

Fortified Homes taking coastal construction by storm

Homeowners, builders, insurers, regulators all embrace the weather-tough construction system for flood zones.

By Paul F. Eno *Editor*

How do you build a house on the coast that makes everybody happy: the client, the insurer, the town and even the Rhode Island Coastal Resources Management Council (CRMC)? The answer appears to be the Fortified Homes Program!

"Builders need to be experts in Fortified Homes because this is the definitive way to build houses on the coast," said Craig Carrigan PE of Narragansett-based Carrigan Engineering Inc., a Fortified Homes verifier.

Mr. Carrigan met up with *The Rhode Island Builder* and Charles T. Lowe of the Builders Insurance Group (BIG) on March 12th as he was about to conduct the final inspection of Rhode Island's second Fortified



Charles T. Lowe of Builders Insurance Group, left, and Fortified Homes Verifier Craig Carrigan inspect a new Fortified Home in Narragansett on March 12th.

Home. Located on Great Island in Narragansett, the house typifies the characteristics fostered by the program.

see **FORTIFIED...page 36**

FEATURED PRODUCTS AND SERVICES FOR MAY

Middle Section

Central Falls Housing Summit looks at crisis

Conference brings together tenants, landlords, planners, officials and builders to look at the unique housing challenges in Rhode Island's most densely populated community.

Page 7

RIBA continues work for fair wetlands rules

The Rhode Island Builders Association continues to participate in the process as new statewide freshwater wetlands regulations are hammered out. Watch for more information.

RIBA invites sponsors for its News & Information Podcast

As the audience for RIBA's regular online podcast grows, members, especially suppliers, are invited to sponsor the podcast, with 30-second advertising spots being offered. Contact Paul Eno at (401) 527-5345.

Energy-efficiency and sky-high lumber costs as home appraisal factors?



Susan Kelly

By Paul F. Eno *Editor*

Just when you hoped that the appraisal industry was beginning to pay attention to energy efficiency as a home value (which is a big "maybe"), along comes the issue of building material costs, which have been sent to Pluto by the effects of the global pandemic.

"On the energy situation, I wouldn't say there's an improvement. But I would say there's a better understanding of it within the appraisal industry," commented Susan Kelly of Appraisal Solutions LLC and

Fenix Real Estate, both based in Smithfield.

"We try to analyze the difference energy efficiency would make in the final value of a property, but we're still not seeing an influx in a price of a home because it's energy-efficient," added Ms. Kelly, a longtime member of the Rhode Island Builders Association.

"You'll see an influx in price because of location or other factors. But am I, as an appraiser, going to say that we have house A and house B, then next to them is energy-efficient house C and that C is worth an adjustment for that? Unless I have documentation over and above what I have on A and B, I can't do that."

Ms. Kelly pointed out that the regulations appraisers have to live by, built on a baseline of new construction

see **SPOTLIGHT: APPRAISALS...page 3**

President's Message



Carol O'Donnell

Want to attack the housing crisis? Start with lumber prices

As the crisis in affordable housing supply continues to deepen, despite efforts by the residential construction industry, officials, coalitions and conferences to stop it, or at least slow it down, it seems that little progress is taking place.

That good-faith efforts are being made to solve the housing crisis is always good. For example, members of the Rhode Island Builders Association appreciate the fact that voters recently approved the \$65 million housing bond issue.

But the crises in supply and cost go way beyond our own state, and they must be addressed on the national level.

The unprecedented spikes in lumber

prices have added more than \$24,000 to the price of the average, new single-family home, and nearly \$9,000 to the price of a multifamily home since April 17, 2020.

Although the housing sector continues to lead the nation's economic recovery, these sharp price increases threaten housing affordability for all Americans.

The escalating lumber prices are largely due to insufficient domestic production. When prices began their historic rise, the National Association of Home Builders (NAHB) reached out extensively to the Trump Administration, members of Congress and to lumber mills, calling for prompt action to address supply shortages that were harming small businesses, home builders and ultimately, the overall economy.

With the new Biden Administration and Congress in place, NAHB assures us that it is redoubling its efforts to develop short-

and long-term solutions to the lumber crisis.

NAHB recently led an effort with more than 35 organizations asking none other than our friend and former governor, Commerce Secretary Gina Raimondo, to examine the lumber supply chain and identify solutions to increase production.

Meanwhile, the higher material costs and overall shortages are driving up housing prices not just for new construction but for remodeling projects as well.

This issue is covered in depth in several articles in this issue of *The Rhode Island Builder*.

We cannot assume that this crisis is going to go away this year or even next. And those who have nowhere to live cannot wait until it does. I urge all our allies in housing to take the building-material crisis very seriously, and to make its solution part of their strategies to bring more affordable-housing production to our state.



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When will appraisers consider energy efficiency and the cost of building materials?

...continued from page 1

costs, has already gone up.

“At this point would we consider a full-house generator? Yes, I would do an adjustment for that,” she said. “But will I adjust if a house has all-foam insulation, good blower—door test results and whatnot? I might put that as an overall sealing for the house. But unless the property actually has a green certification of some kind, I can’t do much else.”

The issues remain: Data and documentation, according to Ms. Kelly.

“Even with a certification, do we have enough data that ‘energy—efficient’ homes built five or 10 years ago can still be called that? Sometimes health experts said those homes were too tightly sealed. Was there a negative effect from the incorrect use of solar panels? Does the owner own the solar panels or are they a liability? None of this is cut and dry.”

Material costs on steroids

Now comes the COVID-19 pandemic, skyrocketing building material costs, and an average of \$24,000 added to the cost of a new house.

“And that’s just the lumber, right? There have been so many manufacturing and shipping delays in so many areas that we could talk about the increased cost of appliances. We could also talk about infrastructure. We can talk about everything,” Ms. Kelly said.

“At the end of the day, what is going to support that value? Where will the money come from? As appraisers, we could interpret that under our ‘cost’ method.”

Ms. Kelley explained that her industry uses three methods: the cost approach, the income approach, and the market or sales-comparison approach. Home builders consider the cost approach as more accurate in judging home values.

According to industry sources, the basic premise of the cost approach is that a potential user of real estate won’t, or shouldn’t, pay more for a property than it would cost to build an equivalent. The cost of construction minus depreciation, plus land, therefore, is a limit, or at least a metric, of market value.

When it comes to lending, however, financial institutions (and, therefore, appraisers) rely on the market or sales-comparison approach, based on the selling price of similar homes in the same area. These are known as “comps.”

“Builders want us to use the cost approach, and wouldn’t that be nice?” Ms. Kelly quipped. “So, what’s that going to be based on? That house could go ‘underwater’ three months from now. What would the cost approach have to do with anything if you had to put the house on the market?”

Ms. Kelly suggested an ongoing dialogue between the residential construction industry and appraisers, to exchange ideas and educate one another. Watch *The Rhode Island Builder* for more information as this issue develops.

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Looking Ahead

May 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.

🔧 ♦ **May 5th: Continuing Education for Contractors - 2½ Credit Hours** - Topic is Roof Framing and Systems. Taught via Zoom. *Details on page 15.*

♦ **May 6th & 7th: 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 26.*

🔧 ♦ **May 12th: Continuing Education for Contractors -1 Credit Hours** - Topic is Advanced Building Science and Zero Energy Homes. Taught via Zoom. *Details on page 15.*

🔧 ♦ **May 13th: Continuing Education for Contractors - 4 Credit Hours** - Topic is Lead RRP Refresher. Taught via Zoom. *Details on page 16.*

♦ **May 14th: RIBA Contractor Training** - Topic is the New Home Construction Process. Taught via Zoom. *Details on page 26.*


♦ **May 18th: RIBA Contractor Training** - Topic is Seven Secrets to Set You Apart When Selling your Projects. Taught via Zoom. *Details on page 27.*


🔧 ♦ **May 19th: Continuing Education for Contractors - 2½ Credit Hours** - Topic is Windows and Doors. Taught via Zoom. *Details on page 16.*

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

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

 **May 21st: Continuing Education for Contractors - 5 Credit Hours** - Topic is Deck Building Specifics. Taught via Zoom. *Details on page 16.*

 **May 25th: RIBA Contractor Training** - Topic is Start and Grow Your Construction Business. Taught via Zoom. *Details on page 27.*


 **May 26th: Continuing Education for Contractors - 2 Credit Hours** Topic is Job Scheduling is the Key to Success. Taught via Zoom. *Details on page 25.*

 **May 28th: Continuing Education for Contractors - 2 Credit Hours** - Topic is Hardwood Flooring. Taught via Zoom. *Details on page 25.*

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.

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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

Jacob Beaudreault	Rocket Man Realty LLC	Tom Imondi	Tom Imondi Concrete
Matthew Begin	Begin Subcontracting	Andrew Lemos	Lemos Construction
Benjie Borra	CSG Developers LLC	Todd Lutinski	DryZone Basement Systems
Michael Coates	Dreamscapes Property Mgmt.	Greg MacPherson	MacPherson Building LLC
Brian Cooper	Complete Concrete Cutting LLC	Mike McClean	Michael McClean Handyman Svcs.
Maria Coval	MCC Painting	Matthew McLoughlin	McLoughlin-Walker Construction LLC
John Donato	JPDs Residential Property Services	Jeffrey Moss	Moss Construction
George Fay	Fay & Sons LLC	Dana Nilson	Southeastern Dev. Co. LLC
Gary Ferguson	Prime Properties LLC	Jared Patton	Patton's General Lawn & Garden
Joseph Fortune	JSF Construction	Adam Ragusa	Goose Construction
Harold Guise	The Handyman Harry	Bonnie Smith	Mold Busters

Renewed Members

Andrew F. Sheckey	Anthony J Gargaro Jr.	Richard Forgey	James Prigge
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Jeff Nelson	Steve Carreira	Joseph Ferreira	Ted Angell
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John Maurice	Jason Ledsworth	Aaron Ferro	National Building Products
Robert Brierley	Dennis Lage	Janice Solomon	William Dawson
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Gregory Raso	Constance S. Kirk	Ronald J Caniglia	Riverhead Building Supply
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Ed Wojcik Architect	Philip Theroux	Jennifer Clough	Billy D Braswell
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Frank Bragantin	Robert J. Baldwin	Lawrence G. Casey	Jeremy Caouette
Frank Simonelli Construction	Christopher Baiocchi	Arnold Lumber Co.	Bradford Doyle
Thomas Furey	Nickolas Adekamaya	Consolidated Concrete Corp.	Harvey Gauthier

Applications/Pending Members*

Gerald Baeta	Felix Gomes	Jon Mello	Vinay Sharma
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Daniel Colon	Cristian Izurieta	Christopher Moulton	Paulo Silva
Juan Cotto	Brian Jones	Greg Norman	Todd Stockford
Randy Defex	Seth Joubert	William Overdeep	Justin Stone
Spencer Field	Oladipo Koiki	David Randall	Gina Vicentes
Ayla Fox	Aaron Lewis	Luis Reyes Perez	
McKenzie Gibson	Carlos Lora	Franklin Rivera	

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

Central Falls Housing Conference brings together landlords, officials, builders, tenants

By Paul F. Eno *Editor*

Developing more affordable housing but also increasing the amount of home ownership in Central Falls was the stated goal as that city's new mayor, Maria Rivera, welcomed nearly 100 participants to the first Central Falls Housing Summit.

The Summit brought together tenants, landlords, housing and code officials, community leaders, state and local planners, along with builders and developers, for six hours of frank discussion on the issues and the possibilities for the future in Rhode Island's most densely populated community.

The conference was held on Facebook Live in three two-hour sessions over three days: March 22nd, 24th and 26th. Along with the city, sponsors included the Latino Policy Institute at Roger Williams University and The United Way.

Day 1 (What are the Housing Needs in Our Community?) This session included some moving stories from city residents about the housing challenges they and their families face.

Day 2 (Funding and Housing Opportunities) Featuring mostly state and local officials, this session outlined how to pay for and execute the development most needed in Central Falls.

Day 3 (Community Action Plan) This session brought out developers who are planning, or are already building, housing units that are considered appropriate and realistic for Central Falls.

A number of current projects were outlined and discussed, including the mixed-use development at 22 Central Street, the proposed duplexes and "tiny homes" at Lonsdale Avenue and Orchard Street, along with the owner-occupied townhouses at 14 Sylvian Street.

Wider issues

Among the broader issues discussed were the recently-passed \$65 million state bond issue, and the "Expanding Housing Opportunities" section of Gov. Daniel McKee's current budget proposal, and a



Above, Central Falls Mayor Maria Rivera begins hosting the three-day Central Falls Housing Summit on March 22nd. Below, panelists included, from top, left to right, Natalie Almeida of the Latino Policy Institute at Roger Williams University, Central Falls Deputy Director of Public Works Luis Aponte, Kyle Bennett of the United Way of Rhode Island, Rhode Island Housing Deputy Director James Comer, Mayor Rivera, Latino Policy Institute Deputy Director Marcela Betancur, Central Falls Assistant Director of Planning James Vandermillen, Director of Planning Thomas Deller, and Rhode Island Office of Housing and Community Development Director Michael Tondra.



new program to assist Rhode Island renters (see next page).

"We just wrapped up our three-Day Housing Summit here in our city, and I was so proud to bring together the voices of

residents, planners, landlords, developers, and leaders in education, healthcare and our community to discuss our urgent and long-

see CENTRAL FALLS...next page

McKee administration launches new rental assistance program

RentReliefRI launched on April 5th.

RentReliefRI, a new rental assistance program, was announced by Gov. Daniel J. McKee on April 1st.


Funded by \$200 million in rent relief funds from the federal Emergency Rental Assistance (ERA) Program, RentReliefRI is intended to help eligible Rhode Island renters struggling to pay their rents or utilities as a result of the COVID-19 pandemic. Applicants must meet certain income limits and eligibility requirements.

Applicants struggling to cover rent and utility payments on account of the COVID-19 pandemic may qualify for up to 12 months of emergency assistance thanks to the new federal relief aid. The program can pay for rent and utilities owed back to April 1, 2020, and can also cover up to three months of upcoming rent and utilities.

Renters may apply for help with utility bills even if they do not need help paying for rent. There is no monthly cap on eligible rent relief and, in some instances, an additional three months of assistance may be available.

"The new program will help low-to-moderate income families negatively impacted by the unprecedented loss of jobs and income due to COVID-19," a statement from the governor's office said.

"In the coming months, this program will mean the difference between being able to stay in their homes or becoming homeless, for many families. We know that



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This program is only for renters and their landlords.

Rhode Island has received \$200 million in rent relief funds from the federal Emergency Rental Assistance (ERA) Program. This program will provide rental and utility relief payments to help eligible renters maintain housing stability.

The program is now accepting applications for rental and utility assistance.

having a safe place to call home is critical, and this program will ensure that Rhode Islanders have the resources they need to remain stably housed."

U.S. Sen. Jack Reed characterized RentReliefRI as "a win for renters, landlords, the community, and public health."

"It will help prevent homelessness and the need for more expensive interventions down the road," said Sen. Reed, who noted that he helped include \$200 million for rental assistance for Rhode Island in the Coronavirus Response and Relief Supplemental Appropriations Act (CRRSA), also known as the "Coronabus Law," which was signed in December.

House Speaker K. Joseph Shekarchi and

Senate President Dominick J. Ruggerio also praised the new program.

"Even before COVID-19, too many people were overburdened by the high cost of housing in our state. For renters and homeowners already on the brink, the pandemic was a breaking point. These critical federal funds, spearheaded by Sen. Jack Reed, will make sure Rhode Islanders have safe, stable housing they can afford. Housing is a top priority for both the House and Senate, and we have put forth legislation to create sustainable and equitable solutions for our state's housing needs. This funding will go directly to the people who need it the most."

An application for rental assistance may be submitted by either an eligible household or by a landlord on behalf of that eligible household. Eligible households must be at or below 80 percent of Area Median Income (AMI), which translates into approximately \$69,200 annual income for a family of four in most parts of the State. Funds will be paid directly to landlords and utility service providers.

The program is being administered by Rhode Island Housing. Applicants may find out more, and apply online, at RentReliefRI.com.

CENTRAL FALLS...continued from previous page

term housing needs," said Mayor Rivera.

"It's clear that housing is an issue that impacts everyone. During our Housing Summit, we heard powerful, real stories of residents struggling with housing, like Central Falls students who are currently homeless in our city, the impact domestic violence has on victims and their housing security, the health impacts on children living in unsafe housing, and the challenges

of first-time home buyers," Mayor Rivera added.

Each of the three sessions of the Central Falls Housing Summit is posted on separate pages in Facebook.

For more information on development in Central Falls, contact Community Development Manager Alex Lyte at (401) 616-2486 or alyte@centralfallsri.us.

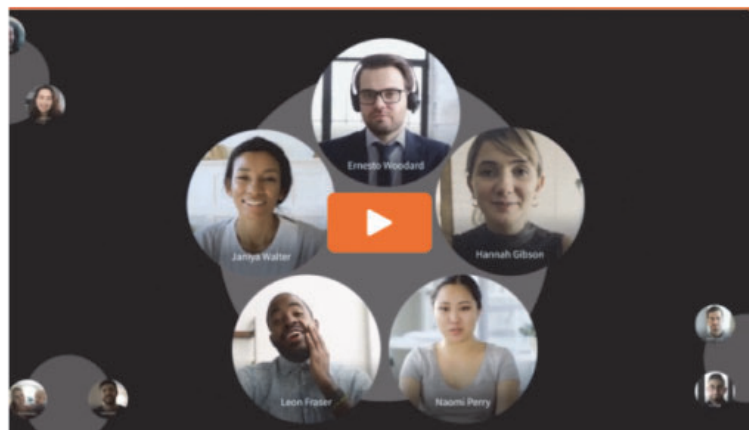
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Want to learn more about the PWB?

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

New residential 'New Construction Air Leakage Standard' in effect in 2021

nationalgrid UPDATE

with Laura Rodormer



Rhode Island's current energy code not only requires that all residential new construction buildings or dwelling units be tested for their air leakage, but it also sets the following maximum air leakage rates, depending on the year.

2020: 7 ACH50

2021: 6 ACH50

2022: 5 ACH50

Test results must be recorded as "air changes per hour" (ACH) at 50 Pascals of pressure (ACH50) and reported to the local building official.

Reference - SBC-2 N1102.4.1.2 and SBC-8 R402.4.1.2

What is a blower door test?

A blower door test measures the air leakage in a building. The building or residential unit is placed in safe winter conditions and a large fan is placed in a door or window (see image).

This fan depressurizes the building or dwelling unit. A pressure gauge records the pressure and cubic feet per minute (CFM) flow rate of the fan to achieve a pressure difference of 50 Pascals (0.2 inches w.g.). The CFM is then converted to ACH50 using the volume of the house with the following calculation: $ACH50 = (CFM50 \times 60) / \text{Volume (Cubic Feet)}$.

Who performs the blower door testing?

The code states "Testing shall be conducted by an approved third party where required by the building official." Widely accepted third party credentials include BPI, HERS and ACCA 12. Before the test is conducted, the testing professionals' qualifications should be reviewed by the building code official.

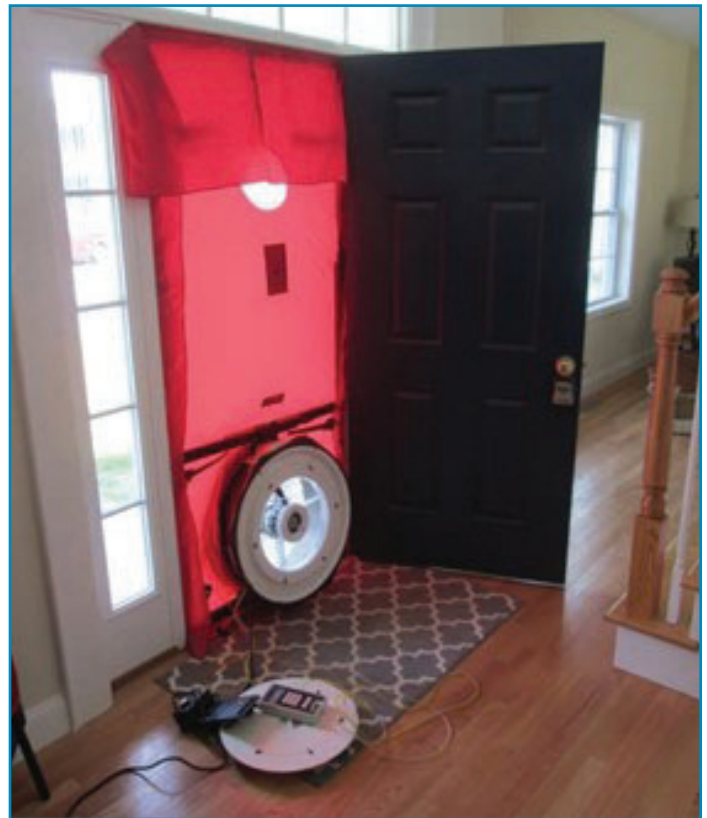
Builders are not allowed to perform the test for code compliance on their own building.

Reference - SBC-2 N1102.4.1.2 and SBC-8 R402.4.1.2

How can the required ACH50 be met?

Rhode Island first adopted air leakage testing in its 2013 code but with no pass/fail threshold. This was intended to give contractors an opportunity to see what it takes to perform the test, what leakage rates they were achieving and allow time to adjust to meeting a maximum rate.

If all the mandatory requirements of the current code are met,



A typical residential setup for a blower door test.

the building or dwelling unit should test below 4 ACH50. Surrounding states currently need to meet 3 ACH50, as required by IECC 2012, 2015 and 2018.

Partnering with an energy consultant such as a HERS Rater early in the design and construction process can be helpful in avoiding potential problems, especially if they can perform inspections and testing during the rough stage of construction. If a home fails at final testing it can be difficult and costly to resolve. National Grid has supported training and certification of Rhode Island based HERS Raters who can assist project teams with meeting the new requirements of the code. Free on-site contractor training is also available.

For free information and assistance with meeting the energy code, call National Grid's Energy Code Technical Support at 855-343-0105



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

Maine Drilling & Blasting marks its 55th year

Maine Drilling & Blasting (MD&B) celebrates its 55th Anniversary this year on the heels of a very atypical and challenging 2020. “The pandemic certainly tested us, but the collective efforts of our people, who re-dedicated themselves to maintaining our very high operational and safety standards, enabled us to persevere,” states MD&B President & CEO Dan Werner.

MD&B, based in Gardiner, Maine, provides drilling, rock blasting and related specialty services throughout the Northeast, Middle Atlantic, and Southeast United States. The company has grown to more than 450 strong, and is majority owned by its employees.

In addition to the corporate office in Gardiner, Maine, the Company has offices in New Hampshire, Vermont, New York, Massachusetts, Connecticut, Pennsylvania and Tennessee.

MD&B joined the Rhode Island Builders Association several years ago.



Salvo-Conlon joins National Building Products

Kimberly Salvo-Conlon joined National Building Products on March 8th as director of commercial millwork, the Mansfield, Massachusetts-based company announced in a statement.

Ms. Salvo-Conlon has more than 20 years of experience in millwork commercial sales and has earned Fire and Egress Door Assembly Inspection (FDAI) and door and hardware technician (DHT) certifications through the Door & Hardware Institute (DHI).

She joins National after successfully establishing the Commercial Door Division for Merrimack Building Supply, which was purchased in January by L&W Supply/ABC Corp.

Ms. Salvo-Conlon is currently the DHI New England Chapter president. Under her leadership, an “Industry Awareness Program” is being developed to be presented to career and technical schools in Massachusetts to attract younger people to the residential construction industry.

Visit National-lumber.com.



Kimberly Salvo-Conlon



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BIG wins honors from Beacon Mutual, welcomes Cristina Caporaletti

As we went to press, it was learned that the Beacon Mutual Insurance Co. has honored the Builders Insurance Group (BIG) with a 2021 Lighthouse Award for Agency Excellence.

As described by the Warwick-based insurance company, "The Lighthouse Award is an annual award presented to Beacon Mutual's top agencies for exhibiting performance excellence through profitable premium growth, new business growth, and retention outcomes, and through a demonstrated partnership with and commitment to Beacon based on their submission quality; their policyholder support with claims, loss prevention, underwriting and premium audit; their service as a market information resource; and their commitment to serve the Rhode Island community."

BIG is a wholly-owned subsidiary of the Rhode Island Builders Association and offers full-service insurance products to contractors and the general public.



Cristina M. Caporaletti

In the meantime, there's a new face at BIG: Cristina M. Caporaletti, the new personal lines account manager!

"I've been working as an insurance


professional for the last 25 years," says Mrs. Caporaletti, who began her career in the life insurance industry and transitioned to personal lines insurance 10 years ago.

"For the last decade, I've been working as a licensed personal lines insurance agent and have enjoyed working to protect my customers' families, personal assets, and everything in between," she adds.

Outside the office, Mrs. Caporaletti is active in the community, working as a volunteer for the Rhode Island Society for the Prevention of Cruelty to Animals.

"I'm very passionate about animal welfare and rescue. I love football and am a huge Patriots fan! I love music, gathering with friends and family, and I am a self-confessed 'foodie.'"

Mrs. Caporaletti is also fluent in Portuguese and has worked as a translator.

For more details about BIG or to contact Mrs. Caporaletti: 438-4244, ext. 203, or e-mail cristina@builderinsgroup.com. 

RIKB captures NARI honors

The National Association of the Remodeling Industry (NARI) named RIKB Design Build, based in Warwick, 2021 Region 1 Northeast Regional Contractor of the Year (CotY) winner in the Residential Addition \$100,000-\$250,000 category in its annual awards competition.

The winning entry consisted of a kitchen remodel with an addition to incorporate a baking room with a handmade brick oven.

"With the addition, we were able to dedicate multiple stations that allow for different levels of their cooking and baking needs, with custom cabinetry to store all necessary supplies," commented Design Consultant Kingsley Catalucci.

A company statement said: "Each year, NARI presents CotY Awards to members who have demonstrated outstanding work through their remodeling projects. The CotY Awards are the highest form of recognition by industry leaders and peers. NARI received nearly 435 entries from across the United States representing over \$128 million in remodeling projects."



The award-winning "Baker's Kitchen" in Tiverton

According to NARI: "This year's submissions were outstanding, making the job of our esteemed judges very difficult," said Tracy Wright, senior director of membership and chapter services at NARI.

"The judging panel, representing industry experts, selected winners based on problem solving, functionality, aesthetics, craftsmanship, innovation, and degree of difficulty.

"The CotY Awards allow us to celebrate our members who are committed

to design, best practices, integrity, high standards, and professionalism. NARI will honor all Regional Winners and announce the National Winners April 30th in a virtual presentation. Visit Nari.org for more information.

A longtime member of the Rhode Island Builders Association, RIKB Design Build RIKB Design Build, formerly RI Kitchen & Bath Design+Build, has served Southern New England since 1989.

To learn more, visit RIKB.com.



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Roland Vukic of Hallmark Homes

He started out at nuclear power plants!

By Paul F. Eno Editor

How the hey do you get from traveling to nuclear power plants all over the world to being a home builder? Roland Vukic can tell you, and it's quite the saga.

"We're going back to before 1975, right? I was with Grinnell Engineering at the time, as estimating manager in the pipe support division," Roland recalls. "We worked on major projects requiring high-pressure piping, as at nuclear power plants. I was all over the world, wherever they were building them."

Roland was good at what he did, and the company wanted him move to New York and go through a special training program.

"But being a New Englander, I didn't want to move to New York. I didn't like it there. They were stepping on each other's backs. Climbing the ladder. That just wasn't for me," says the self-made Rhode Island native.

Roland put himself through college by having several different jobs. In college at Northeastern University, he started out with architecture, but he ended up with engineering.

Then along came the Vietnam War, and he joined the Rhode Island National Guard.

"As it turned out, I never went to Vietnam, but I was in the 103rd Field Artillery, based at the National Guard Armory on North Main Street in Providence, for seven years," explains Roland, who ended up a staff sergeant.

Heading to the University of Rhode Island to finish his undergraduate work, Roland earned a degree in business administration.

"That allowed me to combine my architectural and an engineering background with some business knowledge," he says.

Meanwhile, Roland was working for Grinnell. He got married, and his wife worked for a real estate agency in Lincoln.

"At the time, believe it or not, there was an abundance of land available. Her bosses asked her to ask me if I'd like to get involved with building spec houses. She knew I was getting fidgety work-



Roland Vukic

ing with nuclear power plants, and many were being phased out."

So Roland made the career change.

"But I decided that I wanted to do modular homes. They looked at each other, like, 'What the heck?'" Roland recalls.

"It took some education, but I didn't have time to worry about subcontractors when I could get a house pretty well finished and of equal quality in construction."

Modular homes in those days were mostly simple, ranch-style houses, he explains.

"Today, we build very complex, multi-million dollar homes."

Roland worked for several modular home companies, but then decided to go deeper, founding Hallmark Homes in 1998.

"I started to look for relationships where I could do what I wanted to do: Help people build their own house for the least amount of money. And it took a while."

Finally, in 2006, he developed a relationship with a manufacturer in Pennsylvania. He and several industry colleagues eventually bought the plant and started manufacturing the modular homes themselves.

Now, Hallmark sells and builds modular homes in about 14 states all over the eastern United States, pretty much through his website, Hallmarkmodularhomes.com.

While Roland is duly registered with the Rhode Island Contractors' Registration and Licensing Board, he tries to avoid acting as a general contractor. He sells direct for his own plant.

"I don't hire anybody. I sit in an office and work on the computer. I design a house for a person. I get them where they want to be without acting as a general contractor. I arrange the purchase of the house, the delivery of the house. In some cases, I coordinate the operation."

Roland soon realized that the Rhode Island Builders Association was one place he needed to be, joining in 2000.

"I joined RIBA early. The insurance services have always been a great member benefit. So is the tuition-free education for members. And I do like the monthly magazine."

And you never know where you'll see *The Rhode Island Builder*, according to Roland.

"I went into a Dunkin' Donuts® recently and forgot my mask. There on the front door was my reminder: It was the centerspread of the magazine when you were printing the jobsite COVID-19 signs!"

Hallmark Homes Inc.

President: Roland Vukic

RIBA member since: 2000

Focus: Modular Homes Manufacture & Sales

Founded: 1998

Based: Charlestown, Rhode Island

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:

Roof Framing and Systems

May 5th

WHEN: Wednesday, May 5th, 10 to 12:30 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 Tim Collins, this course will teach the basic design of residential roof framing, systems and techniques.

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.

1 Credit Hour:

Advanced Building Science and Zero Energy Homes

May 12th

WHEN: Wednesday, May 12th, 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.

Join instructor Jeremy Dagold to explore basic design considerations required to achieve low-load homes, construction techniques that are critical to achieve high-performance buildings, and provide an overall understanding of the certification process.

Finally, the provisions of the voluntary Rhode Island Residential Stretch Code will be summarized.

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



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RIBA Contractor Training

4 Credit Hours:

RRP Lead Refresher

May 13th

WHEN: Thursday, May 13th, 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.



5 Credit Hours:

Deck Building Specifics

May 21st

WHEN: Friday, May 21st, 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.

Taught by Mike Guertin, this five-hour class covers flashing a deck ledger; deck stair codes and building details. Also covered are site-built underdeck drainage systems and manufactured system overview.

Note: This is not the basic deck code class.

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.



16/May 2021

2½ Credit Hours:

Windows and Doors

May 19th

WHEN: Wednesday, May 19th, 8 to 10:30 a.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

Join instructor Don Hamel to learn the basic design of window and door installations.

You must pre-register for this course.

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

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



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

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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

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To access member resources, please call us today 401.438.7400.
or e-mail Elise at egeddes@ribuilders.org



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www.finetco.net • Page 18

At Pella® Windows: Easy-Slide Operator

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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Members urged to develop new classes, share skills

RIBA continues to seek more instructors for expanding Contractor Development Program

As can be seen from these pages every month, the Contractor Development Program (CDP), the vital educational curriculum offered to members and non-members alike by the Rhode Island Builders Association, keeps expanding, and more instructors are needed!

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

New subject matter is also in demand.

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

Classes are open to all contractors, and are free of tuition charges for RIBA members and their employees.

“RIBA’s CDP is an outstanding, one-of-a-kind program that I don’t think is duplicated anywhere in the country for contractors,” said Mike Guertin of Michael R. Guertin Inc., who teaches “Understanding the Rhode Island Contractors’ Registration and Licensing Law” and “Advanced Framing,” among other courses.

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

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

quirements.

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

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

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

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

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



2 Credit Hours:

Job Scheduling is the Key to Success

May 26th

WHEN: Wednesday, May 26th, 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 Justin Zeller to learn about the effect of job scheduling on making money, client happiness and professionalism.

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



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

2 Credit Hours:

Hardwood Flooring

May 28th

WHEN: Friday, May 28th, 8 to 10 a.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

Taught by Mike Sarah, this class will discuss the different materials used for flooring and which are best used in situations, traditional raw wood installation versus prefinished hardwood, how to finish raw wood, best practices for refinishing hardwood floors and how to design a hardwood flooring layout for one or more spaces.

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.





OSHA-10 Course

May 6th - 7th

WHEN: Thursday and Friday, May 6th and 7th, 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.

Taught by the Rhode Island Builders Association's Safety Officer Scott Asprey of Risk & Safety Management, 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. 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.



The New Home Construction Process

May 14th

WHEN: Friday, May 14th, 8 to 10 a.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

Join instructor Elise Geddes to learn about the steps you will need to keep in mind before you build a new home for spec or for contract.

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




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Seven Secrets to Set You Apart when Selling Your Projects

May 18th

WHEN: Tuesday, May 18th, 8 to 10 a.m.

WHERE: Online via Zoom

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

DEADLINE TO REGISTER: One day before class

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

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

You must pre-register for this course. Participants will receive instructions on how to log in to the Zoom session. There will be no admittance to the Zoom session without pre-registration.

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



Start and Grow Your Construction Business

May 25th

WHEN: Tuesday, May 25th, 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.

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

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



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Melina Lodge

Executive Director, Housing Network of Rhode Island

Melina Lodge has served as the executive director of the Housing Network of Rhode Island (HNRI), a member of the Rhode Island Builders Association, since 2015. She also directs HNRI's affiliated nonprofit, the Community Housing Land Trust of Rhode Island (CHLT). She is responsible for working with HNRI's membership and allied organizations to develop and advance HNRI's advocacy agenda. Melina has also held positions at Rhode Island Housing and the WARM Center. She holds an undergraduate degree in economics and a master's degree in community planning from the University of Rhode Island. She serves on several housing-related commissions, including Rhode Island Housing's Neighborhood Opportunities Advisory Committee, the State of Rhode Island's Housing Resources Commission, and the Local Initiatives Support Corporation's (LISC's) Neighborhood Development Fund Advisory Committee.



THE BUILDER: Overall, what has the COVID-19 pandemic done to the housing market/housing needs in Rhode Island?

LODGE: COVID-19 might not have done anything specifically, except make some people more acutely aware of the housing crisis we've had in Rhode Island for at least the past 20 years. The pandemic has shone a light on the need for people to have stable housing where they can stay separate and clean.

Also, it might have created a bit more demand within the market. Of course, Rhode Island has always been a destination for people with disposable income from New York or other places. But we've also been a housing market for people who work in Boston or New London because Rhode Island is a little cheaper than those housing markets.

So, the pandemic has just exacerbated the demand for what was already a pretty scarce housing supply.

THE BUILDER: People who can afford to have been fleeing larger cities for places like Rhode Island. What is this doing to the housing market?

LODGE: As an advocacy organization, the Housing Network works with not-for-profit builders, and most of the people who occupy that housing stock are already in Rhode Island. That's not to say that there aren't people coming in from Massachusetts or Connecticut. We do see people relocating, many as they become

elderly. Some may be selling a home in Florida and are looking for deed-restricted units here so they can be closer to their families now that they're older.

As for those fleeing larger cities for Rhode Island, that's not generally a phenomenon that happens within affordable housing, based on income constraints.

As I mentioned, we've always been a destination place because of the higher-priced housing markets all around us on all sides. Rhode Island isn't cheap, for sales or rentals, but we're cheaper than Boston and parts of Connecticut, and certainly New York. This can make it difficult for Rhode Islanders looking for a home, since our wages aren't as high here as they are there.

Perspective has a lot to do with housing choices. The previous generation might say, "Why can't you just work hard, save your money, and buy a house the way I did?"

Well, when your rent is \$1,600 a month, explain to me how you save money for a down payment on a house?

THE BUILDER: Are people shying away from density because of the pandemic, and are local land-use regulators using this as a tool to limit density?

LODGE: I'm optimistic. That's our job as advocates. Actually, I have a background as a planner, before I got into the advocacy space. I know we have housing bonds, and we push for regulatory-barrier reductions. But until we move to a space -- and I don't mean a big umbrella like the state is saying -- where the municipalities are willing to be more flexible around their density requirements, we are never going to solve the housing crisis.

We know we should be producing 3,500 to 4,000 units per year, and we haven't been doing that for 20 years. Unless we get really progressive, we can't undo the damage that has been done by the lack of development, at least not in our immediate future. It's just not realistic to assume we can bring housing production from zero to 1,000 percent. So, we need to think about strategies that allow communities to retain the feel they want while integrating design to offset the density.

We need leadership at the state level to push these conversations. And we need to deeply understand what the land-use barriers are when it comes to building.

see *INTERVIEW...* next page

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INTERVIEW...from previous page

HNRI does monitoring work, and we're talking about a unit here and a unit there. For example, we're monitoring a deal and it's got two affordable units out of 11. We won't get to our housing goal two units at a time. We need to be talking about 20 or 40 units at a time, and we're not there yet.

That's not meant to be negative, but it can be difficult for people to shift behaviors and change policies. It's a long battle to change the ideas people have about how their community will look and feel, and dispelling myths about who will be coming in, and how they will look.

I don't know if we can do that in the immediate future. But we certainly need a serious shift in attitudes about density, and not just in the urban core. It's how we bring some density to communities on the periphery, with land available.

THE BUILDER: So, you see the need for a statewide housing policy.

LODGE: Yes, there's a need for a state housing policy, just as there's an energy policy or an economic policy. It's something the Rhode Island Builders Association has been advocating for a long time. There needs to be leadership from the state, and stakeholder engagement so we can really figure out how to do this together.

At the same time, I don't know that a top-down approach works. I think municipalities are deeply invested in having their local authority, so I think it would be hard for the state to just come in and say, "Thou shalt do this."

When we look at the Low and Moderate Income Housing Act, which was, in theory, that municipalities all have at least 10 percent affordable housing stock, it hasn't worked after 30 years. I'm not saying we haven't produced units, but relative to how much time has gone by and how few municipalities have moved closer to that goal, it has not been a success.

Frankly, 10 percent should be the floor, not the ceiling. Even if we hit 10 percent in every community, the data show that we still wouldn't have an adequate supply of affordable housing for every person who really needs it, based on income. At this point, it's like a race to the bottom of the barrel because we're not even being genuine and accountable in our efforts.

So, yes, I would like to see more stakeholder engagement, a partnership of stakeholders with municipalities and state planners.

The Division of Statewide Planning has been heavily focused on transportation. But that can't exist in a vacuum, and it would be great to see them with more focus on housing again, as a counterpart to transportation.

I've said it to (RIBA Executive Officer) John Marcantonio and to (Past President) Dave Caldwell: We need a pro-housing strategy in Rhode Island. We can debate all we want about what percentage

is affordable after the fact, because right now we're talking mostly about a percentage of nothing. I'd really like us to figure out how we can build more housing in this state.

As an economic tool, more production would actually bring down some of the cost, and that's the basic supply-and-demand principle. We could create housing for households with a range of incomes. The market can create those opportunities. If we create more housing, we can drive down the price of that lower tier of housing, allowing us to concentrate our subsidy efforts at much, much lower income points.

THE BUILDER: Are you hearing from local governments that they're willing to partner with the private sector, the state, and with groups like RIBA and HousingWorks in the way you propose, or are they just hunkering down with established growth policies?

LODGE: I think you'll find that some communities are flexible and willing, and those are not all in the urban core. Not to call out anybody specifically, but Jamestown, believe it or not, has a very active Affordable Housing Commission. They created some funding within their town budget to help produce affordable housing. They're very interested in getting creative. The constraint for them is that it's an island. It's expensive.

So, there's not much we can do unless we're willing to invest more subsidy into making a place like Barrington more affordable. Along with Jamestown, Burrillville has become more creative, especially in their work with NeighborWorks® Blackstone River Valley. So, it really does depend on the community.

A long time ago, I worked in Westerly on housing for a homeless provider, and we built some affordable units. The neighbors came out horribly against this development, which was in a dilapidated building that was an eyesore, right on the cusp of an industrial space. This neighborhood had a lot of multifamily housing, and we were proposing to put \$2.5 million into this dilapidated old building, and you would have thought we were proposing to put railroad tracks through their living rooms.

Fast forward five years. The development was built – and it shouldn't take five years to build six units! And, you know, the neighbors came to the ribbon cutting, listened to the speeches, and commented that it all turned out so lovely!

So, there is no silver bullet for the housing crisis. It won't resolve itself in the course of a night or two nights or 200 nights. We need to talk more about building a suite of tools to accomplish the goal together. Every development is a little different, and every household is a little different. Land-use policy, availability of funding, regulatory barriers, people's barriers to housing access, and how creative we can get with housing production, all have to enter into the discussion.



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Higher interest rates, shortages, rising costs dampen new home sales

National Association of Home Builders

Higher interest rates, supply shortages and rising material prices, particularly for lumber, put a damper on new home sales in February, the most recent data available as of this writing.

Sales of newly built, single-family homes fell 18.2 percent to a 775,000 seasonally adjusted annual rate, according to newly released data by the U.S. Dept. of Housing and Urban Development and the U.S. Census Bureau. This is the lowest level since last May.

"Though buyer traffic remains strong, some home building activity is being delayed due to material shortages," said Chuck Fowke, chairman of the National Association of Home Builders (NAHB) and a custom home builder from Tampa, Fla. "This is forcing builders and buyers

to grapple with rising affordability issues, as soaring lumber prices have added more than \$24,000 to the price of a new home."

NAHB's chief economist, Robert Dietz, explained further.

"While rising material costs and other supply-side issues are causing delays for some projects, other factors contributing to the slowdown include the winter storms in areas like Texas, and rising mortgage rates, which are up more than 30 basis points over the past five weeks," said NAHB Chief Economist

A new home sale occurs when a sales contract is signed or a deposit accepted. The home can be in any stage of construction: Not yet started, under construction or completed.

In addition to adjusting for seasonal effects, the February reading of 775,000 units is the number of homes that would sell if


this pace continued for the next 12 months.

Inventory up

Housing inventory rose slightly to a 4.8 months' supply, with 312,000 new single-family homes for sale, 12.7 percent lower than February 2020. Homes available for sale that have not started construction are up 67 percent over last year, an indicator of increasing delays and higher costs associated with construction.

The median sales price was \$349,400, up 5.3 percent over the \$331,800 median sales price posted a year earlier.

Regionally on a year-to-date basis, new home sales declined 9.3 percent in the West, and rose in the other three regions, up 6 percent in the Northeast, 24.7 percent in the Midwest and 23.2 percent in the South.

For details, contact Liz Thompson: (202) 266-8495 or ethompson@nahb.org. 

Sale of National Grid not expected to disrupt programs for builders

PPL Corp., an energy company based in Allentown, Pennsylvania, is purchasing National Grid's Rhode Island utility business, the Narragansett Electric Co., for \$5.3 billion, including the assumption of \$1.5 billion in debt. The announcement came in March.

National Grid, meanwhile, will take over Western Power, the largest electricity provider in the United Kingdom, from PPL for a valuation of \$10.8 billion.


Narragansett Electric is Rhode Island's largest service provider, along with a natural gas distribution company. They provide service to about 780,000 Rhode Islanders.

The Rhode Island Builder wanted to know if the change in ownership will affect National Grid's Residential New Construction Program, energy-efficiency incentives, and other programs for home builders.

"No changes are anticipated for any of National Grid's programs at this time due to the new ownership," stated National Grid spokesperson Rachel Pinnons. "The acquisition will likely not be finalized until 2022. As soon as we know more, we will let you know."

Robert Beadle, communications manager at the Rhode Island Office of Energy Resources (OER) commented further.

"It is our understanding that the announced transaction between National Grid and PPL will require state and federal regulatory review. Either way, many of the state's energy programs are statutory in nature. OER does not anticipate any structural changes to those programs resulting from this news."

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



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Here are four steps to help obtain a good appraisal

National Association of Home Builders

Are appraisals for your newly constructed, high-performance homes consistently coming in lower than your contract prices, despite being above code? How can you get appraisals to accurately reflect the additional value on a high-performance home?

There's not always a simple answer, but there are several steps builders and your customers can take to educate local appraisers, lenders and the general public about what makes your durable, energy-efficient, healthier home stand out from the competition.

Unlike high-end finishes they can feel and touch, buyers and appraisers can't see what's behind the walls. The four steps below can help you highlight these hidden benefits to achieve an accurate appraisal value for your build.

Step 1: Assess and potentially change how you market your homes and their high-performance features. Consider the following tactics to make the features and systems in your build stand out:

Advertise features that make the home more comfortable, energy efficient and water efficient, and how these aspects help to lower utility bills.

Need ideas? Check out the translator tool at Home Performance Counts (Homeperformancecounts.info) – an initiative between the National Association of Realtors® and the National Association of Home Builders (NAHB) – which parses out language choices that are relatable to buyers.

Educate the selling agent about the results of an Energy Rating Index (ERI), the Home Energy Rating System (HERS) score or Home Energy Score (HES) (Nahbnow.com/2019/10/hers-or-hes-a-breakdown-of-different-energy-rating-scales).

Teach your sales staff how to articulate what an ERI, HERS and/or HES rating is and what it means. Display the ERI, HERS or HES rating and potential expected energy savings at open houses. Include an infographic to demonstrate the anticipated energy-use breakdown (e.g., 40 percent space heating, 10 percent space cooling, 15 percent water heating, etc.). Use handouts to explain how the home brings in fresh air, why specific materials were chosen to eliminate harmful sources of particulate matter, and what mold-prevention techniques were used; and

Highlight any independently verified green home certification, such as the National Green Building Standard (NAHB.org/advocacy/industry-issues/sustainability-and-green-building/national-green-building-standard-certification), prominently in your marketing materials by adding the badge to flyers and webpages, and explaining what the certification means in terms of better indoor air quality, lower toxin levels in the home, and an overall quieter and more comfortable living experience. Display and discuss the certification plaque during open houses as well.

Step 2: Educate your buyers on the importance of choosing a lender who is familiar with sustainably built homes.

Local mortgage lenders who have a separate appraisal panel of trained professionals with experience valuing high-performance homes are critical to get the value your above-code home deserves. Your prospective buyers can encourage the lender to use an appraiser on the Appraisal Institute's Green Registry.

If the lender is familiar with efficient homes, he or she is more likely to wrap the slightly higher cost of the home into the mortgage, allowing your customer to realize monthly energy savings that make any potentially higher upfront cost work out financially.

Step 3: Include the Residential Green and Energy Efficient Addendum (Appraisalinstitute.org/assets/1/7/ResidentialGreen-andEnergyEfficientAddendum.pdf) in your sales contract to document the high-performance features behind the walls throughout the sales process. Fully documenting the systems you put in is imperative to help the appraiser understand the value inherent in your above-code home.

Additionally, consider adding a paragraph in your sales contract to clearly outline that hiring a qualified appraisal is a requirement for buying your home.

Step 4: Interview the appraiser before making an appointment.

Ask him or her about their appraisal experience, what ERI Scores and HERS ratings he or she has seen in the area, and what professional development courses he or she has taken on high-performance valuation. The Federal Housing Administration, the U.S. Department of Veterans Affairs, Fannie Mae and Freddie Mac all require that the appraiser has requisite knowledge prior to accepting the assignment, and the only way to enforce that is to ask about their knowledge and experience upfront.

A combination of the above steps can help you better educate your market. It won't happen overnight, but putting in the effort upfront to educate your prospective buyers with new marketing materials, clearly document the high-performance features you've included, work with local lenders, and require qualified appraisers as a part of your sales contract are all immediate actionable steps to properly inform all involved parties about the value of your green home.

To stay current on the high-performance residential building sector, with tips on water efficiency, energy efficiency, indoor air quality, and other building science strategies, follow NAHB's Sustainability and Green Building efforts on Twitter.



For RIBA
membership information
contact Elise Geddes

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Pandemic sets tone for homebuyer trends

National Association of Home Builders

The 2021 edition of the book *What Home Buyers Really Want*, from Builderbooks.com examines home buyer preferences across the industry, including the impact that COVID-19 may have on the types of features, size, and location of homes that buyers are seeking.

Although 67 percent of buyers noted that the pandemic has had no major impact on their preferences, a closer look at buyer demographics shows that those households with at least one telecommuter and one virtual student are more likely to have different preferences.

One factor some buyers have altered opinions on is the size of the home. About one in five buyers is now interested in a larger home, while 12 percent would prefer a smaller one. Among households with at least one telecommuter and one virtual student, preference for a larger home jumps to 35 percent, or about one in three buyers, compared with 10 percent among households with neither.

See more in this *Eye on Housing* post from Rose Quint, NAHB's assistant

vice president of survey research (Eyeonhousing.org/2021/03/nahb-releases-what-home-buyers-really-want-study-shows-covid-19-impacts). Ms. Quint also shared additional findings during the 2021 virtual International Builders Show (IBSx) presen-

tation "Home Trends, Buyer Preferences & Most Likely Features for 2021," which is available on demand for IBSx registrants until June 30th.

For more informations, please visit NAHB.org.



Looking to hire? Here is your resource

Did you know that the Residential Construction Workforce Partnership (RCWP) is a FREE job-hosting site for companies in the construction trades located in Rhode Island, northeastern Connecticut and southeastern Massachusetts?

Our construction career training participants and recent graduates are actively seeking employment, and their resumes can be found on the job portal of RCWPjobs.com!

For a limited time, any job posting added on RCWPjobs.com will also get its own custom-created post to be shared on social media. So don't hesitate to sign up for your free account and start posting your jobs today.

To learn more about how to post a job on this website, please contact the Rhode Island Builders Association at (401) 438-7411 or e-mail cboyd@ribuilders.org

RCWPjobs.com is Rhode Island's industry-specific residential construction job portal made just for you, no matter which positions you are looking to fill within your organization. Meanwhile, please visit us on social media:

Facebook: [Facebook.com/RCWPRI](https://www.facebook.com/RCWPRI)

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LinkedIn: [Linkedin.com/company/residential-construction-workforce-partnership-rcwp/](https://www.linkedin.com/company/residential-construction-workforce-partnership-rcwp/) Residential Construction Workforce Partnership (RCWP)



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Mass. awards \$5 million in capital grants to 28 communities committed to housing production

Gov. Charlie Baker, Lt. Governor Karyn Polito, and Secretary of Housing and Economic Development Mike Kennealy joined Speaker of the House Ronald Mariano, Sen. John Keenan, and Quincy Mayor Tom Koch on March 31st to award \$5 million in capital grants to 28 communities under the recently enacted Housing Choice Initiative and to present 14 communities with Housing Choice designations.

Today's event was held at the future Quincy home of the Brockton-based Father Bill's & MainSpring Housing Resource Center,

which has received both a Housing Choice Community Capital Grant and a supportive housing award.

The Administration announced the re-designation of six Housing Choice Communities (Ayer, Burlington, Franklin, Hingham, Newton and Wrentham), and also announced that eight new communities (Great Barrington, Holliston, Lincoln, Lynn, Maynard, Millbury, Walpole and Wellesley) have qualified to join the program.

"This important designation recognizes communities that have made substantial progress toward housing development goals and the implementation of housing best practices to encourage sustainable development," a statement from Gov. Baker's office said.

The designation makes Housing Choice communities eligible for certain state grants. The March announcement brought the total number of current Housing Choice Communities to 78 across the Commonwealth, including the City of Quincy.

The Housing Choice Community Capital Grant Program funds infrastructure improvements in those communities that have shown commitment to advancing sustainable housing production. Recognizing that small towns face different challenges, the Housing Choice Initiative also set aside funding for a competitive Small Town Capital Grant Program exclusively for towns with populations under 7,000.

The awards announced March 31st will provide nearly \$4.3 million to 19 municipalities and \$717,761 to nine small towns across the state to support high-impact, smaller-scale local capital improvement projects that will create new housing units, undertake feasibility studies to expand affordable housing, and design and construct crucial projects such as sidewalks, roads, storm drainage, and water/sewer infrastructure.

"We are grateful to the 78 communities that have earned Housing Choice Community designations and their ongoing commitment to building new housing and their promotion of best practices," said Gov. Baker.

"As we continue to take steps to address our housing crisis, these capital and small-town grants, paired with the Housing Choice zoning reforms signed into law in January, will support even more communities being a part of the solution."

Lt. Gov. Polito cited the severity of the housing crisis.

"The need for more housing has never been more apparent and, thanks to the Housing Choice Initiative, we can provide specialized tools and resources to assist with production and continue making progress toward our housing goals," she said.

"The pandemic has sharpened our focus on creating more housing, and we applaud the latest Housing Choice Communities for stepping up to create the kind of housing that meet the needs of residents."

As an example, Franklin, near the Rhode Island border, will use its \$201,000 grant for engineering services to evaluate and design a new booster pumping station and water main extension, and the removal of an outdated water pumping station.

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.



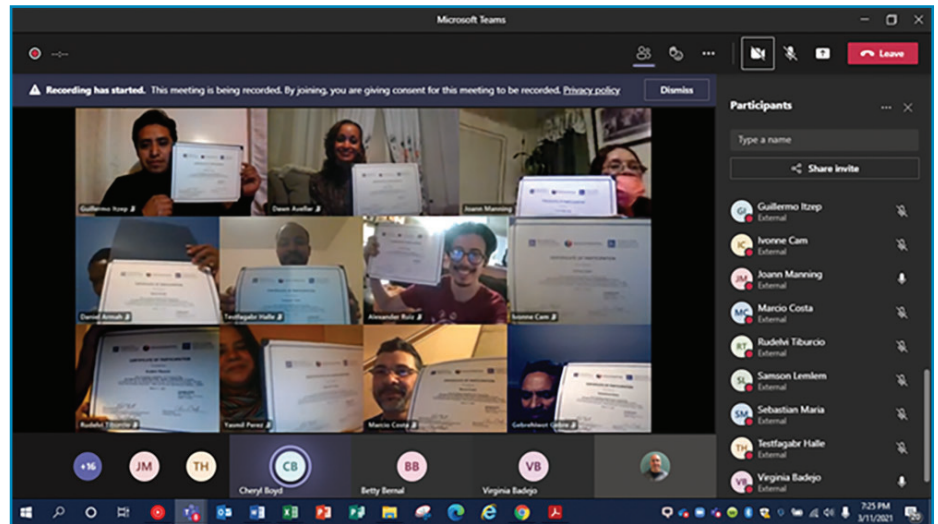
19 graduate in first VESL class of '21

Enthusiastic and ready to work, 19 students of many ages and backgrounds graduated from the first 15-week Vocational English as a Second Language (VESL) basic carpentry class of 2021 during a virtual ceremony on March 11th.

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' resumé's are posted at RCWPJobs.com, and employers who haven't already done so can sign up for a free account. Potential employees may open a free account to post resumé's.

"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.

The second VESL class of the year was scheduled to begin on April 26. As of April 6th, there were 22 candidates for the new class. They were to attend an orientation session on the April 13th at the Dorcas In-




Some of the 19 graduates of the first Vocational English as a Second Language Program of 2021 proudly display their certificates on March 11th.

ternational Institute of Rhode Island. More applications were expected, with a second orientation scheduled for April 20th.

For details 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. Register online at RIBuilders.org/vesl-training-program-details.

For details on RIBA's Contractor Development Program or Trade Training, contact Elise Geddes at (401) 438-7400. 

VESL grad joins RCWP training team

Dawn Avellar, a graduate of the first Vocational English as a Second Language Class (VESL) of 2021, has joined the team as a workforce program assistant at the Residential Construction Workforce Partnership (RCWP) to help the Rhode Island Builders Association and its industry partners attract and train future employees for the industry.

That's the word from Rhode Island Builders Association Director of Workforce Programs Cheryl Boyd, and Louis Cotoia of the Education and Workforce Development Committee.

"Dawn is a welcome addition to our Training Team. She is the perfect example of someone wanting to enter this industry loaded with opportunities," Mr. Cotoia said.

"She went through our 60-night training program and was selected to be part of the RCWP team that creates the programs. Her

student experience as well as her skills will propel her as a valued member with our team and Student support."

A resident of East Providence, Ms. Avellar has worked for lawyers, natural gas companies, administered COBRA benefits, and her most recent job was as a corporate administrative assistant for six years.


"About a week after the VESL class ended, I got a call from Lou and Cheryl, asking me questions about what was I doing, my interests, where I saw myself in a few years....things of that nature," Ms. Avellar said.

"They called me back a few times that day. By the third call, they had offered me a chance to come work for RIBA/RCWP as a workforce program assistant. I gladly said YES!" she added.

"I have been here for four weeks and I am learning something new every day. I am excited for the opportunity!"



Dawn Avellar

Watch for more about Ms. Avellar, and further RCWP developments, in future issues. 

17 wrap up electrical program, are ready to work

In an unusual outdoor ceremony, held April 5th at the Centreville Park & Ride lot in Warwick, 17 Students successfully completed the first Electrical Pre-Apprentice Training Program (PACT) class of 2021.

The graduates began their work with instructor John Valletta on October 29th via the Internet, completing the course on April 9th. The PACT course follows the Home Builders Institute (HBI) curriculum.

"Students were given the materials and tools they needed to work remotely on their skills right up to wiring a breaker panel box guided by the instructor," commented RIBA Director of Workforce Programs Cheryl Boyd.

"All are very excited to start new careers in the electrical field."

Career paths in RIBA's job-training programs also include carpentry (the Carpentry Career Training Program), and plumbing.

The five training venues, to which programs organizers plan to return after the COVID-19 crisis, include the Woonsocket Area Career and Technical Center, the Chariho Career and Technical Center, the East Providence Career and Technical Center, the Warwick Area Career and Technical Center, and RIBA's new Central



Seventeen graduates of the RIBA Electrical Pre-Apprenticeship Training Program have received their certificates on April 5th in an outdoor ceremony at the Centreville Park & Ride lot in Warwick.

Falls Vocational Training Center.

In addition, RIBA offers the very successful Vocational English as a Second Language (VESL) program in basic carpentry. *Story on previous page.*

Along with applicants seeking new careers in the residential construction industry, employers can send potential employees to be trained and current employees to be

upskilled.

Each course involves 200 Hours of training over 26 weeks. Resumes are posted at RCWPJobs.com, and employers who haven't already done so can sign up for a free account.

To learn more, contact contact Bob Salvas at (401) 438-7400 or bsalvas@ribuilders.org.



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FORTIFIED...from page 1

"The point of Fortified Homes is to minimize water intrusion, even here in a 120 mile-per-hour wind zone," Mr. Carrigan said. "Water intrusion, especially through the roof with the loss of shingles in a storm, is the cause of enormous loss."

The Fortified Homes Program tackles these issues in common sense ways: more efficient nailing techniques, membranes for water and ice shielding, windows that keep their integrity in the face of solid objects traveling at 60 miles an hour, better fasteners, and more freeboard.

"If shingles come off, the roof is still watertight," Mr. Carrigan said.

Little extra cost

Clients are happy because the cost of using fortified materials and techniques adds little to the construction costs, 5 percent at most, especially in coastal areas where new homes must meet high wind-zone requirements anyway, according to Mr. Carrigan.

Fortified Homes levels are bronze, silver and gold, and there is a special Fortified Roof Program for existing homes. The program is overseen by the not-for-profit Insurance Institute for Business and Home Safety (IIBHS), based in South Carolina and Florida. IIBHS certifies the verifiers.

Note that bronze-level Fortified Homes don't qualify for CRMC's expedited permitting.

"The result of the Fortified Homes Program is a better-built home that stands up to coastal weather and is cheaper to insure," Mr. Carrigan said.

As part of the research for the Fortified Homes Program, houses have actually been built in wind tunnels, then destroyed by powerful winds to identify and improve the weak points, according to Mr. Carrigan.

"Most telling is the impact from debris, which actually breaks through the roof in a conventional framed house. You see a lot more water damage," he added.

Expedited permitting

CRMC was an early advocate of Fortified Homes in Rhode Island, and the agency has provided expedited permitting for homes that achieve the bronze standard, at least. The expedited permitting process has been in place since 2016.



Grover Fugate, recently retired as executive director of the Coastal Resources Management Council, pioneered that agency's expedited permitting program for Fortified Homes, and remains an enthusiastic supporter.

Fortified Homes, however, weren't as popular in New England as they were in the South, according to CRMC Principal Ocean Engineer Justin Skenyon.

"Then-CRMC Executive Director Grover Fugate tried to interest the public and the insurance industry in Fortified Homes. But there was only one permit application at the time, in South Kingstown," Mr. Skenyon said.

"One problem was that there were few verified certifiers here. One had to come down from Boston in those days. Now, there is a new interest here in Fortified Homes. In fact, I believe there are three or four new Fortified Homes in the pipeline."

There are more verifiers being trained as well, he said.

"When Fortified Homes became popular in Florida, one area was hit by a hurricane. The one house in the neighborhood that was left standing was built to the Fortified Homes gold level. The others were not," Mr. Skenyon recalled.

"I really encourage all the contractors to check this out."

Mr. Fugate recently retired from CRMC, and is now dedicating much of his time to educating contractors and the public about Fortified Homes.

"Insurance companies aren't fond of paying repetitive claims over and over

again, especially from storm damage in some of these exposed areas," Mr. Fugate explained.

"So when IIBHS came up with Fortified Homes, it was to be a code-plus program, meaning it goes above and beyond the building codes. They build houses and subject them to all kinds of stress, find the failure points, then back-engineer them, so ultimately you get a structure that withstands those forces."

Insurance

Speaking of insurance, Mr. Lowe said that BIG is trying to get more insurance companies interested in writing policies for Fortified Homes.

"The insurance industry is still catching up with this. We're working to get them to see that it makes a great deal of sense to insure houses built this way, and treating them more favorably because they have less chance of loss," Mr. Lowe said.

"Only a few companies are writing down here and we want to enlighten them all about Fortified Homes."

For more details, contact Mr. Lowe at (401) 438-4244 or clowe@builderinsgroup.com. Learn about the Fortified Homes Program at Fortifiedhome.org.



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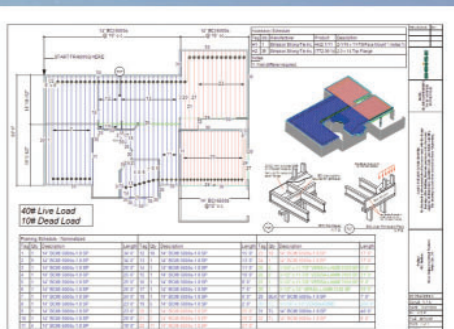
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