Committee co-chairmen, Tim Stasiunas and Tom D'Angelo, who are putting in tireless work on this issue,

and have done so on many environmental concerns over the years.

Watch the magazine for continuing developments.

On page 1 of this issue, you will see the welcome news that steps have been taken to give the Contractors' Registration and Licensing Board (CRLB) more power to enforce its orders and collect fines. This has been a long time coming, and will be welcomed by every legitimate, properly registered and insured contractor who has ever come up against a fly-by-night competitor who disobeys the law and rips off homeowners.

Thanks to the new partnership between the State Building Office, the Dept. of Revenue and the Office of the Attorney General, outlaw contractors will no longer be able to thumb their noses at the regulations, at us, and at the public. To the Dept. of Business Regulation, notably Deputy Director Julietta Georgakis and State Building Code Commissioner Jim Cambio, I say, "Well done!"

With spring in the air, I know that brighter times are ahead! So, let's all keep working, keep planning for the future and, most of all, keep sticking together in this strong and effective association!



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DEADLINE FOR THE MAY ISSUE

All copy, ads and photos
must be to us by

Friday, March 26

E-mail material to
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New protocols give state teeth against outlaw contractors

...continued from page 1

(BDFP), it was found that the CRLB had many fines it was unable to collect.

"We had literally hundreds of files with uncollected fines, oftentimes stemming from some pretty egregious violations, no mechanism or authority to collect them, and no one to hand them off to," Ms. Georgakis noted.

"To clear this up, we've signed a contract with the Dept. of Revenue so that every single one of the violations we issue against registered or non-registered contractors who don't do the right thing, which means being properly registered and doing good work on people's homes, now have somewhere to go," she added.

"Now, every order issued by the CRLB that is not complied with has an avenue for resolution. It will either be sent to the Office of the Attorney General for prosecution or to the Dept. of Revenue for collection. Of course, since our goal is first and foremost to make homeowners as financially whole as possible, before sending any file to the DOR or the AG's office, the CRLB will first reach out to contractors, in the hope of an amicable resolution to the complaint submitted by the homeowner.

"If the contractor chooses to not make the homeowners whole or pay the fines, the Dept. of Revenue will take the case as far as the Superior Court, if necessary. By issuing fines that can no longer be ignored, the CRLB sends a strong message: Rhode Island's contractors must follow the rules."

Every contractor member of the Rhode Island Builders Association is properly registered, so this process protects them from unfair competition, she made clear, and the process is a great improvement over what CRLB has done in the past.

"Furthermore, we have begun issuing heavier fines for being an NRB, which was only \$250 for as long as anyone can remember. Being registered requires insurance, education classes and a registration fee, so paying the fine was actually financially preferable to being registered. Going forward, first-time non-registered builders (NRBs) will be required to pay a \$1000 fine *and* get registered."

Mr. Cambio agreed that a new system of enforcement and collection was needed..

"The NRB would typically say, 'Okay, you sent me a violation, but that doesn't prevent me from continuing to work and taking a homeowner's money,'" Mr. Cambio said.

"Now, we have a mechanism in place where they get a letter saying that if they don't pay the violation and get registered within 30 days, they will be referred to the Dept. of Revenue's central collection agency, and that agency isn't going to go away," he added.

"That letter alone created a huge volume of calls to this office from non-registered contractors asking how they could get registered and pay their fines, all in the first 10 days the new process was in place."

As for other violations, the CRLB can fine up to \$5,000 for a first violation and up to \$10,000 for a second.

For more information, visit BBP.ri.gov.

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Looking Ahead

April 2021

♦ **Ongoing: Vocational English as a Second Language (VESL) - Basic Carpentry** - Recruiting continues for ongoing VESL classes. For details, contact Betty Bernal at (401) 500-9146 or bbernal@ribuilders.org, or register online at [RIBuilders.org/vesl-training-program-details](https://ribuilders.org/vesl-training-program-details).
Related story on page 34.

🔧 ♦ **April 2nd: Continuing Education for Contractors - 2½ Credit Hours** - Topic is Building Planning. Taught via Zoom. *Details on page 14.*

🔧 ♦ **April 5th: Continuing Education for Contractors - 2½ Credit Hours** - Topic is Social Media and Digital Marketing. Taught via Zoom. *Details on page 14.*

🔧 ♦ **April 6th: Continuing Education for Contractors - 4 Credit Hours** - Topic is Lead RRP Refresher. Taught via Zoom. *Details on page 15.*

🔧 ♦ **April 8th: Continuing Education for Contractors - 2½ Credit Hours** - Topic is Accounting and Cash Flow. Taught via Zoom. *Details on page 15.*

🔧 ♦ **April 9th: Continuing Education for Contractors - 2½ Credit Hours** - Topic is Foundations and Floor Codes. Taught via Zoom. *Details on page 15.*

🔧 ♦ **April 12th: Continuing Education for Contractors - 2 Credit Hours** Topic is Painting 101. Taught via Zoom. *Details on page 27.*

🔧 ♦ **April 13th: Continuing Education for Contractors - 5 Credit Hours** - Topic is Flooring and Wall Systems. Taught via Zoom. *Details on page 16.*

♦ **April 14th & 15th: RIBA Contractor Training - OSHA 10-Hour Course** - 8 a.m. to 3 p.m. each day. Taught via Zoom. Course is FREE for members and their employees. For more information and to register, contact Elise Geddes, egeddes@ribuilders.org, or call (401) 438-7400.
Details on page 27.


🔧 ♦ **April 20th: Continuing Education for Contractors - 1 Credit Hour** - Topic is Rhode Island Residential Energy Code and Sheridan Small Home Virtual Tour. Taught via Zoom.
Details on page 16.

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

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

 Indicates a RIBA-sponsored event.

 **April 22nd: Continuing Education for Contractors - 2 Credit Hours** - Topic is Mold Awareness Training. Taught via Zoom. *Details on page 16.*

 **April 23rd: Continuing Education for Contractors - 2 Credit Hours** - Topic is Understanding QuickBooks® Online and Good Bookkeeping Practices. Taught via Zoom. *Details on page 16.*

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

 **April 27th: Continuing Education for Contractors - 5 Credit Hours** - Topic is Residential Blueprint Reading. Taught via Zoom. *Details on page 26.*

 **April 28th: Continuing Education for Contractors - 5 Credit Hours** - Topic is Residential Estimating. Taught via Zoom. *Details on page 26.*

April 30th: RIBA Contractor Training - Topic is QuickBooks® Online Specifics. Taught via Zoom. *Details on page 27.*

August 2021

August 11th-14th: JLC LIVE Residential Construction Show - Rhode Island Convention Center, Providence. Visit NE.jlclive.com/ for more information.

April 2022

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

Take more RIBA classes online at RIBAEducates.com

Visit RIBAEducates.com for access to 24-7 continuing education not listed above! Online courses include Scaffold Safety, Workplace Safety, Confined Spaces, Ladder Safety and more, each worth one credit hour of state-mandated continuing education.

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, or call (401) 438-7400.

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

New Members

Subcontractor

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Duarte Correia
83 South Rose St.
Suite #2
East Providence, RI 02914



Professional

Duffy & Sweeney Ltd.

Joelle C. Rocha
321 S. Main St.
Suite 400
Providence, RI 02903

Creative Solutions Construction & Landscape

Daniel Ramos

Let's Get It Clean

Vantage Solar

EOH Fix-All

Athaide & Sons

Vanguard Wildlife Solutions

Christopher Brooks

Daniel Ramos

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James Frieling

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Waters General Contracting

Gray Cats

Martino Stained Glass Studio

Richard Construction Inc.

Ricky Racks Contracting

Fresh Paint RI

Legacy Custom Painting Inc.

Kerry Weldon

Kevin Waters

Michael Maloney

Michael Martino

Raymond Richard

Richard Martin

Robert Guess

Stephen Bell

Applications/Pending Members*

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Jonathan Allen

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Sean Booker

Holly Broussard

Frank Camera

Kathryn Carlson

Vincent Colangelo

William Dean

Emerson Debrito

TImothy Gomes

Genesis Guerra

Eric Gustafson

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Muhammad Hafez-Soulaiman

Derrick Katter

Chad Langlais

Justin Lemay

Harold Leyva

Marvin Lopez

Brian Lussier

Raymond Mcswain

Victor Mercado

James Murray

Edelmiro Nadal

Kyle Perron

Jeffrey Saucier

Nicholas Schofield

Ryan Sherwood

David Soares

Philip Stewart

Christopher Trembl

Angel Taveras

Jeffrey Wong

David Wood

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

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

Board hears legislative report, plan for expanding education, training programs

By Paul F. Eno Editor

Legislative issues and updates on the Rhode Island Builders Association's expanding education and trade training programs featured at the March 2nd meeting of RIBA's Board of Directors, held via Zoom.

William Walsh, the association's government affairs advocate, presented a complete review of RIBA's "proactive priority legislation."

Monitoring well over 100 legislative measures, Mr. Walsh reviewed issues having to do with workforce development, funding the Municipal Infrastructure Grant Program, land-use, planning and zoning issues, support for more affordable housing production, permitting, quorum reform, the real estate conveyance tax, and landlord-tenant matters.

RIBA President Carol O'Donnell presided.

Executive Officer John Marcantonio updated the board on the 70th Annual Rhode Island Home Show, now set for April 2022. He noted that the Rhode Island Convention Center is not permitting any significant events for the remainder of 2021.

"We are very confident in the April 2022 date, especially with COVID-19 vaccinations now taking place rapidly," Mr. Marcantonio said.

He also reported on the expansion and success of RIBA's Contractor Development Program, including classes for Massachu-



RIBA government affairs advocate William Walsh, left, provides a detailed legislative report to the Board of Directors on March 2nd. Also, the board honored Michael McDole of National Building Products, right, upon his impending retirement.

setts contractor education requirements within the next few months. New code classes are coming as well, he said, at the same time thanking members and suppliers who have helped put together and teach classes.

Ronald J. Caniglia, co-chairman of RIBA's Education and Workforce Development Committee, reported on the progress of the busy and expanding trade training programs, including the Vocational English as a Second Language program (VESL).

"Classes are well attended, students are enthusiastic, and the employers who hire them are very pleased," he added. *Related story on page 34.*

Mr. Marcantonio offered an update on the growing Builders Insurance Group (BIG).

The board honored Michael McDole of National Building Products for his long service as a director and for his long-term

support of the association. Mr. McDole is slated to retire in April.

"I've been part of RIBA since my J.T.'s Harris Lumber days in the 1980s," Mr. McDole said. "It's been a lot of fun, and I've learned a great deal from this group. I'd like to remain part of it in some small way going forward."

The RIBA Board of Directors customarily meets on the first Tuesday of each month. For more information on the issues, contact Mr. Marcantonio at (401) 438-7400 or jmarcantonio@ribuilders.org.



For RIBA
membership
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Elise Geddes

401-438-7400
or egeddes@ribuilders.org

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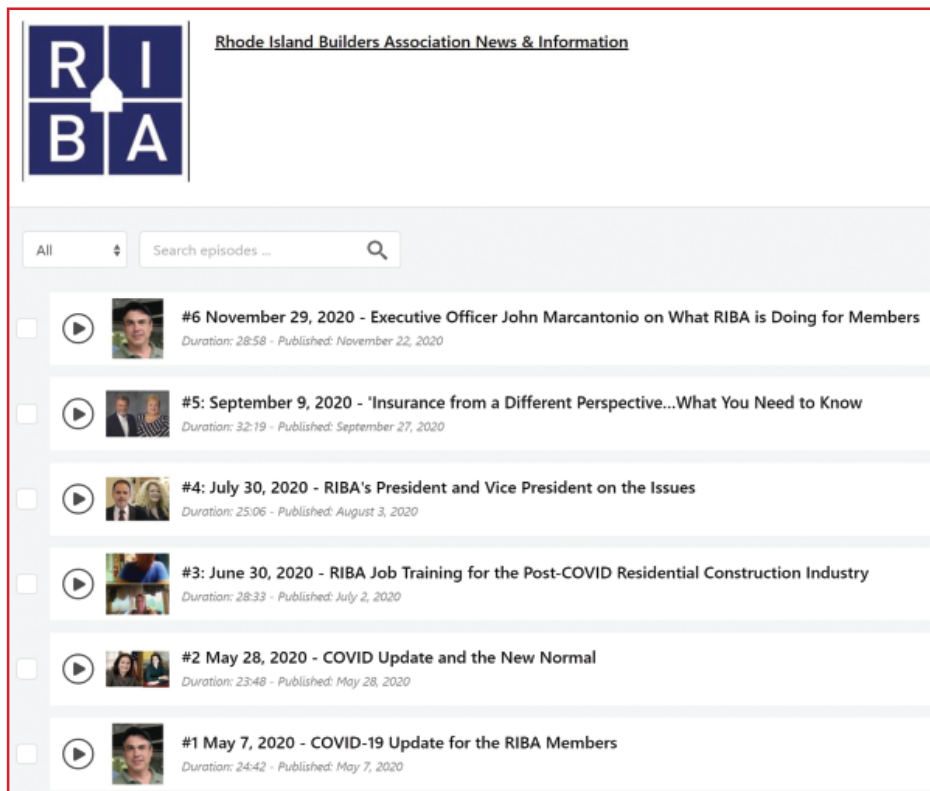
Enjoying the regular News & Information Podcast from the Rhode Island Builders Association? Over 1,000 people are.

Posted every four to eight weeks, the podcast features host Paul F. Eno and RIBA Executive Officer John Marcantonio interviewing top voices on the major issues facing the residential construction industry: Information as you need it.

Topics have included contractor insurance, the COVID-19 crisis and jobsite protocols as they develop, and the "new normal" for the industry as it takes shape.

Watch for Podcast #7, to be posted soon, covering the latest news on the just-announced enforcement and collection methods being used by the Contractors' Registration and Licensing Board. Guests will be DBR Deputy Director Julietta Georgakis and James Cambio, state building code commissioner.

Sponsorships are \$60 per podcast, with production of a 30-second advertisement included. For information, contact Mr. Eno at (401) 527-5345 or e-mail builder@newriverpress.com.

RIBA podcast episodes as they appear on the Spreaker® app.

Silveira, Conkey, and Groman promoted at National

National Building Products has announced the promotion of Kevin Silveira to vice president of sales, responsible for the Southern New England market and for continuing to develop the company's business along the Eastern Seaboard.

Also promoted is William Conkey, now full line sales manager.

Both will report directly to Senior Vice President of Sales Dean Wagar.

In addition, Todd Groman has been promoted to director of operations, reporting to Executive Vice President David Pelletier.

Mr. Silveira first started in the lumber business in 2001 as an account manager at Reliable Truss, which was purchased by National Lumber in 2003. He has been business development manager at the corporate office since 2018.

Mr. Conkey has been in the building materials industry his entire life, starting with his parents' retail lumberyard in



William Conkey, Kevin Silveira and Todd Groman

Belchertown, Massachusetts.

Since 2016, Mr. Conkey has been with National Lumber as specialty sales manager overseeing the millwork and component sales teams.

Mr. Groman is a 30-year veteran of the building materials industry. With National

Lumber since 2015 in a variety of management roles.

He has overseen National Millwork, Benjamin Moore Paints, and company operations. For more information, call Manny Pina at (508) 339-8020 x5629 or visit National-lumber.com.



Professional Women in Building : PWB NEWS

Join us

Wednesday, April 14, 2021, at 6 pm

Virtual Networking Meeting

with Special Guest

Karen Schroeder

2021 NAHB Professional Women in Building Chair



Karen will share her story and highlight the opportunities and benefits of the PWB.

All are welcome!

Please RSVP by April 12th, to linda@homehealthsmith.com

A zoom link will be provided.

PWB Officers

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

Want to learn more about the PWB?

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

Get rebates on electric heat pumps in 2021

nationalgrid UPDATE with Laura Rodormer



Heat pumps represent a critical pathway for decarbonizing heating and are a long-term solution that best supports the transition of Rhode Island to a clean, affordable, and reliable heating sector, as outlined in Gov. Gina Raimondo's Heating Sector Transformation (HST) Executive Order 19-06.

In partnership with the Rhode Island Office of Energy Resources (OER), which secured Regional Greenhouse Gas Initiative (RGGI) funds, National Grid has launched enhanced incentives to support the displacement of electric resistance, propane, and oil residential heating systems with high efficiency heat pumps.

On February 24th National Grid hosted a virtual event to share the latest updates with the HVAC Trade Ally community.

What's Available in 2021?

Enhanced Rebates*: National Grid will continue to offer an enhanced rebate of \$1,250 per ton for energy-efficient central and mini-split heat pumps installed in qualifying homes that heat primarily with electric resistance, and now offers \$1,000 per ton for homes that heat primarily with oil or propane.

Systems must meet the efficiency requirements below.

Central Heat Pump

Ducted, AHRI: SEER > 15, HSPF > 9

Mini-Split Heat Pump

Ducted or Mixed-Ducted, AHRI: SEER > 15, HSPF > 9

Non-Ducted, NEEP** Listed: SEER > 15, HSPF > 10, COP 1.75 at 5°F

Standard Rebates*: National Grid also offers standard rebates for energy-efficient central air conditioning, central heat pump and mini-split heat pump systems for both replacements and new construction homes that meet the efficiency requirements below.

Central AC

Ducted, AHRI: SEER > 16, EER > 13 - \$50 per ton

Central Heat Pump

Ducted AHRI: SEER > 15, HSPF > 9 - \$350 per ton

Mini-Split Heat Pump

Ducted or Mixed-Ducted, AHRI: SEER > 15, HSPF > 9 - \$350 per ton

Non-Ducted, NEEP** Listed: SEER > 15, HSPF > 10, COP 1.75 at 5°F - \$150 per ton

see NATIONAL GRID...next page



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R.I. offers help for renters, landlords

Members of the Rhode Island Builders Association who are landlords might find it useful to know that, under Rhode Island Housing, the state has established Rent Relief RI, a new, emergency rental assistance program for renters and their landlords.

The funding comes from \$200 million given to Rhode Island from the \$25 billion federal Emergency Rental Assistance Program. Rent Relief RI is meant to assist eligible state residents who are having trouble covering their rent or housing-based utilities.

In addition, landlords having difficulty because tenants are in financial straits may seek help from the program. To apply, landlords must be ready to provide:

- W9 Form
- EIN or SSN verification (i.e.: tax filing, social security card)
- Rent arrearage documentation (i.e.: ledger, past due notice)
- Proof of property ownership (i.e.: mortgage statement, real estate tax bill, water/sewer bill)
- Tenant contact information (i.e.: cell phone, e-mail address).

Previous rental assistance programs, including HousingHelp RI and Safe Harbor, have either run out of money or have closed, according to a news release. Renters who previously applied for rental assistance through those programs but who did not receive help because of lack of funding will be prioritized in the new program.

Although the program had not yet opened as of this writing, the information may be reviewed online at RIhousing.com/rentreliefri.

There, you will find answers to questions about the program, and will be able to sign up to receive updates. Application forms will be available on the site as well. If you familiarize yourself with the information, you will be ready to apply when the program opens.

-Elise Geddes

National Grid offers incentives for energy-saving heating, AC systems

...continued from previous page

New Construction – High Efficiency, All-Electric Homes*:

For all-electric, fossil-fuel-free homes participating in the Residential New Construction (RNC) Program that meet a minimum of Tier 2 (26 percent savings over the baseline), National Grid offers the following incentives in addition to the RNC performance and Standard Rebates for equipment.

1-4-unit building - \$1,000 per home

5-10-unit building - \$500 per home

11+ unit building - \$250 per home

* For additional details on eligibility requirements, please visit NGRID.com/ri-ee.

** See NEEP.org/

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David Lucena of Lucena Brothers Inc.

It started with family and a little dump truck

By Paul F. Eno Editor

It's amazing where a tractor and a dump truck can take you. Just ask David Lucena.

"My father was a contractor all his life. He worked for various companies, and was a supervisor for several road builders," David recalls.

David himself went to Northwestern University, coming home with a degree in civil engineering. And the family business was his destiny.

"I was maybe two years out of college and, in 1988, I was working for Cardi Corp. I decided to team up with my brother, Michael, who was in the landscaping business. At the time, all we had a tractor and a little dump truck," says David.

"Our father, with his experience in construction, joined us and we decided to get into construction."

The company's first incarnation was Arrowhead Construction.

"That was because we worked off Arrowhead Farm in Cumberland. Then we moved to another location, off Old Mendon Road, an old truck terminal."

The site had been owned by Pascale Landscaping, an active member of the Rhode Island Builders Association at the time.

The Lucenas' venture into construction took time, but it worked.

Today, proudly bearing the name Lucena Brothers Inc., David and Michael are pros at excavation and site development, landscape construction, commercial and residential driveways, highway and bridge contracting, paving, curbing, cement and concrete.

"We work mostly with contract bidding, and we've done a number of public parks," David explains.

Jobs have included the Blackstone River Greenway Bike Path, the Valley Falls Heritage Park in Cumberland, and some municipal ballfields. The company has done other work as varied as traffic signals, and much of the excavation and trenching for the truck-



Michael and David Lucena

toll gantries that have gone up around the state recently.

Now based on Founders Drive, up the road from Cumberland, in Woonsocket, David holds down the fort as president, estimator and chief engineer. Lucena Brothers averages eight employees. The company serves all of Rhode Island and southeastern Massachusetts, out to about 50 miles from Woonsocket.

And the work can get pretty intriguing.

"The most challenging and interesting project for me was when we did the Woonasquatucket River Greenway Bike Path, which runs from downtown Providence up the Woonasquatucket River to Lyman Avenue in Johnston, in 2012," David says.

"We put in a 120-foot bridge over the Woonasquatucket River. It could support motor vehicles, but it's for bicycles and walkers. That was a challenge for us because we'd never done a bridge before."

To make matters even more exciting, the bridge was actually made in Alabama and had to be shipped to Rhode Island.

"Trouble was, a tornado took out half their shop while they were in the middle of fabricating the bridge!" David recalls. "This created delays, of course, but we all pulled it together and the bridge turned out beautiful."

The Lucenas were involved with RIBA pretty much from the start. The company is a little unusual among members because it's a union shop.

"With our laborers and operators, that goes way back because we were doing so much prevailing-wage work – a good 80 percent – with municipalities and whatnot," says David. "But we never stopped doing residential work, such as driveways. We still do a dozen or so residential driveways a year, and other smaller projects."

Lucena Brothers is also a state-certified minority business enterprise (MBE).

"If anyone needs to fulfill requirements in that arena, we're right here!" David quips.

David and Michael are loving RIBA's member benefits.

"We've always appreciated the insurance. And, with the tuition-free classes for members, many of our employees have earned their OSHA-10 cards."

At the time of this interview, David himself was about to start a class at RIBA for his Contractors' Registration and Licensing Board (CRLB) continuing-education requirements.

"The RIBA programs are definitely beneficial!" Davis declares.

Find out more about Lucena Brothers at Lucenabros.com.

Lucena Brothers Inc.

President: David Lucena

RIBA member since: 1990

Focus: Excavation, paving, site development, commercial and residential

Founded: 1988

Based: Woonsocket, Rhode Island



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RIBA Contractor Training

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

Continuing Education

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

2½ Credit Hours:

Building Planning

April 2nd

WHEN: Friday, April 2, 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.

This class will cover Chapter 3 of the Rhode Island One- 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. Larry Desormier is the instructor.

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



2½ Credit Hours:

Social Media and Digital Marketing

April 5th

WHEN: Monday, April 5th, 8 to 10:30 a.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

Join instructor David Englund for this course, which will provide guidance on how to use social media platforms to grow your construction business.

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.



***As an added benefit to
RIBA's Education Program,
our instructors are happy to speak
with class attendees by phone,
after class,
if they have additional questions
or issues to discuss.***

***For information,
contact Bob Salvas,
bsalvas@ribuilders.org
or call (401) 438-7400.***



**Get the classes
you and your
employees need,
free of tuition
charges!**

Join RIBA today!

Contact Elise Geddes

401-438-7400 or egeddes@ribuilders.org

4 Credit Hours:

RRP Lead Refresher

April 6th

WHEN: Tuesday, April 6th, 8 a.m. to noon

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

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

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



2½ Credit Hours:

Foundations and Floor Codes

April 9th

WHEN: Friday, April 9th, 8 to 10:30 a.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

Join instructor Larry Desormier for a detailed look into Chapters 4 and 5 of the Rhode Island One and Two Family Dwelling Code for foundations and floor construction.

You must pre-register for this course.

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

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



2½ Credit Hours:

Accounting and Cash Flow

April 8th

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

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

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

You must pre-register for this course.

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

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





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



RIBA Contractor Training

5 Credit Hours:

Flooring and Wall Systems *April 13th*

WHEN: Tuesday, April 13th, 8 a.m. to 1 p.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

Join instructor Bill Walker for this course, which will teach the design and framing of residential flooring and wall systems.

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:

Mold Awareness Training *April 22nd*

WHEN: Thursday, April 22nd, 9 to 11 a.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

Learn the basics of mold: how to prevent mold from growing in your construction project and how to deal with it when you find it. The instructor is Christopher Sanford.

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*

1 Credit Hour:

R.I Residential Energy Code and Sheridan Small Home Virtual Tour *April 20th*

WHEN: Tuesday, April 20th, 8 to 9:30 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.

Taught by Jon Erickson, this class will look at the Rhode Island Energy Code and teach students how to achieve Passive Housing Certification.

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:

Understanding QuickBooks® Online *April 23rd*

WHEN: Thursday, April 22nd, 10 a.m. to 12 p.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

This course will help the owners and employees of construction companies to better understand QuickBooks® Online and will encourage good bookkeeping practices.

The instructor is Theresa Martin.

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.





Featured Products & Services for April 2021

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2020-2021

RIBA MEMBER BENEFIT GUIDE

RIBuilders.org

Comprehensive RIBA Member Benefits

- Member Solution Services
- Complimentary Education Programs
- Workforce / Trade Training for Employees
- Vital Information Resources
- Legislative Advocacy at State House
- Monthly Magazine
- Business Marketing Opportunities
- Full-Service Insurance Agency
- Member to Member Referrals
- Medical and Dental Plans
- Complimentary Jobsite Safety Service
- Discounts and Rebates
- Social Events and Networking



Find Work/Hire Members

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

Complimentary Education! (Thousands \$ in value)

Online or in person, our contractor education programs are some of the best association based programs in the country and are designed for your professional development—they are always tuition free! Classes and seminars are given monthly for both owners and their employees. Subject matters include codes, safety, estimating and so much more! Most classes are also eligible for Rhode Island continuing-education credits. MA education credits are also available.

Workforce / Trade Training for Employees (Thousands \$ in value!)

As a member of RIBA, you can send current or prospective employees to trade training. Upskill your current workforce or enroll them in a 26 week pre-apprentice training before you hire them. With 6 locations and Spanish speaking options, this trade training program is one of the best in the Federation — Carpentry, Electrical, and HVAC / Plumbing available.

Complimentary Safety Services

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



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 or, if you're getting this as a new member, be sure to keep it as your designated resource 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, trade training programs for new hires, networking, business referrals, legislative advocacy and member solution-services, your trade association is structured to help you with every aspect of your business.

Our goal is to make it easier than ever to understand what's included in your membership. So, when you have a chance, give us a call – we'll 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 mission 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!

Thanks again for being a member, for being a part of this thriving, 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*

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, member podcasts 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.

**To access member resources,
please call us today 401.438.7400.**

RIBuilders.org



Powerful Legislative Advocacy

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



Socialize, Network & Enjoy!

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

Save Money Every Day

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

Money-saving discounts that benefit you, your business and your family nahb.org/Savings

SAVINGS

To access member resources, please call us today 401.438.7400.
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TruExterior Siding & Trim's reversible profile comes in two formats: One features smooth Nickel Gap on one side and wood-grain Shiplap on the other. The second has woodgrain Nickel Gap on one side and smooth Shiplap on the other.



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At Arnold Lumber, we adjust, adapt, and collaborate to provide our customers with superior products and delivery with the highest possible level of service. In response to current circumstances, we introduced our Curbside-to-Go and Shop Online services to allow for a safe and convenient shopping experience for all our customers and employees. In addition, our Will-Call and On-Time Delivery services remain available.

Visit www.arnoldlumber.com, follow us on social media and sign up for our Newsletter to learn more about other services, products, educational workshops and more that we offer to the building community. Our friendly and experienced staff are always happy to answer any questions you may have, so visit one of our four locations or call us today. We are here to help you!

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At Pella® Windows & Doors: Easy-Slide Operator named 'Best of Show' at 2021 IBS!

The Easy-Slide Operator – Pella® Corporation's innovative new hardware solution – has been named winner of the Best of Show at the 2021 International Builders' Show, which was held virtually February 8-10, 2021.

The judges were especially impressed with Pella's game-changing, patent-pending slide mechanism, which replaces the traditional crank to open and close casement and awning windows. The Easy-Slide Operator was selected by a panel of 18 industry and media judges.

The recently launched hardware solution allows homeowners to open and close casement and awning windows by easily sliding the operator up to open and down to close the window.

The Easy-Slide Operator is currently available on Pella Impervia® fiberglass casement and awning windows. The company plans to expand the availability of Easy-Slide Operator to additional product lines in late 2021.



Visit <https://www.pella.com/ideas/windows/features-options/hardware/easy-slide-operator/> for more information or, better yet, visit one of Pella's four convenient locations!

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The background of the advertisement is a collage of various photographs showing members of the RILBMDA association in different settings, including group photos, presentations, and social gatherings.

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RIBA Contractor Training

1 Credit Hour:

Construction Safety Protocols for COVID-19

April 26th

WHEN: Monday, April 26th, 9 to 10 a.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

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

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



5 Credit Hours:

Residential Estimating

April 28th

WHEN: Wednesday, April 28th, 8 to 1 p.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

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

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



For RIBA
membership information
contact Elise Geddes

401-438-7400 • or egeddes@ribuilders.org

5 Credit Hours:

Residential Blueprint Reading

April 27th

WHEN: Tuesday, April 27th, 8 a.m. to 1 p.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

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

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



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OSHA-10 Course

April 14th - 15th

WHEN: Wednesday and Thursday, April 14th and 15th, 8 a.m. to 3 p.m. each day.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before first class

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

2 Credit Hours:

Painting 101

April 12th

WHEN: Monday, April 12th, 8 to 10 a.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

Join instructor James DiMarzio to learn best practices for indoor and outdoor painting, including techniques and spraying.

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.

QuickBooks® Online Specifics

April 30th

WHEN: Friday, April 30th, 10 a.m. to 12 p.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

For those with a general understand of QuickBooks® Online, this class will cover more depth with how-to processes. Instructor is Theresa Martin.

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.

This is a 10-hour class, held over two days. The course is geared to train safety directors, job foremen and field employees in OSHA construction standards. It highlights the areas of major safety concerns, with the intent to reduce accidents on the job site, saving time and money.

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

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

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

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



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David Logan

National Association of Home Builders

David Logan is the director of tax and trade policy analysis at the National Association of Home Builders (NAHB). He has extensive experience with tax, budget, monetary, trade and housing finance policy. Prior to joining NAHB, Mr. Logan served as chief economist for the U.S. House of Representatives Ways and Means Committee, senior economist for the U.S. Congress Joint Economic Committee, and economic policy adviser for the House Budget Committee. Mr. Logan has also held economist positions at notable think tanks such as the Brookings Institution and Tax Foundation. He holds an M.S. in applied economics from Johns Hopkins University, an M.B.A. from Washington University in St. Louis, a certificate in International Trade Policy from Harvard University, a Master of Music from the University of Cincinnati College-Conservatory of Music, and a bachelor's degree from Northwestern University. He is currently a PhD candidate in Economic Policy and International Security at the University of Maryland, College Park.



THE BUILDER: How are current shortages of lumber, resins and other materials affecting the residential construction industry in general?

LOGAN: There's one easy answer: It's slowing everything down.

Housing experienced very healthy growth in 2020, leading the economic recovery. Fourth quarter GDP growth would have been roughly half of what it was without the contribution from residential construction. But it would have been quite a bit more robust without the materials shortages we've been dealing with.

As for resins and other products used with lumber, decking products are one example. These were delayed across the country, sometimes months at a time, not only because of the shortages of lumber but because of shortages of these accompanying materials.

Very early last year, the companies that treat that lumber ran out of the chemicals they needed to make the lumber suitable for decking. So, it was not only a shortage of actual wood, but of the chemicals they needed, so production just stopped for a while.

THE BUILDER: What has been the impact on materials prices?

LOGAN: Certainly the constraints on supply have pushed prices higher, but there's also an interesting side effect: When

shortages are increasing prices, that can lead to speculative hoarding. That in turn causes or worsens shortages, which can then increase prices even more. It's a kind of death spiral.

Suppliers have certainly been trying to get their hands on as much market lumber as they can, and you can't fault them for that. But the shortages have created a perfectly awful storm.

The other big impacts have been price volatility, along with supply-chain whiplash – the volatility of supply that we saw in early to mid-2020 in both foreign and domestic supply chains. This really increased price volatility last year and, obviously, that's continued into 2021.

THE BUILDER: What has all this done to new-home prices?

LOGAN: In our estimate at NAHB, the rise in lumber and panel prices since last April has increased the price of a typical, new single-family home by roughly \$24,000. That's because both lumber and structural panel prices have almost tripled over that period.

It's no great surprise that in 2020 this was all new to everybody. Builders and remodelers couldn't do much about raising prices across the board, and they tried to soak up increased costs as best they could. But, moving forward, they had to price accordingly just to protect themselves from the price volatility. So that will probably affect home buyers more in 2021 than it did in 2020.

THE BUILDER: Difficult as it is to prognosticate, how long do you think the shortages will persist, and is there a light at the end of the tunnel?

LOGAN: Vaccination really is key. The lumber producers lost over a billion board feet of lumber production in early 2020 because of closures related to the pandemic, workers not coming in, etc. But with vaccinations increasing, people will feel more and more comfortable going back to work. As COVID-19 cases decline, so will the number of lost production days.

Over the past year or more, all it's taken for plants to have to shut down and sanitize is one positive test among the workers. Shutting down and reopening is very expensive.

As you said, it's all very difficult to predict, particularly if, God forbid, COVID-19 mutates to a strain that's immune from the new vaccines. But, from everything we've seen, those vaccines are very important both for building-supply chains and for the wider

see *INTERVIEW...next page*

Lumber prices adding thousands to home prices

National Association of Home Builders

Lumber prices have skyrocketed more than 180 percent since last spring, and this spike has caused the price of an average new single-family home to increase by \$24,386 since April 17, 2020, according to the National Association of Home Builders (NAHB) standard estimates of lumber used to build the average home. Similarly, the market value of the average new multifamily home has increased by \$8,998 over the same period because of the surge in lumber prices.

The latest Random Lengths prices as of mid-February showed the price of framing lumber topping \$975 per thousand board feet — a 180 percent increase since last April, when the price was roughly \$350 per thousand board feet.

NAHB calculated these average home price increases based on the softwood lumber that goes into the average new home, as captured in the Builder Practices Survey conducted by Home Inno-

vation Research Labs (Homeinnovation.com/trends_and_reports/data/new_construction).

Included is any softwood used in structural framing (including beams, joists, headers, rafters and trusses), sheathing, flooring and underlayment, interior wall and ceiling finishing, cabinets, doors, windows, roofing, siding, soffit and fascia, and exterior features such as garages, porches, decks, railing, fences and landscape walls.

The softwood products considered include lumber of various dimensions (including any that may be appearance grade or pressure treated for outdoor use), plywood, OSB, particleboard, fiberboard, shakes and shingles — in short, any of the products sold by U.S. sawmills and tracked on a weekly basis by Random Lengths (randomlengths.com).

To learn how NAHB is addressing the lumber crisis, visit NAHB.org. For more specifics, watch *The Rhode Island Builder* as we monitor this issue.



INTERVIEW...from previous page

economy, helping more people in every sector get back to work with more disposable income.

So, things seem to be headed in the right direction.

THE BUILDER: That's fine for manufacturing, but what about the supply chain?

LOGAN: Yes, the same applies for railroading and trucking. The pandemic has had a big impact on transporting the products. Empty rail cars have been exceptionally hard to come by over the past year, actually longer. That's very long-distance transport. But then you usually have to move products to the actual suppliers by truck. Both those industries have had the same pandemic-related staffing problems as the manufacturers.

So, the inability to distribute throughout the supply chain at the normal pace has definitely taken its own toll on prices.

THE BUILDER: What effects are you seeing for builders and remodelers, not to mention customers?

LOGAN: Along with the cost increases, there are delays, postponements, and projects have had to slow down. That's especially true for many multifamily projects. Some have gone from penciling out to becoming financially infeasible and have had to be shelved completely.

Those delays have cost builders money. Margins last year were tight, very tight. And price-escalation clauses have not typically been the norm in the residential construction industry. So, that forced builders to try and meet customers' budgets without raising the price of the new home, and try to absorb those cost increases. Now those increases have certainly priced many people out of their contracts.

There are two ways around the situation, when materials prices go up as much as they have. You can build a smaller house, if the

foundation hasn't been poured yet. Or if the price goes up \$15,000 or \$20,000, which has been ubiquitous, then the contract might just fall through. That's because most buyers will finance as much as the lender will give them. If the price soars that much, though, they simply won't be able to afford the house anymore.

THE BUILDER: Another issue our members have noticed is that the appraisal industry isn't considering these materials costs in the value of a new home. As it is, appraisers don't seem to adequately consider energy efficiency as part of a home's value either, so it's a "double whammy." What say you?

LOGAN: Yes, that's a huge problem right now. Appraisers seem to recognize that it's a problem when they're appraising the same floorplan as they did three months ago, and lumber prices have increased, say, 40 percent over those three months. The house is going to be more, but the comp* that you're looking at doesn't take that into account.

One of the three legs of the stool, as it were, for appraisers is a certain cost method. I was talking with an appraiser only a few days ago, and he was saying that, even for the biggest builders, this is a big problem because he's only able to appraise a house to a certain amount, even if the cost of building that house has gone up substantially.

The appraisal industry seems to recognize the issue, but it's a very hard for them to overcome.

I spoke with a real estate professional on this issue only yesterday. He was dealing with an appraisal firm, and wanted to see if NAHB had data on what the materials price increases have done to homes in certain price ranges. I could estimate, but I don't have data that would suffice for them from a legal standpoint.



**Comparables (or comps) is a real estate appraisal term referring to properties with characteristics that are similar to a property whose value is being appraised.*

What builders should know about appraisals and lumber prices

National Association of Home Builders

Lumber prices continue to rise, with pricing as of mid-February reaching new record highs. *Related story on page 29.*

Other materials, such as gypsum and ready-mix concrete, are also experiencing price volatility. In addition, components such as interior doors, shingles, cabinets and others are experiencing significant delays in delivery that make it more challenging for builders to construct homes efficiently and on time.

As builders struggle with these front-end issues, they are also experiencing additional challenges on the backend, as appraisal standards make it difficult to recognize the full impact of sharp increases in the cost of building materials. In addition, appraisers often have limited access to information to accurately assess the value of a home.

"The appraisers use market value, so if we sold a house three months ago and just completed a new build with higher material costs, they only give a market value of the house that sold three months ago," explained James Blyth, an affordable housing spec builder in North Carolina.

"In our situation, the appraisal came in \$10,000 lower than our asking price. Our price increase was to cover cost increases. It forced the buyers to come up with an additional \$10,000 out of pocket to cover our cost increases," Mr. Blyth said.

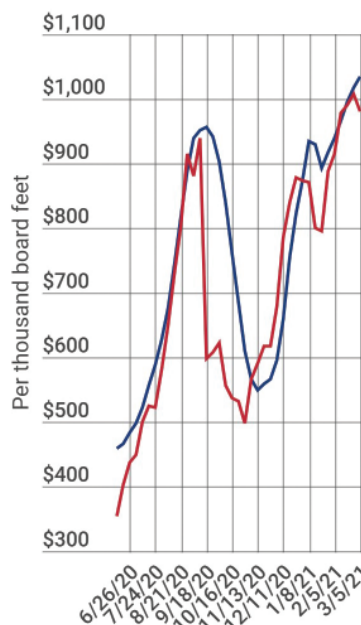
"We have 10 houses under construction right now that will be ready for early spring and summer occupancy," he added.

"Normally we would start marketing once the foundation is in the ground. I will not quote a price until we have all of our costs in."

Cost-Based Appraisals

In order to best address these significant increases in the prices of materials, it is important to understand that appraisers can incorporate three approaches to determine the value of a property: sales comparison, cost and income methods.

Framing Lumber Prices as of March 2021



● Random Lengths Framing Lumber...

● CME Futures Price

Source: National Association of Home Builders

Under the cost approach, the appraiser estimates what it would cost to rebuild or construct an equivalent structure. Because this component of property valuation considers the costs of materials used to construct the property, it is often very helpful in analyzing the value of a newly constructed home.

'Appraisal Binders'

It is also important that builders understand that it is acceptable — and extremely important — for a home builder to speak with an appraiser and provide all the information the appraiser needs to perform an accurate assessment of value.

One item that has proven effective in assisting appraisers in considering material costs in developing new home valuations is an "appraisal binder."

An appraisal binder — which is given to the appraiser upon his or her arrival to the property — will provide the appraiser with a cost breakdown of all materials used in the construction of the home. This information will assist the appraiser in balancing the market value of the home with what it cost the builder in materials to construct the home.

Keep in mind that the cost approach to value is always used in combination with the sales comparison approach — with greater weight or emphasis given to the latter, per Fannie Mae and Freddie Mac guidelines.

Builders should also incorporate existing home sales as comparables if there is a lack of new construction comps that can be used.

One builder in Greenville, S.C., was recently able to use this appraisal approach for a spec home he was building. He had been able to successfully sell the same home recently for \$711,000, but when he received the invoice for the lumber package on the new spec home, it was \$56,000 higher than the home he had just sold.

The initial appraisal for the new spec home was \$711,000 — the same as the home he had just sold, but that had been built at a lower cost. When the builder revisited the value approach with the appraisal, he was able to secure a construction loan that reflected the increase in prices.

In a recent listening session with Federal Housing Finance Agency (FHFA), NAHB suggested that more consideration be given to the cost approach to value new homes, particularly in rural areas where there may be few comps or sales to help produce a fair and accurate assessment of value.

Visit nabh.org to learn more about the impact of rising material costs and understanding appraisal approaches.

Share your lumber story

NAHB would like to hear how rising lumber prices, and the limited availability of lumber, are affecting your business and

see *APPRAISALS...next page*

Economist predicts booming economy in '21

A recent article by Anirban Basu, chief construction economist at Marcum LLP, a major construction accounting firm, points out four signposts for builders as 2021 continues to unfold.

First, builders should watch to see if non-residential construction bounces back this year.

"There are reasons for both optimism and pessimism regarding non-residential construction prospects in 2021. Perhaps that's always the case, but forces of positivity and negativity are starker than usual this year," Dr. Basu points out.

"Non-residential construction spending declined nearly 5 percent last year, even as a number of public construction segments continued to hold their own," he points out.

Second, when would such a recovery in non-residential construction take place?

"Buoyed by ongoing construction projects and pre-existing backlog, the non-residential part of the industry has exhibited a tendency to lag the broader economy over the past several decades," Dr. Basu writes.

"But this time was different. The impacts on construction spending were almost immediate as the economy headed into recession during 2020's initial quarter. There has been a myriad of factors at work."

Third, what will happen to the cost of building materials this year?

"Supply chain disruptions also have implications for materials prices," he writes. "For example, the cost of shipping has increased dramatically over the past year."

He cites the Freightos Baltic Index, which monitors market rates for standard international shipping containers.

"The average weekly price rose from roughly \$1,500 at 2020's onset to more than \$4,100 as of the first week of February 2021. With so many construction commodities shipped from various parts of the world, it is remarkable that there hasn't been even more construction input price inflation."

Fourth, what will be the impact of the residential construction boom on the broader industry?

"Amid the ruin, there has been at least one massive construction segment that has performed brilliantly – housing," says Dr. Basu.

"There are many reasons, including a pronounced decline in mortgage rates during the pandemic. But other factors have induced many people to move from apartments to homes, cities to suburbs. These include a desire to social distance more aggressively, and demand for more space as people spend more time at home," he adds.

He continues: "The notion among most economists is that the back half of 2021 will be simply spectacular for economic growth."

Find out more at marcumllp.com/insights/newsletters/commercial-construction-index.



Construction continues shift away from big cities

National Association of Home Builders

The suburban shift in home building to meet growing buyer preferences for lower-density, lower-cost markets stemming from the COVID-19 pandemic that was first reported in the second quarter National Association of Home Builders (NAHB) Home Building Geography Index (HBGI), continued throughout the rest of 2020.

Single-family construction continued to overperform in suburbs, exurbs and rural communities, according to fourth quarter HBGI data released March 2nd. This continuing trend is a direct result of the pandemic, as more workers were able

to telecommute and preferences shifted to favor larger homes.

These changes prompted buyers and renters to seek out more affordable markets in order to accommodate home offices, home gyms and specialty rooms.

"Housing was one of the few economic bright spots in 2020, as builders worked to meet growing demand for single-family and multifamily housing, particularly in more affordable, smaller metro areas," said NAHB Chairman Chuck Fowke, a custom home builder from Tampa, Florida.

"Housing can continue to be an engine of job creation and help the economy move forward in 2021. But in order to do so, poli-

cymakers need to address rising regulatory burdens and sharp increases in lumber and other building material prices that are harming housing affordability," Mr. Fowke said.

Fourth quarter HBGI data reveal a clear shift in the geography of home building:

- Outlying counties of smaller metro areas experienced a 20.7 percent growth rate for the year;
- Small metro core areas posted a 15.7 percent annual growth rate;
- Large metro suburbs registered a 15.1 percent yearly gain; and
- Large metro core areas (close-in residential areas) posted the slowest gain, with just a 9.1 percent growth rate.

"Over the past three quarters, the HBGI data have revealed a measurable shift in home building from more costly, large metro areas to more affordable markets," said NAHB Chief Economist Robert Dietz. "We expect only a partial reversal of these trends this year as nationwide vaccination efforts significantly ramp up in the months ahead."



APPRAISALS...from previous page

the impact on housing affordability. For example, missed closing opportunities, increased costs, buyers being priced out of the market, etc.

This will help us further illustrate to the Biden Administration and Congress why a plan to address the lumber crisis is urgently needed.

If you've had positive interactions with appraisers or suppliers, please let us know as well. Share your stories at [NAHB.org/other/forms/open/lumber-testimonials](https://naHB.org/other/forms/open/lumber-testimonials).



Direct state investment, tax credits will support development of 572 new housing units

Massachusetts Housing and Economic Development (MHED) Secretary Mike Kennealy and Housing and Community Development Undersecretary Jennifer Maddox joined local leaders on March 4th for a virtual celebration of the Commonwealth's most recent affordable housing awards.

Awards supporting 12 projects in eight communities will bring 572 new housing units to Massachusetts, including 507 affordable units, with 108 reserved for extremely low-income households, according to a statement from MHED.

Resources for RIBA members who work in Massachusetts

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

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

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

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

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

Also find information about trade licensing at this site.

MassHousing: Similar to Rhode Island Housing, MassHousing is an independent, quasi-public agency that provides financing for affordable housing in Massachusetts.

Created in 1966, MassHousing raises capital by selling bonds, and lends the proceeds to low- and moderate-income homebuyers and homeowners, and to developers who build or preserve affordable and/or mixed-income rental housing. Since its inception, MassHousing has provided more than \$20 billion for affordable housing. Find out more at MassHousing.com.



"The awards will provide a combination of state and federal housing tax credits, state and federal rental vouchers, and direct funds to support new housing development," the statement said.

"Affordable housing has been a priority for our administration since day one, and the impact of the pandemic has made the need for additional investment even more clear," declared Gov. Charlie Baker.

"We are proud to have invested more than \$1.4 billion since 2015 in our affordable housing ecosystem, and are thankful to the legislature for passing our Housing Choice legislation to promote the production and preservation of additional units across the Commonwealth."

The current award round includes 12 projects that are "shovel-ready," have matching funds, are located on current or former state property, and are all new production developments, according to MHED.

The Dept. of Housing and Community Development (DHCD) is providing \$46.1 million in direct subsidies, and awarding 73 project-based Massachusetts Rental Voucher Program vouchers and 67 project-based federal Housing Choice vouchers, in order to ensure new housing units remain affordable for the long-term.

Additionally, DHCD is allocating \$4.8 million in state housing tax credits and \$10.9 million in federal housing tax credits, which will create roughly \$125 million in equity.

Overall, Massachusetts has shown a deep commitment to increasing the production of housing across income levels. Since 2015, the Baker-Polito Administration has invested more than \$1.4 billion in affordable housing, resulting in the production and preservation of more than 20,000 housing units, including 18,000 affordable units.

In 2018, Gov. Baker signed the largest housing bond bill in Massachusetts history, committing more than \$1.8 billion to the future of affordable housing production and preservation. This year, he signed economic development legislation, An Act Enabling Partnerships for Growth, that includes substantial new funding for affordable and climate-resilient housing, as well as targeted zoning reforms to advance new housing production.

The administration has also advanced the development of more than 17,000 mixed-income housing units through the successful MassWorks Infrastructure Program, reformed the Housing Development Incentive Program, and worked with communities to implement smart-growth development and planning efforts.

For more information, visit Mass.gov/orgs/executive-office-of-housing-and-economic-development.

For RIBA
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19 students wrap up latest VESL course, show projects, meet employers

By Paul F. Eno *Editor*

Nineteen dedicated students of many ages and backgrounds were on hand to virtually meet potential employers on February 24th as the eighth 15-week Vocational English as a Second Language (VESL) basic carpentry class wrapped up.

In the absence of in-person activities for the class, Rhode Island Builders Association Director of Workforce Programs Cheryl Boyd and Louis Cotoia of the Education and Workforce Development Committee found individual building/carpentry kits the students could use for their end-of-course projects.

Many students went above and beyond by incorporating materials they found on their own.

During the Zoom session on the 24th, students took turns showing and explaining their end-of-course carpentry projects, which included miniature examples of framing, flooring, roofing and interior design.

Instructors and guests who participated judged each project on quality and appearance, along with the student's presentation and technical knowledge, including proper terminology.

At the end of their presentations, most students spontaneously thanked the instructors and RIBA for offering the VESL course and the resulting job opportunities. In fact, several students are already employed in the residential construction industry.

Particular gratitude went to organizer Betty Bernal, RIBA's diversity outreach and education coordinator.

Along with Ms. Boyd and Mr. Cotoia, program administrators and guests who participated in the Zoom call were RIBA Executive Officer John Marcantonio, Ms. Bernal, Doris Blanchard of Rhode Island Commerce, and Brad Testa of the Residential Construction Workforce Partnership (RCWP).

VESL instructors who were present included Construction Manager Chen Chorrk,



Participants in the virtual Meet and Greet for the latest Vocational English as a Second Language (VESL) class on February 24th included instructors, program administrators, potential employers, and the students themselves, showing off their construction projects. Left to right, from the top, are Dawn Avellar, instructor Julius Dover, Sebastian Maria, Daniel Armah, Rudelvi Tiburcio's project, Yasmil Perez, Doris Blanchard of Commerce RI, Ronald J. Caniglia of Stand Corp., and Michael Simmons of Ben Blue's Backyard Creations.

and Julius Dover and Brian Hull of the Dorcas International Institute of Rhode Island

Among the employers who participated were Ronald J. Caniglia of Stand Corp., David A. Caldwell Jr. of Caldwell and Johnson Inc., Michael Simmons of Ben Blue's Backyard Creations, and Neil Hourahan of Furey Roofing & Construction.

The 15-week, 150-hour course is funded by grants from Real Jobs Rhode Island. During the course, students earn their OSHA-10 certification.

VESL students' resumés are posted at RCWPJobs.com, and employers who haven't already done so can sign up for a

see VESL...next page

www.ribuilders.org

Ron Carreiro, beloved instructor, passes

Ronald Carreiro, construction technology instructor at the Providence Career and Technical Academy (PCTA) and a major player in establishing the Rhode Island Builders Association's workforce development programs, died March 9th.

Mr. Carreiro had been diagnosed with amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's Disease, only a few months ago.

"Ron was a class act and a true professional with his students and peers. He was the catalyst who got the momentum going with RIBA and our trade training programs," said Louis Cotoia Jr., chairman of the Home Show Committee and a workforce director for RIBA.

"This is a tragic loss to us all."

Starting out as a contractor who built movie sets, Mr. Carreiro always wanted

to teach the trades. He fulfilled that dream in the Providence school system for over 20 years, especially after PCTA opened in 2009.

"We're interested in moving any student who wants a job in the construction industry into a job," he once told *The Rhode Island Builder*.

Mr. Carreiro and his students were familiar faces at the set-up and take-downs at the Rhode Island Home Show in recent years.

In 2017, Mr. Carreiro had his PCTA students suspended work on their class project, a storage building, to build an important component of the Designer Show House. At the show, they also helped assemble the popular Solar Greenhouse.

PCTA, located on Fricker Street in the capital city, offers 13 different vocational paths. The Construction Technology Pro-



In happier times (2017), Construction Technology Instructor Ron Carreiro, left, confers with student Dillon Brown. Friday was always 'Hawaiian Shirt Friday,' for Ron.

gram generally has over 50 students and operates on a "weekabout" schedule: one week in the classroom and one week in hands-on, school-to-work projects.

"It's actually more work than a normal high school, but the weekabout schedule gives us flexibility to undertake projects like the Home Show." Mr. Carreiro told us in 2017.

Thanks to the hard work of Mr. Carreiro and many others, PCTA students remain active not only with RIBA and the Residential Construction Workforce Partnership but with SkillsUSA.

"They come to us with an interest, and we foster that interest," Mr. Carreiro said.

"Even if the students don't enter the trades, they're learning skills that will stand by them throughout life."

VESL...from previous page

free account. Potential employees may open a free account to post resumé.

"If you or someone you know are looking to hire, this is a great opportunity to find hardworking and skilled individuals!" said Elise Geddes, RIBA's members services coordinator.

For more information on the VESL program, and for a complete summary of skills for the 19 current graduates, contact Ms. Bernal at (401) 500-9146 or bbernal@ribuilders.org, or register online at RIBuilders.org/vesl-training-program-details.

Another VESL course is to begin in April.

For details on RIBA's Contractor Development Program or Trade Training Program, contact Elise Geddes



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BOND...from page 1

"We should embrace this, and get all the housing stakeholders together, including the municipalities, and work on a unified program for the delivery and sustainability of housing, not only for the dollars allocated within this bond, but for a future revenue stream so the plan can be implemented per the stakeholders, and then funded in a consistent and meaningful way," Mr. Caniglia added.

John Bentz of the Property Advisory Group, which manages affordable multi-family developments around the country, agreed that more needs to be done.

"A housing study by Prof. Edinaldo Tebaldi of Bryant University, in which RIBA participated, pointed out the necessity of spending \$250 million a year for the next 10 years in order to meet the state's housing needs," Mr. Bentz said.

"Relating that to a \$65 million bond issue, it's inadequate to do anything substantial for the people who need housing. We should be looking at some kind of permanent funding stream, perhaps through Rhode Island Housing."

David A. Caldwell Jr. of Caldwell and Johnson Inc., agreed.

"I'm very glad to see Rhode Island's voters support housing, but this is only a small piece of the solution to the chronic undersupply of housing in the state," Mr. Caldwell declared.

"The solution to the housing crisis is to quadruple the number of annual building permits, and let the market build the housing that the population requires, with subsidies being utilized where needed for those who can't afford market-rate housing."

Still not enough housing

The median price of a single-family home in Rhode Island hit \$255,000 in 2020, a hike of 13 percent since 2015 and 34 percent since 2012, according to the Rhode Island Association of Realtors®.

The association added that houses were on the market for just 65 days in February, down from 110 days in 2015, and the number up for sale was down by half from the 2012 figure, indicating a serious lack of inventory.

Watch *The Rhode Island Builder* as we continue to monitor this issue.

Huge numbers of R.I. buyers priced out of housing market

A new study by the National Association of Home Builders (NAHB) puts a spotlight on the nation's housing affordability crisis and illustrates how even a relatively small increase in the price of a home can prevent hundreds of thousands of households from achieving the goal of homeownership, including in the Providence-Warwick metro area (which includes nearby Massachusetts) and some 330 other markets across the country.

The study found that a \$1,000 increase in the U.S. median new home price of \$346,757 would push 153,967 households out of the market. In other words, based on their incomes, these households would be able to qualify for a mortgage to purchase the home before the price increase, but not afterward.

Putting the affordability challenge further into perspective, 75.1 million households, or roughly 60 percent of all U.S. households, are currently unable to afford a new, median-priced home.

In the Providence-Warwick metro area, according to the study, the median price of a new home is \$381,953. Income of \$91,376 is needed to qualify for financing. With the price increase of \$1,000, out of 639,870 households in the area, 242,560 would qualify, but 397,310 would not.

"While builders across the nation are reporting solid demand for new homes fueled by low interest rates, favorable demographics and a suburban shift to more affordable markets as a result of the COVID-19 crisis, many prospective buyers are hitting a brick wall due to a run-up in pricing in recent years," said NAHB Chairman Chuck Fowke, a custom home builder from Tampa, Florida.

Builders report several factors contributing to a lack of affordable housing, including shortages or delays in obtaining building materials; rising material costs, particularly record-high lumber prices; excessive regulations; a shortage of construction workers; and a lack of buildable lots.

"Lumber prices are up more than 180 percent in the past 10 months, and this price

spike has added more than \$24,000 to the price of a new home," said Mr. Fowke. "Based on the results of our study, this means that an additional 3.7 million households have been priced out of the housing market as a result of higher lumber prices."

The number of priced-out households varies across states and metropolitan areas, largely affected by the sizes of local population and the affordability of new homes. The study examines priced-out estimates for every state and over 300 metropolitan areas.

Among all the states, Texas had the largest number of home buyers that would be priced out of the market. The \$1,000 price increase would push 14,309 households out of the market in the Lone Star state, followed by California (12,361) and Florida (10,215).

The metropolitan area with the largest priced out effect, in terms of absolute numbers, is New York-Newark-Jersey City, N.Y.-N.J.-Pa., where 6,756 households are squeezed out of the market for a new, median-priced home if the price increases by \$1,000.

The full study can be viewed here: [NAHB.org/news-and-economics/housing-economics/housings-economic-impact/households-priced-out-by-higher-house-prices-and-interest-rates](https://www.nahb.org/news-and-economics/housing-economics/housings-economic-impact/households-priced-out-by-higher-house-prices-and-interest-rates).

-Paul Eno

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RIBA continues work to assure fair statewide wetlands rules

By Paul F. Eno *Editor*

As we go to press in mid-March, the Rhode Island Builders Association continues to work with other stakeholders to ensure that the proposed statewide freshwater wetlands regulations are balanced and economically sustainable while protecting the state's ecosystems.

That was the word from RIBA Environmental Committee Co-Chairmen Timothy A. Stasiunas and Thomas E. D'Angelo.

"RIBA, through its Environmental Committee as well as its leadership, will continue to explore ways to come to an amicable solution that protects the environment as well as continuing to provide economic growth by encouraging suitable development, taking advantage of reasonable density for building new housing at

both affordable and market rates," Mr. Stasiunas commented.

"We know it's going to take a combined effort by our elected officials and state agencies, as well as cooperation from local communities and the building industry. It truly needs to be an all-hands-on-deck effort," he added.

"From a housing and economic perspective, the need for more housing production is acute, and we are running out of time."

Enabling legislation for statewide freshwater wetlands regulations was passed in 2015, and a special legislative task force, including representatives from RIBA, have been working on them ever since.

The regulations, as currently proposed, are unnecessarily restrictive and give municipalities too much power to intervene with requests for even more restrictions in

certain cases, RIBA contends.

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

RIBA has offered large amounts of independent written testimony from experts, including three economists and a wetlands scientist.

RIBA also believes that the draft regulations, if left unchanged, would seriously hinder residential density at a time when it is sorely needed.

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

RIBA will continue to follow and work with this process, monitoring to see if any changes are made to the proposed regulations.



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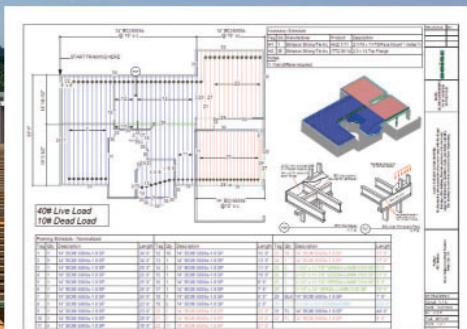
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