

June 2021

OnSite

METROPOLITAN BUILDERS & CONTRACTORS ASSOCIATION OF NJ MAGAZINE



***LET'S GET TOGETHER:
BRINGING BACK
IN-PERSON EVENTS***

QUANTUM WELLNESS

SEE PAGES 16-17

THE REMODELER'S BLUEPRINT

SEE PAGE 10

APPLYING FOR CONSTRUCTION LOANS

SEE PAGE 28



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Website: www.MetroBCA.org

OnSite / June 2021

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Mission Statement: Metro is a professional organization that shall serve to protect and advance the rights and interests of builders, remodelers and associates in all matters affecting the building and remodeling industries. Metro shall support the business interests of all its member firms, support safe and affordable shelter, and foster the American dream of home ownership.

Vision Statement: Metro is the leading trade association for the construction industry. Metro inspires active membership through professional development and advocacy. We embrace free markets to promote cost effective housing in NJ.

President's Message

June 2021

I am excited to announce the hiring of our new Executive Officer Michele Leppard to the team. We are excited to have her join Kim and look forward in helping move Metro forward. Together we can now implement the final phase of the office technology upgrade. This upgrade will streamline our member communications, accounting systems and backend software to make the office more efficient.

Last month we held our first GMM meeting outdoors at Quantum Wellness. Sponsored by Van Natta Mechanical Corp. and Coppola Brothers Inc. It's been over 14 months since Metro has hosted a live event where we were able to enjoy each other's company safely. This was a project built by Coppola Brothers and highlighted the subcontractors that were used that were members, it really showed how members are doing business with other members.

It was a great evening with over 60 attendees, the first time we were able to see friends live in-person and not on zoom and the first time for all our new members over the past months.

With Governor Murphy lifting the restrictions we are now planning to hold all of our events in-person for the rest of the year and start the road to normalcy.



Ronnie Glomb
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Bio: President

Todd Smith

Royce Joseph Capital LLC

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tsmith@roycejosephcapitalllc.com

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Bio: Owner, Managing Member

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Kay Lewis-Estrada

Passaic LLC

245 Passaic Ave

West Caldwell, NJ 07006

646-709-4445

G3elements@gmail.com

Sponsor: Ronnie Glomb

Bio: Manager

KIM'S CORNER

It has definitely been a whirlwind since I picked up my post as the Office Manager here at Metro. With New Jersey opening up after Covid, Metro has finally been able to bring back in-person events – something that I hear everyone has been missing over the past year and half. Our first in-person General Membership Meeting was quite the success at Quantum Wellness on May 20th and it was great to finally be able to put names and faces together.

Since then, it has been non-stop in the office as we prepare for the Awards of Excellence with weekly zoom meetings. Then the journey continues with our July GMM happening Thursday, July 15th at Blue Ridge Lumber. Metro has a lot of events on the horizon with Grillin N Chillin coming up September 9th and our 5th Annual Metro Cup on October 5th. Don't forget that the first (1st) Wednesday of every month the Sales & Marketing Council has a monthly breakfast members can attend and the Professional Women in Building have their council meetings on fourth (4th) Thursday of every month. If you want to become more involved with Metro feel free to reach out to memberservices@metroba.org for more information.

I look forward to putting together our next July/August OnSite Issue as it will be all Awards of Excellence related. If you have anything from that night you would like to share please send it to me by July 10th at knordstrom@metroba.org.

As always Mezzie sends out positive vibes and puppy kisses to everyone.

Kimberly Nordstrom, Office Manager
knordstrom@metroba.org

2021 SPIKE CLUB

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Ronnie Glomb 23

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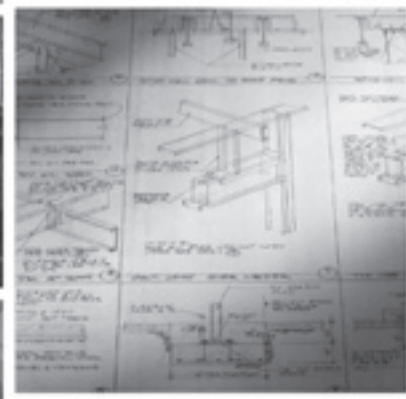
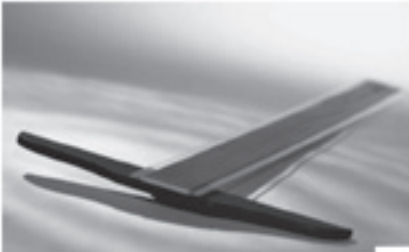
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MICHELE'S EO PERSPECTIVE



Jumping on board with Metro the last week of May has been nothing short of awesome. After more than a year of quarantining it was great to kick start my position as Executive Officer of Metro at our first in-person General Membership Meeting at Quantum Wellness in Bedminster.

The committee did a wonderful job preparing and planning for this event, which drew about 60 people to the meeting, and a dynamic motivational speaker.

With so many wonderful events scheduled this year, I am looking forward to helping Ronnie and the team bring on the excitement and keep our members informed.

Looking forward to seeing the many recipients of the Awards of Excellence at the banquet on June 10th and meeting many of our members. For those members, I have not had the privilege of meeting yet, please join me at the next General Membership Meeting on July 15th, hosted by the Professional Women in Building.

I promise to keep you all updated with the many benefits of Metro, NJBA, and NAHB through regular email updates, social media posting, and of course, ongoing conversation.

Grillin N' Chillin is quickly approaching at The Raritan Valley Inn on September 9th. More details to follow within the next few weeks, but don't forget to mark your calendars because this is one event you don't want to miss!

Our 5th Annual Metro Cup will be held October 5th at the Royce Brook Golf Club and we are looking for swag for the golf (goodie) bags. If you would like to donate swag (tchotchkes) to the golf outing, please contact Karen Adamsbaum at karen@insuranceagent.com. We are looking for donations of 100 pieces each. Thank you to Ken Fox for chairing this very successful annual golf outing.

Once again, it is my pleasure to help serve all of the members and I am looking forward to meeting every one of you.

Michele Leppard, EO
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THE REMODELER'S BLUEPRINT



By Geraldine Smith, All Inclusive Construction & Building LLC

My name is Geraldine Smith and I am the owner of All Inclusive Construction & Building LLC. I have been a member of Metro for a little over a year, and I am excited to be the chair of the newly resurrected Remodelers Council and co-chair of our newly formed PWB!

I was asked to write something for this month's OnSite magazine; I wasn't sure what to say since we are just restarting this committee. I was told to just "tell my story" and it got me thinking about the word "remodel" and how it pertains to everything in life.

My background is a little unusual for this industry. I have a BS in Marketing and an MBA in Human Resources. I spent 15 years in corporate HR. Six years ago, I decided to make a change. I met someone with a small handyman business, and I saw the potential that this small company had. It was a big step, leaving my secure job with a regular paycheck and great benefits, but I needed to do something

different. I started to handle the "business" side of the company (licensing, insurance, marketing, payroll, etc.), as well as a lot of customer interactions. Sales increased over tenfold once I came on board. We went from doing small projects to doing ground up construction, additions, renovations, kitchens, baths, masonry, etc. We really are "All Inclusive"! We are building up a good network of subs and we can GC most types of projects. When my former partner decided he wanted to do something else, I took over everything completely. I have been immersing myself in the day-to-day activities to learn the "other" side of the business.

So, how does this all tie into the Remodelers Council? We are all constantly remodeling ourselves and our lives, not just our homes! I have remodeled my entire life over the past several years. I never thought I would grow up to run a construction company, but I am loving it! Metro has been a wealth of knowledge, inspiration, and contacts for me. Metro is currently going through some remodeling of their own, and I'm excited to see what these changes bring to an already great organization! I know many people think that change is hard or scary... so from now on I am going to refer to change as "remodeling" to remember it is constructive, positive and good things happen when we take that leap!

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By Tata Umana and Ken Kaplan, Quantum Wellness

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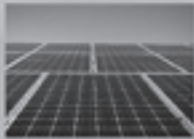
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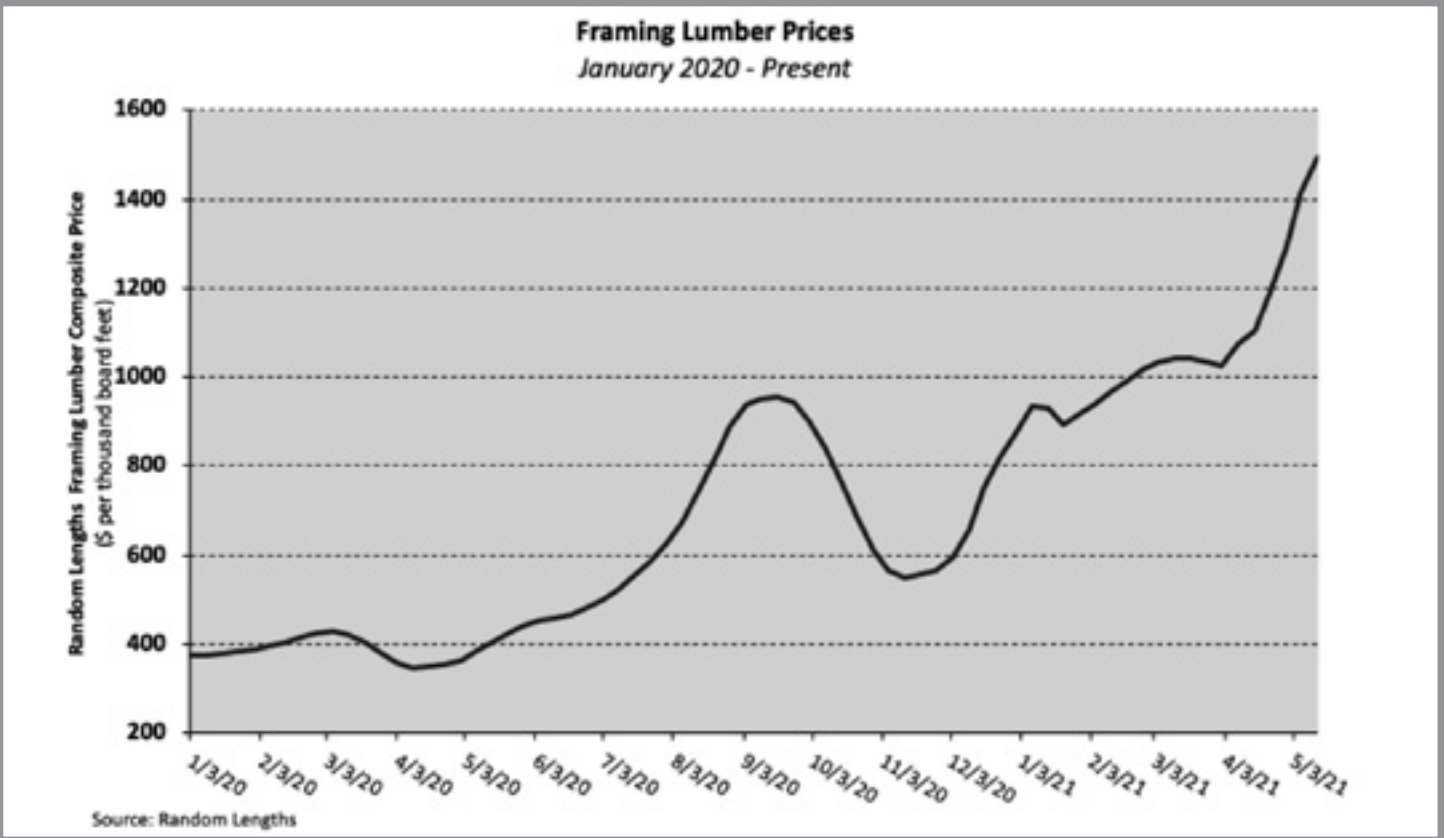
Lumber Report

By Michael Kurpiel, Business Development & Industry Relations Director at Carter Lumber

The latest lumber and panel prices are below.

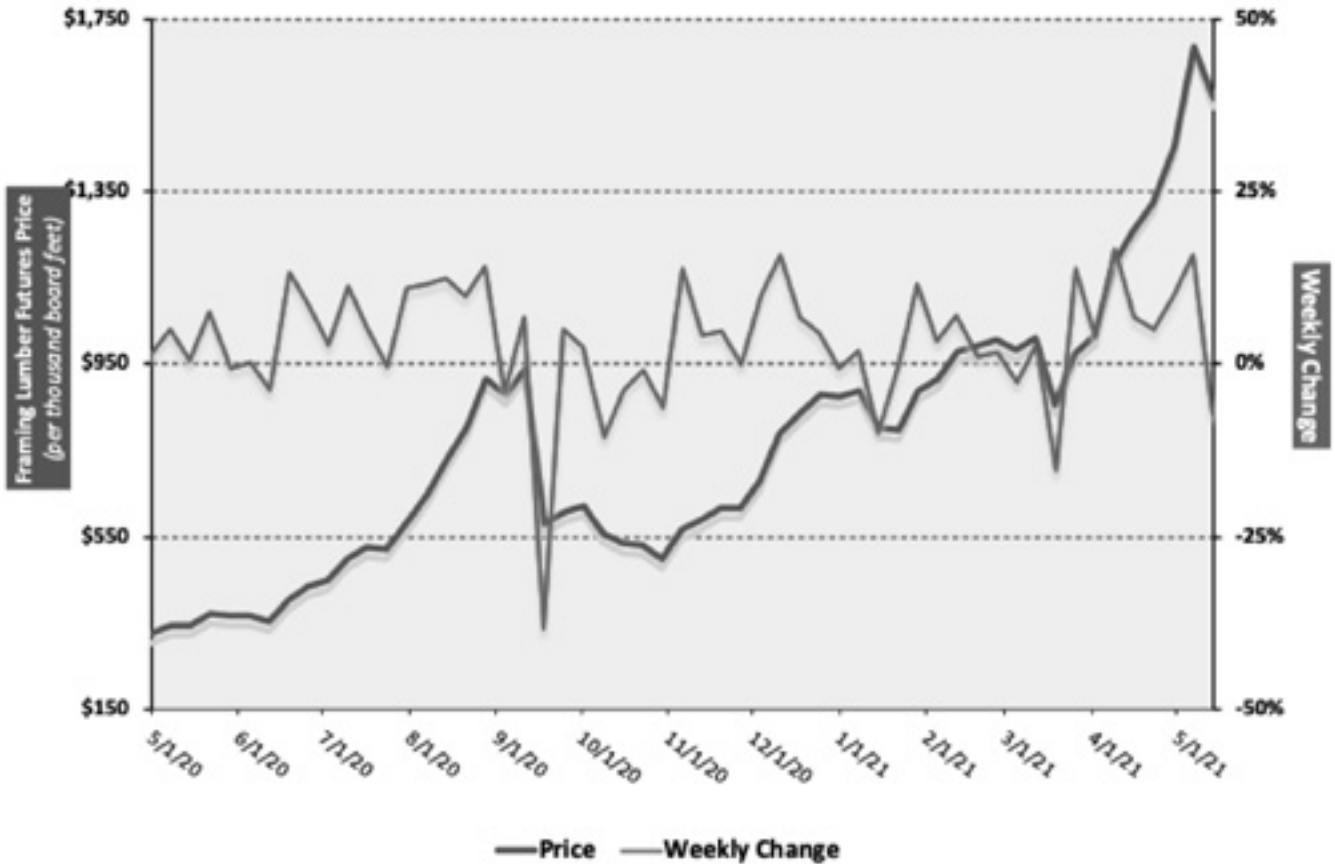
Prices paid for goods used in residential construction ex-energy rose 1.7% in April (not seasonally adjusted) and have increased 12.4% over the past 12 months, according to the latest Producer Price Index (PPI) report released by the Bureau of Labor Statistics. Building materials (i.e., inputs to residential construction less food and energy) prices have declined just twice since December 2019.

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							KD WSPP			KD ESPP			KD 2x4							
							2x4, mtl	2x10, mtl	studs, mtl	2x4, Boston del.	2x10, Boston del.	studs, Boston del.	2x4	2x10	2x4					
Month-Day	KD SYP 2x4	KD SYP 2x10	KD SYP Studs	GreenDF, 2x4	GreenDF, 2x10	GreenDF, Studs	KD WSPP 2x4, mtl	KD WSPP 2x10, mtl	KD WSPP studs, mtl	KD ESPP 2x4, Boston del.	KD ESPP 2x10, Boston del.	KD ESPP studs, Boston del.	KD F&L studs	KD H-F 2x4, coast	KD H-F 2x10, coast	KD H-F 2x4, coast				
April 21	1105	1610	1180	1100	1600	1170	1100	1610	1180	1100	1610	1180	1100	1610	1180	1100	1100	1100		
April 14	1100	1600	1180	1090	1590	1160	1090	1600	1170	1090	1600	1170	1090	1600	1170	1090	1090	1090		
April 7	1095	1595	1175	1085	1585	1155	1085	1595	1165	1085	1595	1165	1085	1595	1165	1085	1085	1085		
Mar 31	1090	1590	1170	1080	1580	1150	1080	1590	1160	1080	1590	1160	1080	1590	1160	1080	1080	1080		
Mar 14	1085	1585	1165	1075	1575	1145	1075	1585	1155	1075	1585	1155	1075	1585	1155	1075	1075	1075		
	KD SYP 2x4	KD SYP 2x10	KD SYP Studs	GreenDF, 2x4	GreenDF, 2x10	GreenDF, Studs	KD WSPP 2x4, mtl	KD WSPP 2x10, mtl	KD WSPP studs, mtl	KD ESPP, 2x4, Boston del.	KD ESPP, 2x10, Boston del.	KD F&L studs	KD H-F 2x4, coast	KD H-F 2x10, coast	KD H-F 2x4, coast	FRAMING LUMBER COMPOSITE PRICE	Futures	KD ESPP, Great Lakes del.		
Since April 17, 2019	288%	288%	241%	238%	198%	262%	388%	384%	368%	342%	320%	388%	377%	381%	328%	371%	334%			
Since Nov. 13, 2019	144%	270%	174%	113%	88%	142%	181%	278%	187%	172%	209%	170%	174%	223%	172%	144%	159%			
Weekly change	3.3%	8.8%	3.9%	5.7%	5.4%	7.8%	4.8%	4.9%	5.5%	3.6%	4.7%	6.8%	8.0%	5.4%	5.7%	7.1%	4.0%			
Four-week change	31.8%	49.2%	16.7%	26.5%	26.5%	36.6%	35.3%	35.9%	37.8%	36.5%	39.8%	42.6%	33.6%	31.1%	35.4%	24.2%	33.4%			
Price change from one year prior	201.2%	204.4%	162.3%	238.4%	184.3%	226.4%	393.3%	393.5%	391.0%	318.3%	281.2%	303.8%	343.9%	387.9%	268.2%	354.4%	286.9%			
Price changes since 3/1/2016	288.3%	314.0%	270.4%	377.6%	284.7%	335.2%	494.9%	493.8%	486.3%	376.7%	435.8%	404.1%	395.1%	411.1%	367.2%	505.1%	354.0%			
Price changes since 3/1/2017	329.7%	381.0%	245.2%	301.4%	223.2%	341.5%	430.8%	404.7%	436.4%	341.6%	374.6%	409.1%	377.1%	380.4%	318.8%	396.7%	319.1%			
Price changes since 3/1/2018	193.5%	321.0%	236.0%	183.8%	141.9%	183.1%	345.3%	310.7%	343.6%	230.8%	316.0%	301.9%	342.1%	290.1%	242.9%	242.9%	239.1%			
Price changes since 3/1/2019	363.8%	379.1%	265.2%	413.0%	293.3%	273.0%	480.0%	360.8%	507.1%	336.1%	378.7%	484.7%	353.8%	408.1%	354.4%	384.1%	326.4%			
Price changes since 3/1/2020	284.8%	361.7%	250.0%	205.7%	123.8%	273.0%	312.7%	362.4%	412.3%	274.2%	355.4%	402.7%	295.7%	329.3%	298.7%	288.0%	267.7%			
Price changes since 3/1/2021	41.1%	83.2%	41.2%	60.3%	45.4%	102.6%	77.2%	94.0%	104.0%	67.3%	86.2%	90.6%	80.5%	122.1%	71.1%	79.4%	67.6%			



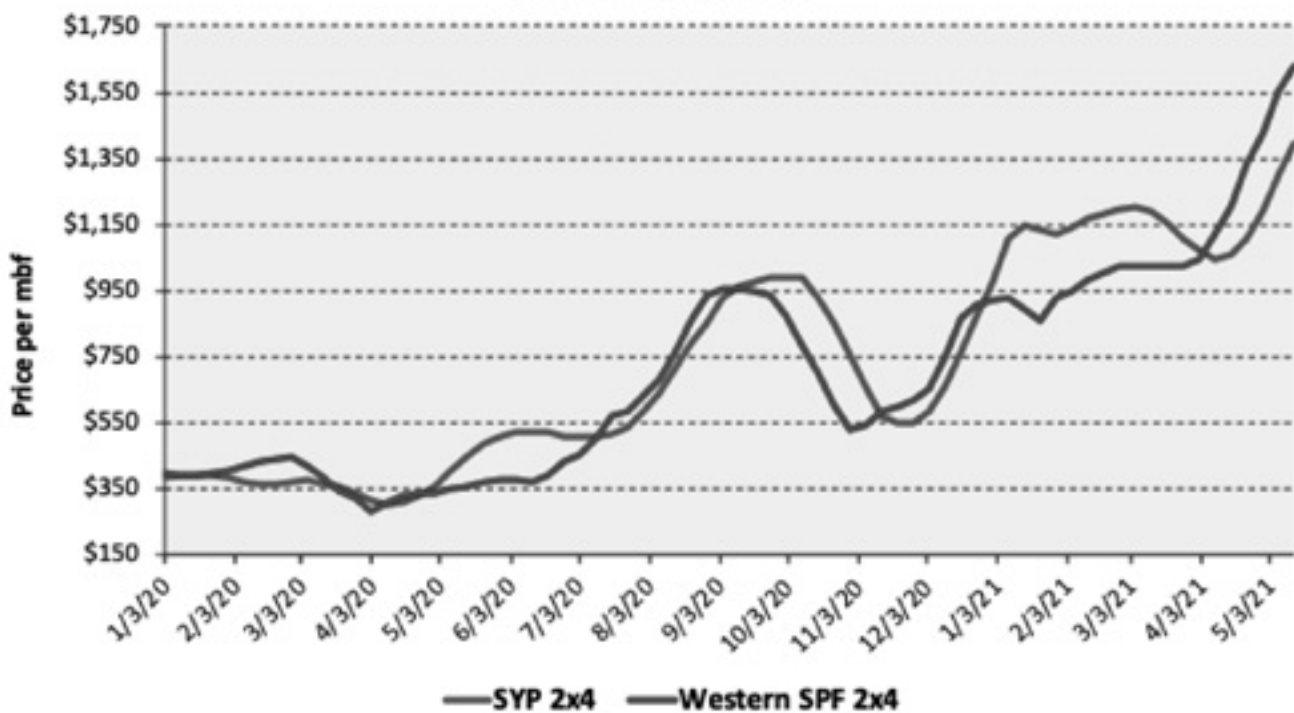
Weekly Lumber Futures Prices and % Changes

May 2020 - May 2021



2x4 Prices: Southern Yellow Pine & S-P-F

January 2020 - present



Panel Prices			
	This Week	Last Week	Year Ago
Structural Panel Composite Price	1570	1489	375
weekly change	5.4%		
12-month change	318.7%		
Oriented Strand Board Composite	1426	1388	281
weekly change	2.7%		
12-month change	407.5%		
Southern Pine Plywood Composite	1680	1611	507
weekly change	4.3%		
12-month change	231.4%		
Western Fir Plywood Composite	2077	1873	615
weekly change	10.9%		
12-month change	237.7%		

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APPLYING FOR CONSTRUCTION LOANS TODAY

Submitted by Laura Lampron

As the economy recovers from the COVID-19 pandemic, real estate investors and developers may need construction loans. Here is an overview of the financial and nonfinancial information that lenders will consider as they evaluate your loan application.

Collateral Concerns

While lenders secure regular commercial loans with existing cash flow, they secure construction loans with unfinished collateral. The collateral's value depends on the appraised land value, the project's completion and its estimated economic viability.

Risk is another important consideration. It is natural for lenders to seek assurances that a developer will manage construction risk from the project's start. They also want to ensure that developers have enough money invested in the venture to overcome construction problems and complete the project successfully.

Lenders look for red flags when sizing up a project. For example, is land value based on its purchase price or its current market value? If you list the land value as higher than the purchase price due to improvements, expect lenders to question that claim. A higher value may be justifiable, if the developer assembled several parcels to form the development site, but it won't be justified for costs incurred while demolishing an existing building.

Traditionally, lenders require developers to have at least 20% equity in the project, which can take the form of free-and-clear land. In some situations, lenders may require higher contributions from developers, along with personal guarantees.

Relevant Ratios

Before approaching lenders, review the following financial metrics to see how your project measures up against others:

Loan-to-value (LTV) ratio. In a tight credit market, the project's LTV ratio is critical. It is calculated by dividing the loan amount by an appraiser's projection of the fair market value of the completed and occupied project. Conventional lenders look for an LTV that is not higher than 75% to 80%.

Loan-to-cost (LTC) ratio. The project's LTC ratio equals the loan amount divided by the total project cost from the time of acquisition to project completion. Because lenders are often wary of preconstruction appraisals, they may look to the LTC in their underwriting evaluation.

Predevelopment project costs include all expenses before construction, such as architectural, engineering, survey, legal and permit work. They can also include land acquisition and demolition costs. Development costs encompass expenses from site preparation through construction, including materials, labor, insurance and taxes.

Debt-service-coverage ratio. This measures a borrower's ability to use its operating income to repay all its debt obligations. Lenders will calculate it by dividing the borrower's annual net operating income by its annual debt service.

Loan-to-net-worth ratio. Your loan amount should not exceed your net worth. Be prepared to explain where preconstruction money was spent and the sources for those funds.

Beyond the Numbers

Lenders may require various conditions and provisions in both the construction and loan documentation to ensure the project is constructed well, within budget and on time. This includes contract time provisions, use of the property, detailed costs, and caps on change orders and cost overruns.

For larger projects, some lenders will require periodic site visits by an independent engineer, an accounting professional or both. These visits help ensure that the project is progressing as planned and the percentage of costs incurred jibes with the project's percentage of completion.

In addition, lenders will seek provisions for dispute resolutions and bonding for contractors. Finally, lenders look for assignable contracts to facilitate completion of the work in case of default.

Seek professional guidance

During the application process, lenders will make a thorough review of your financial situation, scrutinizing your prior actions in the relevant market. If you have dealt with the financial institution in the past, they will also consider your track record with them. To facilitate the application process and put your best foot forward, consult with your legal advisors and CPA to review all paperwork that you will present to the lender.

For additional information or help reviewing your financial situation, contact Nick Sarinelli, CPA on 973-298-8500 or dsarinelli@nisivoccia.com

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SAVE THE DATES

Thursday, September 9, 2021

Grillin N' Chillin

5:00 PM – The Raritan Valley Inn

Tuesday, October 5, 2021

5th Annual Metro Cup

10:45 AM Registration

Royce Brook Golf Club

Thursday, October 21, 2021

Lobsterfest & Associate Appreciation

6:00 PM – PUB 199

Thursday, November 11, 2021

General Membership Meeting

& Election of Officers

6:00 PM – TBD

Friday, December 10, 2021

Installation of Officers & Holiday Party

6:00 PM – Hanover Manor

Wednesday, April 20, 2022

Metro Builder Show

*All events/topics and dates
are subject to change.*

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Contact Kimberly Nordstrom at knordstrom@metrobc.org for details.

Official Notice — Action Requested



Help shape Metro's future: Serve on its Board of Directors

Official call for candidates

Each year around this time, the Nominating Committee of the Metropolitan Builders and Contractors Association of New Jersey assembles its list of candidates for the officers and Board of Directors for the coming year. If you are interested in serving as an officer or on the 2022 board, please contact Executive Officer Michele Leppard by email: mleppard@metrobcn.org or call (973) 887-2888 x 300. Service on the board and on Metro's committees offers opportunities to determine the future of Metro, opportunities to meet and work with other members and to become known throughout the organization. Ask those who have gotten the most of their Metro memberships how they did it, and they'll tell you they served on boards and committees. They also developed a real passion for the organization, its mission and its future.

This message is the official notification that the Nominating Committee is beginning the interviews for the nomination process. Your participation will serve you, as well as the association. Don't wait, call now.

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