

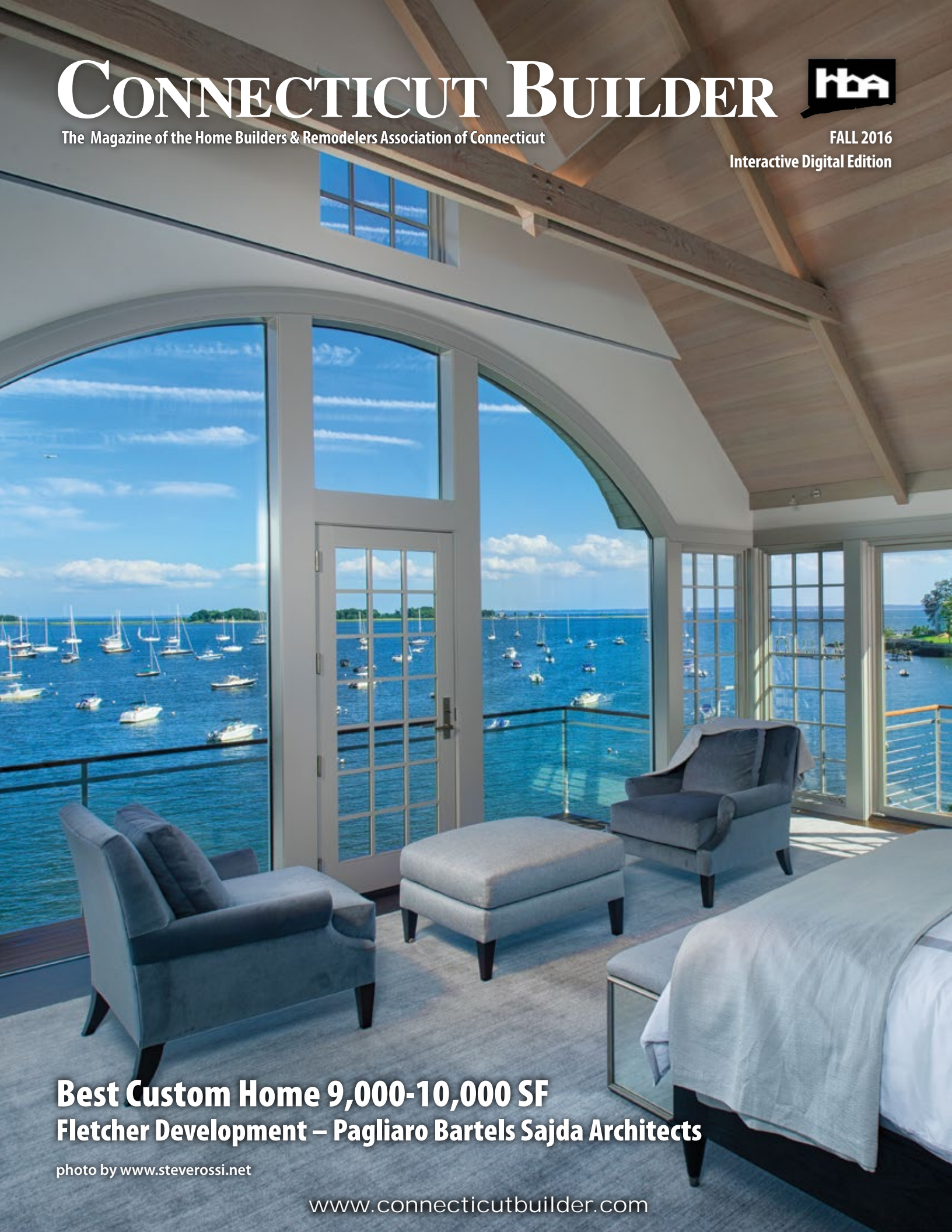
CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut



FALL 2016

Interactive Digital Edition



Best Custom Home 9,000-10,000 SF
Fletcher Development – Pagliaro Bartels Sajda Architects

photo by www.steverossi.net

www.connecticutbuilder.com



CONGRATULATIONS TO ALL THE 2016 HOBI AWARD WINNERS.



IMAGINE THE POSSIBILITIES

MILFORD • STAMFORD
203-882-1000
connecticutstone.com



CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut

President's Message by Norton Wheeler..... 3



COVER PHOTO – The stunning master bedroom pictured on the cover seems to be suspended above the water, as indoor outdoor separation vanishes with walls of glass. A graceful arch frames the view; a soaring walnut cathedral ceiling and exposed beams add to the drama; and double balconies amplify this room's allure . . Skillfully designed by Chris Pagliaro and built by Ryan Fletcher.

Features

- ▶ 2016 STATE CODE CHANGES – A SEA CHANGE OF COMPLIANCE 6
by William Janhonen
- ▶ THE 14TH ANNUAL FIANO FAMILY GOLF CLASSIC 9
- ▶ WHY MILLENNIALS ARE STAYING AWAY FROM HOMEOWNERSHIP... 15
- ▶ NEW CONSTRUCTION SPECIALIST CALCAGNI REAL ESTATE
DOMINATES NEW HAVEN COUNTY MARKET..... 19
- ▶ FAIRFIELD BROTHERS FIND SUCCESS BUILDING
MODEST SIZE HOMES AT OVERSIZED VALUE 23
- ▶ BEWARE FORESHADOWING SHIFT IN HOUSING MARKET 27
by Gary Keller, Keller Williams
- ▶ BUILDER NEWS 31
- ▶ SALES & MARKETING..... 45
 - PART II BUILDING A SUCCESSFUL LUXURY SPEC HOME
 - ZILLOW BUSTS 1ST TIME BUYER MYTHS
 - A FOUNDATION FOR CUSTOMER SATISFACTION
 - THE 6 TEXTS TO SEND EVERY ONLINE LEAD
- ▶ BUSINESS PRODUCT NEWS 55
- ▶ LUMBER UPDATE..... 59
by Frank Sanford, Sanford & Hawley
- ▶ HOME BUILDERS INSURANCE PROGRAM UPDATE 64
by Kathy Morrison, The Roberts Agency
- ▶ CONNECTICUT NEW HOMES MARKET REPORT 65
by John Tarducci, Sr. V.P. William Raveis Real Estate
- ▶ FAIRFIELD COUNTY HBRA NEWS 71
 - 2016 FAIRFIELD COUNTY GOLF CLASSIC
 - ANNUAL SEPTEMBER CLAM BAKE
- ▶ HBRA OF CENTRAL CT NEWS 74
 - AWARDS NIGHT
 - ERIC PERSON NAHB EO OF THE YEAR

Connecticut Builder

Publisher/Editor: Joanne Carroll • Associate Editor: Kerry Carroll
 1078 Main Street, Unit 4, Branford, CT 06405
 Tel 203 208 2710 • info@connecticutbuilder.com
 Published: Summer, Fall, Winter • Copyright: Fall 2016
 Design: Mark Rich • Printing: Service Press



The Affordable Closet Experts

Custom designed simple to elegant closets. We offer a full line of materials that range from melamine laminate to stained wood with your choice of finish. Our professional closet designers will be happy to give you a free in-home consultation.

Our state-of-the-art manufacturing facilities enable us to keep our quality high and our prices low.

- Home office & mudroom areas
- Entertainment centers
- Bookcases
- Pantries
- Garage systems
- Accessories

**QUALITY
FIRST**



THE ROYAL CLOSET QUALITY STAINED WOOD & MELAMINE SYSTEMS
 Free In-Home Consultation
203-847-4179
 Visit our showroom: 6-B Muller Park
 Norwalk, CT 06851

ADVERTISERS INDEX

Bender Plumbing	8
Berkshire Hathaway	48
CAFD	36
Calcagni Real Estate	17
Call Before You Dig	2
Clarke	66
Connecticut Lighting	12
Connecticut Stone	IFC
Country Lumber	34
County TV Appliance	24
DiMatteo Insurance	26
Elevator Service Co.	46
Eversource Energy	30
Fairfield County Bank	40
Frank Webb Bath Centers	54
Fordham Marble	68
Gault	14
Hatch & Bailey	32
Hocon Gas	10
Hocon Hearth House	58
Interstate Lumber	72
James Hardie	38
Kemper Associates	52
Klaff's	20
Liberty Bank	44
New England Silica	56
New England Web Services	50
O & G Industries	22
PC Richards	42
Rings End/Marvin/Miner's	IBC
Roberts Agency	62
Royal Closet	1
Sanford and Hawley	BC
Savings Bank of Danbury	64
Shipman and Goodwin	25
Stylish Spaces in Masonry	58
Sunshine Floors	60
Superior Hearth and Spa	14
Tarantino Landscapes	52
Torrco Design Centers	18
Total Comfort	2
Viking Kitchens	16
William Raveis	28
Westport Beach & Country Homes	70



CALL before you DIG

Call Toll Free In Conn.

1-800-922-4455

CALL TWO DAYS IN ADVANCE
TO LOCATE BURIED UTILITY
PIPE AND CABLE

AIR CONDITIONING

HUMIDIFICATION • HEATING
AIR CONDITIONING • AIR CLEANING
RESIDENTIAL COMFORT SPECIALISTS

Quality
Pride
Integrity

**FREE
ESTIMATES**

**TOTAL
COMFORT**
HEATING AIR CONDITIONING

STAMFORD 967-8181
WESTPORT 222-7373

791-2141

44 Kenosia Ave., Danbury

Kevin, John & Brian McCormack
LICENSED & INSURED CONTRACTOR, CT. LIC. #308094

INDEPENDANT DEALER
LENNOX®

FAMILY OWNED & OPERATED • OVER 40 YEARS EXPERIENCE

From the desk of Norton Wheeler

Congratulations!



Congratulations to every member of the Home Builders and Remodelers Association of Connecticut. I am congratulating you because by association, you are one of the best in your business and that is something to be proud of.

I am so excited to be presenting the HOBİ Awards again this year. You see, I love what I do, I love to build and I take great pride in every project, big or small. When I look at the projects submitted for this year's HOBİ Awards I must admit it was a bit of a let-down. I say that only because my work pales in comparison to the magnificent projects submitted this year. I just can't believe the detail, the quality, and the scale of what we are building here in Connecticut. Once you see this year's HOBİ Award presentation and slide show, you can't help but to be impressed.

We are all going to need to step up our game next year if we want to have any chance of deserving a coveted HOBİ Award. I take my hat off to Joanne Carroll for once again putting this program together. The time and effort that Joanne and the volunteer judges as well as HBRA staff Joanne Hoerrner put into this, make it very special. Great job Joanne's, thank you very much on behalf of all HBRA members.

Well, I also want to congratulate our new President of the United States. Kind of bittersweet for me actually. I think many of us were hoping for a hanging Chad or something. Let's hope for a better draft in 2020. Enough of the finger wagging, the insults, the crude comments. It seems as if we were all hoping for something so much better. It is what it is, and now it is up to us to come together and find the means to see through the typical partisan politics and demand real change. We all need to rally together as Americans and encourage our Senators and Congress to come together for the common good. We need a comprehensive long term plan to balance the budget, encourage economic growth and continue to work our way back to pre-recession consumer spending and more importantly growth in new home sales, all while providing us with a sense of security here at home on our own soil.

It is up our State HBRA and the builders and developers of our organization to lead the charge and work with our legislators, state agencies and area towns to bring awareness to our changing demographics; and play an integral part in modifying our antiquated zoning regulations and plan of Conservation and Development to allow for the expansion of sewer districts and services where it makes sense to build affordable, small lot subdivisions.

Where public sewer and services are not available, we must get the DEEP to recognize new technology and allow for

the use of packaged and or private systems that are widely used in our neighboring states.

We need your help. Please join me in supporting our NAHB Build Pac Fund and our Housing Defense Fund here on the state level in our own backyard. We must use our resources to our advantage and be proactive in working toward easing overly burdensome regulations that continue to drive housing costs up and builder profits down. This will be a crucial year, as we can't give up any ground in our effort to keep fire suppression systems optional in single family homes. As of October 1st the 2016 Connecticut Building Code went into effect. With that come more stringent energy code requirements, and some fairly moderate changes to the electrical code as well. Contact your local HBRA office to learn more about Code training dates, and how you can support Build Pac and the Housing Defense Fund.

This will be my last Presidents message as my term concludes at the end of the calendar year, and I will be handing the torch to the capable hands of incoming President Peter Fusaro. I wish Pete much success, and look forward to being part of his leadership and transition team.

Being President of the HBRA of CT has been both rewarding and a humbling experience for me. Having the opportunity to meet so many of our members statewide, and to attend and participate in many of your local events and functions has been the highlight for me.

During the last two years we have made some progress. While we were not able to double our membership, our membership is stronger. The four local HBRA associations are communicating regularly. While cooperation can continue to improve, I believe we are now sharing some of our resources, and we are working toward a common goal. It's great to see a renewed effort and enthusiasm from one corner of the state to the other. Keep up the good work.

In closing, I want to thank you for the honor, trust and opportunity to serve you and this great association. I will continue to give my all for this industry and my fellow members. If I can ever be of assistance to you in any way please don't hesitate to email me at nortonw@mysticriverbuilding.com or call me directly at 860-608-3190.

Thank you
Sincerely

Norton C. Wheeler III, Graduate Master Builder
President and Chairman, HBRA of CT

What Do You Get When You Combine Out of the Box Thinking and Extraordinary Talent?

One Amazing Custom Home



Located on a cliff overlooking Norwalk Harbor and its islands, the Rowayton site is prime real estate, but challenging to say the least. Tight, steep and full of ledge, it is one of the old narrow and deep lots in this historic area, with front yards oriented to a busy street.

Enter super talented architect, Chris Pagliaro, and 27 year old rising star builder, Ryan Fletcher, who took on the challenge, and went to work.

Chris created a T-shaped plan, placing the garage and studio in front to form an entry courtyard. This allowed him to push the full width and body of the house

as close to the water and its views as possible.

The result is a unassuming, yet striking front façade, that morphs into angled walls of glass facing a double-infinity pool, and terraced patios step-

ping down the cliff to Long Island Sound. Separation between interior and the view of the water vanishes with frameless glass and folding door systems. On the upper level, this effect is so profound that the master bedroom, pictured on the





duced to Ryan Fletcher by the client, who met Ryan through subcontractors working on the house he was renting. The client has a keen eye for talent and attitude, and immediately took a liking to Ryan.”

“I was skeptical at first, with the client telling me ‘he reminds me of me at 27 years old’. My immediate response was great, but would you want you building this complex house at 27 years old?’ He confidently responded, ‘sure’, and that was the start of it.

- Chris Pagliaro



cover and its bath, seem to be suspended beyond the cliff.....as part of the water rather than of the land. The interior finishes are simple and natural – using walnut ceilings with Douglas Fir.

The client, a friend of Chris Pagliaro

for years, is a very successful commercial and retail builder (Schimenti Construction), who knew right away that he was not geared to build a custom house. He consulted with Chris for years to find the right property on the water.

“When it was time to bid the project out, we went to outstanding builders, such as Brindisi & Yaroscak and Hemingway Construction, who have so successfully completed projects for Pagliaro Bartels Sadja (PBS Architects) in the past,” explained Chris.

“I was actually intro-

Chris describes Ryan Fletcher this way. “Ryan possesses so many quality traits. He is a dedicated workman who takes on his role almost 24/7. He possesses a degree in Construction Management; and he was also a Marine. The combination of all of that, instilled into a kind and honest man, makes for the perfect builder. On top of that, he was anxious to work on one of our projects and to be challenged by an architect who is finicky and oversees each detail.

I cannot properly express what a joy it was to work with him. We came out on the other side as proud friends, and are about to start a fabulous new house in Westport.”

Ryan Fletcher founded Fletcher Development just 3 ½ years ago, and during that time, he has enjoyed incredible success by thinking outside the box, combining a Marine’s discipline with an artist’s eye. Constantly researching new building products, techniques and ways to make his homes more energy-efficient has allowed him to stay on the cutting edge in a very competitive market. He has five full time employees and seven properties under construction, ranging from \$2 million to \$5 million. Youth, energy and talent is a great combination for continued success! 📍



2016 State Code Changes

They are a comin' so what's in store for the Energy Code?

By William Janhonen

The new 2012 IECC/IRC Building Code will take effect on October 1. This is the most challenging and vast change to building codes in decades and its effect will alter the home building industry. All homes built from now on will be “high performance”. This article is critical for every builder to read!



I loved my Razor flip-phone and when I had to get a new phone they told me I couldn't get another Razor. It was small, easy to open, did everything I needed it to do. So now I have a Smart Phone. I can't buy a big box television, but I can buy flat screen. I can't buy a Ford Falcon, but I can buy a Ford Focus. The point is things change and marketing experts state that once a market commodity reaches a 25% market saturation

point the market tips to the improvement. Building Science has improved over the decades with a combination of improved methodology and technology and High Performance Homes are reaching the 25% point. The result is healthier, more energy efficient, more durable homes that are more comfortable for the owners. The history of change is evident as consumers have changed their expectations by following product and practical improvements. In the 70's only 18% of homes had air conditioning. Today 87% of homes are air conditioned. Today's newly constructed homes have more windows, more insulation, have more complex heating/cooling systems and are larger. It naturally follows that as we strive for improved building practices and products that codes also become more stringent to the point where code homes will equal High Performance Homes.

On October 1, 2016 the State of Connecticut intends to adopt the 2016 Connecticut State Building Code. The intention is to include the adoption of the 2012 International Energy Conservation Code and International Residential Code (2012 IECC/IRC) with amendments. The amendments can be reviewed in their entirety at this link; http://www.ct.gov/dcs/lib/dcs/2016_ct_state_building_code.pdf.

Mandatory compliance provisions for single family homes include labeling, air sealing, duct leakage, programmable thermostats, building cavity, equipment sizing using Manual J and Manual D, lighting, Ventilation (NEW) and Pipe Insulation (NEW).

A cursory overview is as follows:

- ▶ **Labeling** - a permanent certificate posted on or in the electrical distribution panel with air leakage and duct leakage testing results
- ▶ **Air sealing mandatory** with verification by tested leakage ≤ 3 ACH50 in Climate Zone 5 AND a completed Inspection Checklist (Table 402.4.1.1).

This is a sea change to air sealing going from a relatively easy compliance standard to a very stringent level of tightness! Very important that the requirement for additions and alterations has been modified to; A visual inspection of the building envelope tightness and insulation installation shall be considered acceptable when the items listed in Table 402.4.1.1, applicable to the method of construction, are field verified.

- ▶ **Ducts, air handlers, and filter boxes shall be sealed.** Duct tightness shall be verified by either of the following; Post construction test-total leakage shall be less ≤ 8 cfm/100 sq.ft. of conditioned floor area. Rough-in test- total leakage shall be ≤ 8 cfm/100 sq.ft. of conditioned floor area, including manufacturers air handler enclosure. If no air handler is installed at testing, total leakage shall be ≤ 4 cfm/100 sq.ft. of conditioned floor area.

Exceptions: Ducts and air handlers located entirely within the building thermal envelope.

Duct Sealing has been part of the code requirement since 2003 but the fact that this will now be tested is a major change to the requirement.

- ▶ Programmable thermostats are self-explanatory and a common installation.
- ▶ Building framing cavities shall not be used ducts or plenums.
- ▶ HVAC equipment sizing shall no longer be created by “rule of thumb” but will be mandatory that heating and cooling equipment shall be sized in accordance with ACCA Manual S based in building loads calculated in accordance with ACCA Manual J or other approved heating and cooling calculation methodologies.

- ▶ **(NEW)** Mechanical ventilation shall be provided that meets the requirement of Section M1507 of the IRC Code or with other means of ventilation. The whole house ventilation fans shall consist of one or more combination of exhaust or supply fans, with ducts and controls. Local exhaust or supply fans are permitted. Outdoor air ducts connected to the return side of an air handler shall be considered to provide supply ventilation.
- ▶ **(NEW)** Mechanical system piping capable of carrying fluids above 105°F or below 55°F shall be insulated to a minimum of R3. Recirculating systems must have an automatic control or readily accessible switch that can turn off the hot water circulating pump when not in use and R3 insulation required.

The team at Home Energy Technologies offers pre-construction guidance and training to architects, builders, contractors and designers.

We provide inspections services, both the insulation installation and then test the final results with blower door and duct testing. We also do IECC Code compliance testing, diagnostic review, Manual J creation as well as testing and certification for Zero Energy, Energy Star, National Green Building Standard homes. The “boots on the ground” insight from hundreds of homes in every type, size and situation has provided our team with a wealth of knowledge. It is why over the past few years we have been the largest provider of certification and testing services in the State of Connecticut.

Although there are some good and bad practices in current building there is the ability to achieve the upcoming higher standards without busting the bank.

The key word is “diligence”. Construction has been “siloed” for too long. The framer never talks to the plumber who never talks to the electrician who never talks to the insulation installer, et al. The change required to achieve higher performance is for all trades to work toward a common goal with the same diligence paid to each trade equally with oversight and teamwork. Also, high performance is designed in, not pasted on at the end. It requires architects and designers to make the contractor their partner in design, not an opponent who has to figure out how to fit application into design.

Can the code compliance be done easily?

For those who have been doing the same thing for 30 plus years and feel their method of building is perfect, the changes will be a challenge. I can tell you that Habitat for Humanity of Coastal Fairfield County under the direction of Kevin Moore and working with our team has achieved under 3ACH air sealing for the last three years and under 2ACH/50 for the last year using volunteers albeit building simpler homes. So it can be done.

Some good practices and bad practice we have observed that will assist in meeting compliance is taught in a seminar called

The Good, the Bad and The Ugly of IECC Code Compliance. Some examples of actual homes that we have inspected are shown below.



Good insulation



Bad insulation



Good duct sealing



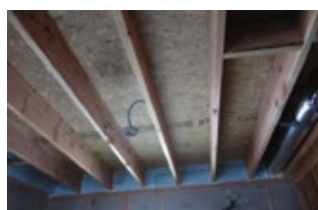
Bad duct sealing



Good sealing



Bad sealing



Good blocking



Bad blocking

William Janhonen of Home Energy Technologies is a LEED AP, Leadership in Energy and Environmental Design Accredited Professional, and the company has tested 67 percent of the homes in Connecticut for air seal compliance. In his very popular seminar, “The Good the Bad & the Ugly”, held at Rings End Education Center, Bill discusses the results of testing hundreds of homes throughout the state, and gives a “boots on the ground” analysis of what works and what doesn’t work when it comes to air sealing and duct sealing using actual tested homes. He is an advocate for promoting green education and is also a member of the HBRA of Fairfield County, NARI, and is a national instructor for NAHB. □

decorative plumbing
kitchen & bath cabinetry | lighting | tile & stone



BENDER

Bridgeport | Hartford | New Haven | Norwalk
Torrington | Wallingford | Waterbury

lighting now available in Norwalk www.BenderShowrooms.com

14th Annual Fiano Family Golf Classic



L-R Bob Hanbury, Sheila Leach, Larry Fiano & George LaCava

In 2002, Larry Fiano organized the 1st NAHB Build Pac Golf Tournament in Connecticut, and for the next 13 years, he and his co-chairman, Bob Hanbury, insured its success as the single largest NAHB BUILD-PAC fundraising event in the country. This year, Area 1 Chairman, CT BUILD-PAC Trustee, and 2016 Platinum Club Chairman, George LaCava, with the help of Sheila Leach and his Golf Club Committee, held the 14th Annual Fiano Family Classic at the championship T.P.C. River Highlands golf course in Cromwell.

BUILD-PAC is NAHB's political action committee, and its purpose is to disburse money to candidates and committees, and to work hand-in-hand with NAHB's advocacy team to be your voice at the national level and on Capitol Hill.

The continued success of CT's

outstanding BUILD-PAC fundraising event would not be possible without the loyal support of its sponsors. A special thank you to Moen, who has been a Connecticut BUILD-PAC Golf Tournament sponsor for 14 years!

Thank you to the 2016 Fiano Family Golf Classic Sponsors!



BENDER
EST. 1946



(continued)

Propane and Natural Gas Products!



Connecticut's largest family owned Propane company with over 350,000 gallons of storage, HOCON GAS has a reputation for delivering propane energy and industry expertise for more than 65 years!



Pete "Propane Pete" Battaglio

with over 33 years of experience

Sr. Regional Manager,

New Business Development

**Hocon Gas, Inc. • 6 Armstrong Road
Shelton, CT 06484**

Office: 203.402.7800 • Fax: 203.944.0300

Cell: 203.343.2199

Email: pbattaglio@hocongas.com

www.hocongas.com



NORWALK

33 Rockland Rd.
(800) 801-3835
(203) 853-1500

WATERBURY

20 Railroad Hill St.
(800) 992-2242
(203) 754-7601

GUILFORD

736 Boston Post Rd.
(877) 906-2500
(203) 458-2790

DANBURY

86 Payne Rd.
(888) 977-6726
(203) 744-4000

TORRINGTON

2407 Winsted Rd.
(888) 744-8686
(860) 626-0900

Copyright © Hocon • HOD#726-30

14th Annual Fiano Family Golf Classic

(continued)

Connecticut Leadership Breakfast is attended by top NAHB leaders

This year's Leadership Breakfast, held at T.P.C. River Highlands Clubhouse on the morning of June 27th, demonstrated the high regard in which Connecticut's BUILD-PAC Golf Tournament is held around the country. Sitting at the table with our Connecticut builders were the Chairman of NAHB, Ed Brady, from Bloomington, Illinois, 2nd Vice-Chairman, Randy Noel, from Louisiana, and 3rd Vice Chairman, Greg Ugalde, who is president and chief legal officer of Torrington, CT based T&M Building Co., Inc. Also attending were 2016 national BUILD-PAC Chairman, Eugene Graf IV, as well as NAHB CT Representative and Alternate BUILD-PAC Trustee, Ken Boynton, NAHB Executive Vice-President & Chief Lobbyist, Jim Tobin, BUILD-PAC Assistant V.P. Meghan Everngam and NAHB Field Reps Anna Satterfield and Morgan Giovannucci.



"What you raise in Connecticut is astounding! What you do here is so special."

- NAHB Chairman Ed Brady



Seventy-nine golfers played the championship course on a sunny, but very windy day, and this year, Tag Team was on the course, and at the post play reception to video record the event.



L-R front row Ken Boynton, NAHB Chairman Ed Brady, 3rd Vice Chair Greg Ugalde, 2nd Vice-Chair Randy Noell and Larry Fiano. Middle row L-R Bob Wiedenmann, HBRAC Vice-President Peter Fusaro, NAHB Exec V.P. Jim Tobin (orange shirt), HBRAC CEO Bill Ethier, CT BUILD PAC Trustee, George LaCava (black shirt), NAHB Field Rep Morgan Giovannucci, Sheila Leach (behind George) NAHB Field Rep Anna Satterfield. Back Row L-R: HBRAC Treasurer Henry Rozewski, HBRAC President Nort Wheeler, NAHB BUIL-PAC Chair Eugene Graf, Bob Hanbury, Bill Ferrigno & Eric



NAHB BUILD-PAC Chairman Eugene Graf and BUILD-PAC Trustee and Fiano Family Classic Committee Chairman, George LaCava



NAHB Field Rep Anna Satterfield looks on as Larry Fiano oversees Tag Team videos players.

(continued)

CONNECTICUT LIGHTING CENTERS & RESTORATION LIGHTING GALLERY

*Amazing selection & prices for **ANY** budget.*



www.CTLighting.com

OPEN
7 Days &
5 Nights

HARTFORD 860-249-7631
160 BRAINARD RD (I-91 • EXIT 27)
SOUTHINGTON 860-621-7585
RT 10 WAL-MART PLAZA (I-84 • EXIT 32)

Hours: Mon-Fri 8-8pm
Sat 9-5pm • Sun 12-5pm

OPEN
7 Days &
2 Nights

HARTFORD 860-493-2532
167 BRAINARD RD (I-91 • EXIT 27)
Across the street from
Connecticut Lighting Centers

Hours: M-W 9-6pm • Th-F 9-8pm
Sat 9-5pm • Sun 12-5pm



www.myRLG.com

SHOP SHOWROOM

OR

SHOP ONLINE

See it.



Search it.

Touch it.



Click it.

Take it home.



Ship it home.

14th Annual Fiano Family Golf Classic

(continued)

Golfers tee up



HBRAC V.P. & Greenwich builder, Pete Fusaro



NAHB 2nd Vice-Chairman Randy Noel



HBRA of Central CT Director of Member Services Sheila Leach



Fiano Family Classic Sponsors are introduced at the dinner reception



Jeff Martin, Tapco Northeast Regional Business Manager responded to the request of Frank Sanford of Sanford & Hawley, and Tapco stepped up as the top Diamond Level Sponsor.



Mike D'Aquila of Moen, a BUILD-PAC Tournament sponsor for all 14 years.



Gold Level Sponsor Huber Engineered Woods



Joe DeVerniero of Viking Kitchen Cabinets, who has been a consistent Gold Level Sponsor over the years.



Kathy Morrison of the Roberts Agency, a long time supporter of the BUILD-PAC Tournament.



Nina Bender of Bender, a loyal supporter of HBRAC and a Gold level Fiano Family Classic Tournament sponsor



Steve Dalene speaking about Dalene Flooring. Dalene was a Gold Level sponsor, and has been a supporter of HBA since 1949.

Tournament Chairman and BUILD PAC Trustee George LaCava reported this year's results.

"We raised a total of \$61,000 at the 2016 Fiano Family Golf Classic. The total raised by Connecticut so far this cycle is \$115,000.00. That's 709% of our goal! The next closest state, Delaware, reached 380% of their goal!"

As NAHB Chairman, Ed Brady, said at the Connecticut BUILD-PAC tournament on June 27th, "what a small state like Connecticut has accomplished is truly astounding!"

Thank you Larry Fiano, George LaCava, Bob Hanbury, Sheila Leach, the BUILD-PAC Golf Committee and all those builders and suppliers who have contributed to make Connecticut's tournament event #1 in the country for 14 years! 🏆





STONE &
MASONRY
SUPPLIES

JUAN GABANZO
EXPERT STONE FABRICATOR

Exceptional Products & Fabrication

gaultstone.com
WESTPORT SHOWROOM
203.227.5181
BETHEL SHOWROOM
203.790.9023

Superior... *Warming You Inside & Out*



ENERGYRESOURCE
By Superior



- A Competitive, Single Source for All Your Hearth, Hot Tub and Propane Products
- Manufacturer Certified, In-House Parts and Service Department
- Trained Specialists Working as Your Personal Hearth, Hot Tub & Propane Sales Partner
- In-House Propane Fuel Delivery, Appliances, Installations and Service

– Connecticut's Leading Builder Destination –
Visit One of Our Three Working Showrooms

Southington • Avon • Marlborough Toll Free: (888) 966-3427

Superior®
HEARTH, SPAS & LEISURE
www.SuperioratHome.com

Why Millennials are Staying Away from Homeownership Despite an Improving Economy

For millions of young adults who make up the largest and best-educated generation in American history, coming of age in the wake of the Great Recession has been particularly painful. With jobs and opportunities scarce, many were forced to return to school or take refuge by moving back in with their parents. The idea of buying a place of their own seemed impossible.

But the last three years of recovery and job growth have raised hopes that millennials, adults under 35 years old, will soon be crowding open houses and kicking the slow-moving home-building industry into higher gear. A resurgence of residential construction would provide a big lift at a time when the recovery has lost momentum because of economic turmoil abroad.

Trouble is, the housing market itself faces powerful headwinds. Changes in demographics and in the industry have held back demand and supply. Neither is likely to be unleashed any time soon.

Developers have been catering more and more to affluent baby boomers, building larger and more expensive dwellings, which makes buying a first home even more difficult for young adults.

NAHB surveys show that less than 20% of new construction in recent years has been for entry-level properties. Before the recession, that share typically hovered around 30%. More than half of single-family houses sold in recent years have been 2,400 square feet or larger, compared with about 40% a decade ago.

"This is the first time in the supply history of housing where, for whatever reason, a giant new generation is not being served," said G.U. Krueger, a Los Angeles housing economist who does research for CalPERS' advisors and other investors. "To me, it's incomprehensible."

Whether the lack of supply is hampering demand, or the other way around, isn't clear. But millennial-generation home buyers have not emerged in expected numbers, in part because they are staying single or getting married and having children later in life.

That trend has been building for decades: The share of 18- to 34-year-olds who are married and with kids has fallen steadily to 20% from almost 50% in 1970. That means fewer people feel compelled to go out on their own or move out of apartments they share with friends and other roommates.

For whatever reason, millennials are also staying in their childhood bedrooms longer. From 2000 to 2005, the share of young adults living with parents remained at about 27%. Then it started to rise, propelled by the economic downturn that began in 2007. But to the surprise of many analysts as well as parents, that share has continued to tick higher, climbing to 31.5% in 2015, a full six years after the end of the Great Recession.

The same story holds for older members of the generation, those 25 to 34, according to an analysis by Jed Kolko, an economist formerly with Trulia, the online real estate business.

"Since young people haven't started moving out of their parents' homes yet, a boom in millennial homeownership still looks years away," he said.

By sheer numbers, the 75 million members of the millennial generation overtook baby boomers last year. But the post-War World II generation is still driving new household formation and the housing market. That, Kolko said, accounts for the relatively low share of first-time home buyers — a key segment that helps fuel the entire market.

Historically, 4 of 10 houses sold went to first-time buyers, but that is closer to 30% today. That percentage is even lower for the new-home market.

Experts who have studied the buying patterns of young adults say their absence from the home-buying market does not mean a lack of interest. Although the housing bust in the last decade made almost everyone more wary about owning real estate, surveys suggest that aspirations for homeownership among young adults today are similar to prior generations, said Jonathan Smoke, chief economist at Realtor.com.

Instead, high levels of student debt may be hurting home purchases, according to researchers at the Federal Reserve. That may be true even though younger adults aren't as strapped financially as a few years ago. The unemployment rate for 24- to 34-year-olds has come down from 9% in early 2012 to 5.1% — similar to the average for all ages. Many young adults, more tech-savvy than most, have landed jobs in high-paying, new-economy businesses. Financing, although still a little restrictive, is more available. And mortgage interest rates have slid back to near-record lows, averaging 3.6% for a 30-year loan this week, amid global economic turbulence.

(continued)

We make you look better in the eyes of your customer



CABINETS | COUNTERTOPS | FINISHING TOUCHES

New Britain | 888.867.0655

North Haven | 800.687.1330

vikingkitchens.com

Congratulations HOBI Winners!

Why Millennials are Staying Away

(continued)

"It's not a problem of the millennials," said Krueger, the Los Angeles economist. "It's the kind of product they're building. It's a little like GM giving up on economy cars and focusing on the high end."

Home builders say they haven't given up on young adults and other entry-level buyers. But they point to a host of factors that they say have made construction of higher-end properties less risky and more profitable.

Greg Ugalde is an NAHB Vice-Chairman and president of T&M Building Co., one of Connecticut's largest home builders.

"Regulations and inspections involving permits, utilities and other preparations have not only slowed the process but added to the sticker price of homes — an average of \$30,000 to \$50,000 for our properties."

— Greg Ugalde

Acquiring large parcels, especially in urban areas where many young adults prefer to live, has also become harder, he said. Material costs and construction labor shortages have aggravated matters.

So when builders have a choice between putting up five larger dwellings or 10 starter homes on a plot of land, they will generally say, "I better do these five and come in with safer

costs," said Ugalde.

The association is forecasting 1.25 million housing starts this year. That's up from 1.1 million units last year, but well below the levels of the late 1960s and '70s when baby boomers were coming into the market. Moreover, although historically 4 of 5 housing starts have been single-family houses, in recent years that has dropped to 2 out of 3 as builders have found it more profitable to build apartments, especially higher-end ones.

Aging baby boomers are driving demand for apartments, and rents have risen sharply. Those rent increases ultimately could spur more younger Americans to become homeowners, many analysts think.

At the same time, it's not clear that there will be enough affordable houses to meet young people's needs. Seniors are living together longer and increasingly delaying downsizing, said Jordan Rappaport, a senior economist at the Federal Reserve Bank of Kansas City. That could slow the apartment market and also free up fewer houses in suburbs for sale for younger families.

Smoke of Realtor.com says his surveys show that the No. 1 hindrance for potential young home buyers has to do with lack of affordable dwellings for sale. And he doesn't see that picture changing any time soon.

"Builders have been profitable and they are reluctant to go to lower price points," he said. "The cost of land, regulatory environment and urban locations make it more difficult today. ... The deck is stacked against significant growth in that area. If supply is not there, neither will there be demand." □



**REAL ESTATE ISN'T JUST
ABOUT SELLING HOUSES.
IT'S ABOUT BUILDING
COMMUNITIES.**

*...and our Calcagni Team has
been helping Connecticut
builders do just that since 1969.*

calcagni.com





www.TorrcoDesignCenter.com | *Since 1917* | 203.307.4802

TORRCO *design center*
KITCHEN & BATH FIXTURES

Danbury | East Windsor | Fairfield | New Haven | Stamford | Waterbury

New Construction Specialist Calcagni Real Estate Dominates New Haven County Market

Calcagni Real Estate specializes in new construction homes and communities, and the company has a major share of both resale and new construction in New Haven County. There's power in having over four decades of roots in the community. Over the years, Calcagni has become synonymous with the sales and marketing of new construction.



Steve Calcagni explained his company approach this way. "We've grown at a pace that's large enough to offer state-of-the-art services, but small enough

to be personal. We design our technology around the needs of our agents and customers. Our view is that better technology helps to facilitate better communication, but we'll never let it replace personal service. It's been rewarding to take a company that was built by my father, and grow it to the next level with such an extraordinary team."

Five offices throughout New Haven County

The company has offices in Cheshire, Hamden, Southington, Wallingford and downtown New Haven, and according to Calcagni Director of New Homes

and Land Consulting, Joel Grossman, Calcagni currently represents leading builders and their new home communities in towns throughout New Haven County and beyond.

Some of the leading builders represented by Calcagni include: Ricci Construction Group - *Royal Crest Estates* in Cheshire and *Rolling Meadows* in North Branford; Sunwood Development - 30 single family homes at *Bridgewater Estates* in Northford and 16 homes at *Royal Oaks* in Wallingford; Verna Builders - 98 single family homes at *HillCrest Village* in Southington and 6 homes at *Baxter Court at Pemberly Estates* in Cheshire; Apex Builders - 14 homes at *Cedar Crest* and 5 lots at *Bishop Woods* in Cheshire; Rob Oris - 55 homes at *Heritage Hills* in Wolcott; Brodach Builders - 41 homes at *Richmond Glen*, and 6 houses at *Trail Ridge* in Cheshire; Sunrise Land Associates - 8 lots at *Sunrise Farms* in Cheshire; Bob LaRosa - 25 homes at *Simpson Vil-*

lage, Wallingford; Timberwood Homes - 8 homes at *Sandy Ridge* in Naugatuck; and Calcagni also represents *Pierpont Hill*, a community of 124 condominiums (duets) in North Haven.

How to handle a hesitant and price sensitive market



Joel Grossman says that homebuyers in Connecticut are out there looking, but that it takes a lot of nurturing to get them to pull the trigger.

Recently, in his morning CBS radio spot, the *Bloomberg Business Report*, Joe Connolly talked about home sales in Connecticut being at their highest level since 2008; however, homebuyers remain very sensitive to price. He quoted a realtor as saying that simply reducing the sales price slightly got him multiple offers.

That's what happened when Calcagni Director of New Homes, Joel Grossman, decided to conduct what he ingeniously called a "private sale" at Calcagni's newest community, Pierpont Hill in North Haven.

Since its opening in February, *Pierpont* was getting a lot of traffic, but buyers were hesitant to commit! Joel Grossman was convinced that a private sale on certain units would get undecided buyers off the fence.

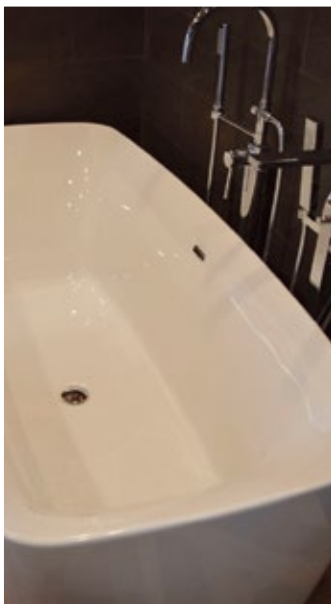
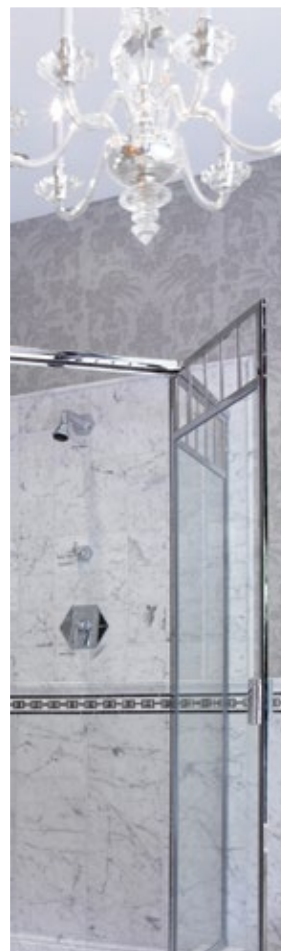
He was right. That nudge was all these buyers needed, and seven homes sold within a week. Since then, eleven more homes have sold!

Pierpont is attracting every age demographic, from semi-retired boomers and Gen X couples to millennial aged homebuyers, like a young attorney who just closed on an Ives model. Current homebuyers at Pierpont range in age from 25 to 70.

(continued)

"Since 1969, builders have looked to our company to provide valuable new construction real estate services. We've successfully marketed over 100 new construction projects, and have sold over 2,100 new homes to families throughout Connecticut."

—Steve Calcagni



LIGHTING | CABINETRY | BATH | DECORATIVE HARDWARE | TILE & STONE

Quality . Selection . Service . Since 1921
 South Norwalk Scarsdale Danbury
 1.800.552.3371 Klaffs.com

KLAFF'S

New Construction Specialist Calcagni Real Estate Dominates

(continued)



Pierpont Hill duets



Pierpont Hill Bradley interior



North Haven outperforms other New Haven County towns

Although North Haven does not report monthly housing permits, when it comes to new construction home sales, North Haven is quietly performing better than other New Haven County towns because of its excellent schools, affordability and convenient, yet rural countryside.

According to CTMLS, North Haven led New Haven County in pending new home sales thru July. The town has three new communities: *Pierpont Hill* at North Haven, *Lexington Gardens*, a DonMar Development community of 76 single family homes, and *Summer Wind*, an age-restricted single family community of 18 homes. In addition, there are numerous infill lots offering newly built homes scattered throughout North Haven, most listed by Calcagni Real Estate. □

Elegant Living

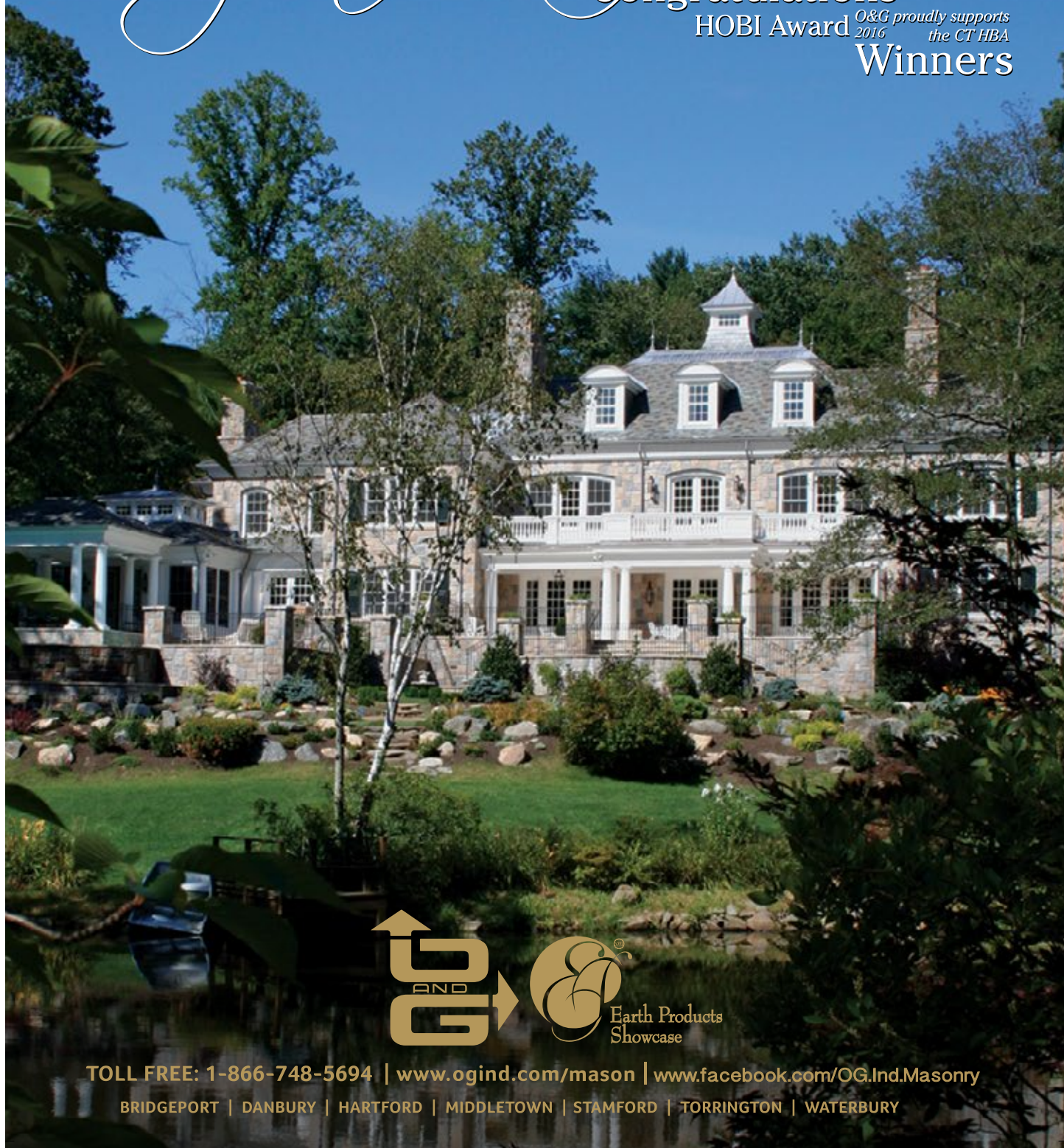
Stylish Spaces with Masonry by O&G.

Congratulations

HOBBI Award

O&G proudly supports
2016 the CT HBA

Winners



TOLL FREE: 1-866-748-5694 | www.ogind.com/mason | www.facebook.com/OG.Ind.Masonry

BRIDGEPORT | DANBURY | HARTFORD | MIDDLETOWN | STAMFORD | TORRINGTON | WATERBURY

Fairfield Brothers Find Success Building Modest Size Homes That Offer Oversized Value

Since opening for business 20 years ago, 40-something brothers Rob and Marc Michaud have been multi-tasking, tech-savvy and above all – passionate about homebuilding. As hands on builders, they have proven to be adept at handling the multiple responsibilities of land acquisition, construction and the sale of their homes.



The two partners are never satisfied with the status quo. They are constantly researching, networking with industry experts, and educating themselves on the latest construction technology and building materials that will allow them to offer more value. As Certified Green Professionals, they use eco-friendly practices to make their homes not just energy-efficient, but healthier, more comfortable, and friendlier to the environment.

Rob and Marc's custom clients are successful Fairfield County millennials and Gen X-ers with young families like themselves, as well as semi-retired and rightsizing boomers, who like working with Rob and Marc, because the two brothers consistently build quality, economically designed homes that compete in value with those in much higher price ranges.

Focus is on finding smaller building lots at under value prices

The key to the Michaud Group's success is a turnkey formula the brothers have perfected over the years. They are laser focused on finding smaller building lots in desirable neighborhoods, and then shrewdly acquiring each one at a very competitive price. They use a close network of land sellers, architects and real estate brokers, as well as their own due diligence.

The key to their reputation for value is the under market sales price of each home

The Michauds value engineer the design and construction of each home they build by including all of the luxury features that appeal to their market, but in an economical, waste saving building envelope. Fine craftsmanship is evident in wainscoting, coffered ceilings, and millwork, and their open, bright floor plans are designed for the way most families live today. The kitchens are spacious, with granite or marble countertops and professional appliances, and their spa-like master baths feature natural stone floors, oversized showers, free-standing soaking tubs and marble vanity tops.

Every custom client is anxious to follow their new home's construction, so the Michaud brothers offer each client secure online access to a page with all of their home's details, building schedule and photos that track its construction progress. Clients can view and approve



(continued)

THE SMART CHOICE

For Making Your Dream Kitchen A Reality



THERMADOR



SUBZERO / WOLF



GE MONOGRAM



SMART HOME CONTROL

...and more

BEST SERVICE AT THE
GUARANTEED BEST PRICE 
In-Store And Online

for over **60** years
COUNTY | Your
TV & APPLIANCE | **SMART HOME**
Store™

2770 Summer Street • Stamford, CT 06905 • 203-327-2630
STORE HOURS: MON & THURS: 9AM-9PM | TUES, WED, FRI & SAT: 9AM-6PM | SUN: 11AM-5PM

www.countytv.com

Fairfield Brothers Find Success Building Modest Size Homes That Offer Oversized Value

(continued)



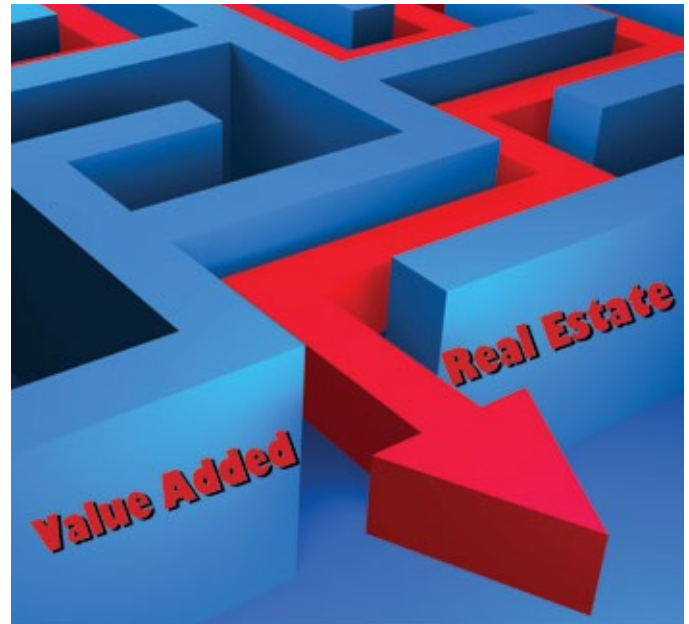
change orders, make selections and communicate with Rob and Marc 24/7.

The last eight homes they sold were all located in exceptional Fairfield neighborhoods. The 2,800 to 3,800 sf homes offered open living spaces, 4 and 5 bedrooms and 3 ½ baths on ¼ acre lots. They sold between \$750,000 and \$1.1 million - a rare price range for new construction in lower Fairfield County, yet the sweet spot pursued by a majority of young homebuyers.

Last year, The Michaud Group won its 9th state HOBI (Home Building Industry) Award – this one for an appealing 3,800 sf contemporary colonial they built on a ¼ acre neighborhood lot close to downtown Fairfield.

HOBI judges were impressed by the home's craftsmanship and luxury features including floor to ceiling paneling, pocket doors to the library, including floor to ceiling paneling, pocket doors to the library, coffered ceiling family room, and beamed cathedral ceiling dining room, and spa master bath - all at a purchase price of \$1.1 million.

The Michaud's latest home is a charming 3,250 sf four bedroom 3 ½ bath colonial located on a deep quarter acre lot in the university area of Fairfield. True to their homebuilding philosophy, this home is priced under the current market. Marc Michaud will be building his own family home in Fairfield this fall. □



**As the real estate economy recovers,
every dollar counts.**

Shipman & Goodwin's Real Estate,
Environmental and Land Use lawyers
help find the ways to save money
in all areas of real estate.

- Land use planning, counseling and permitting
- Environmental counseling and permitting
- Complex real estate litigation and appeals
- Real estate financing
- Tax planning and entity structuring
- Tax exempt financing and special districts
- Green building
- Energy and utility contracts
- Construction contracts and litigation
- Condominium and association documents
- Alternative dispute resolution

To learn more, contact Shipman & Goodwin's
Real Estate, Environmental and Land Use Practice Group.
Tim Hollister, Chair at (860) 251-5601 or thollister@goodwin.com.

**SHIPMAN &
GOODWIN** ^{LLP}
COUNSELORS AT LAW

www.shipmangoodwin.com

HARTFORD | STAMFORD | GREENWICH | NEW HAVEN | WASHINGTON, DC



PARTNERING IN YOUR SUCCESS FOR 30 YEARS



Since 1982 we have dedicated ourselves to professional contractors – putting your needs before everything else, treating you like the professional you are, giving you the respect you deserve and providing the products, services and support you need to succeed. Visit one of our over 450 locations nationwide and experience the ABC Supply difference. You'll be glad you did.

To find an ABC Supply location near you, call 800-786-1210 or visit abcsupply.com



Partnering in your success for 30 years

ROOFING | SIDING | WINDOWS | GUTTER | TOOLS | ACCESSORIES | AND MORE



Visit us on the web at
www.connecticutbuilder.com
 to find out about
 Important Industry Trends,
 Past Issues, and
 Advertising in Connecticut's
 Premier Builder Magazine

Look no further for an insurance agency who can work with you to design an insurance portfolio just right for your business.

Our construction insurance program includes:

General Liability
 Property
 Business Auto
 Inland Marine
 Workers Compensation
 Umbrella
 Builder's Risk



Kim Marie DiMatteo, CIC, MWCA

We have been in the construction insurance business since 1992. We know the markets, the products, and what's right for you. We are also proud to be affiliated with Acadia's Home Builder Program.

Call us today to schedule a convenient appointment.



79 Bridgeport Ave, Shelton, CT 06484 | 203.924.5429 | www.dimatteogrp.com

Beware Foreshadowing 'Shift' in Housing Market

Keller Williams co-founder is not bullish on the housing market

Keller Williams co-founder Gary Keller — who owns the largest real estate company in the world, according to its agent count — is very bullish about his company, but he's not as bullish about economic and housing market conditions.



In a recent speech before thousands of Keller Williams agents, he painted a less-than-optimistic picture of where the housing market stands, and how it might lead to a "shift." He points to five indicators of a downturn of some sort.

Days on the market are up, the supply of move-up and higher end housing is now growing, home prices are going down in some markets, unit sales are slowing and construction is flat.

"Only four times in U.S. history have home sales been higher. It's a sign of a shift."

- Gary Keller, Keller Williams

"In addition, the "median home price is higher than it has ever been in history. Last time we were here we were on the verge of a recession," he said. "It wouldn't take much right now to push us into a buyer's market. I want you to get ahead of these trends," he implored his troops. We lost homebuilders in the last downturn that we never got back."

In the meantime, "nationally, home sales are on pace for another post-crisis record; sales are slowing in some markets as affordability becomes a serious issue," Keller emphasized.

"We are now seeing many markets split by price point. Entry-level homes remain in a seller's market, but some luxury and move-up markets show signs of shifting."

According to Keller, the macroeconomic picture is not helping. Economic growth has been held back by low levels of investment in 2016, even though consumer spending remains strong. Low interest rates and an improved employment picture are good news, but affordability has been declining since January, as prices continue to outpace wage growth, hurting home sales.

Construction has been focused on the high-end market, which is now showing signs of stress, as high net worth buyers sit on the sidelines due to political and economic uncertainty here and abroad.

1. Affordability

Affordability has been declining since January as prices continue to outpace wage growth.



Affordability Definition: A value of 100 means that a family earning the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that a family earning the median income has more than enough income.

Source: FHFA

Keller Williams

2. New Home Construction

Construction has been focused in higher price ranges, which may create issues down the line.



New Homes (in thousands)

Source: Census Bureau

Keller Williams

(continued)

WILLIAM RAVEIS

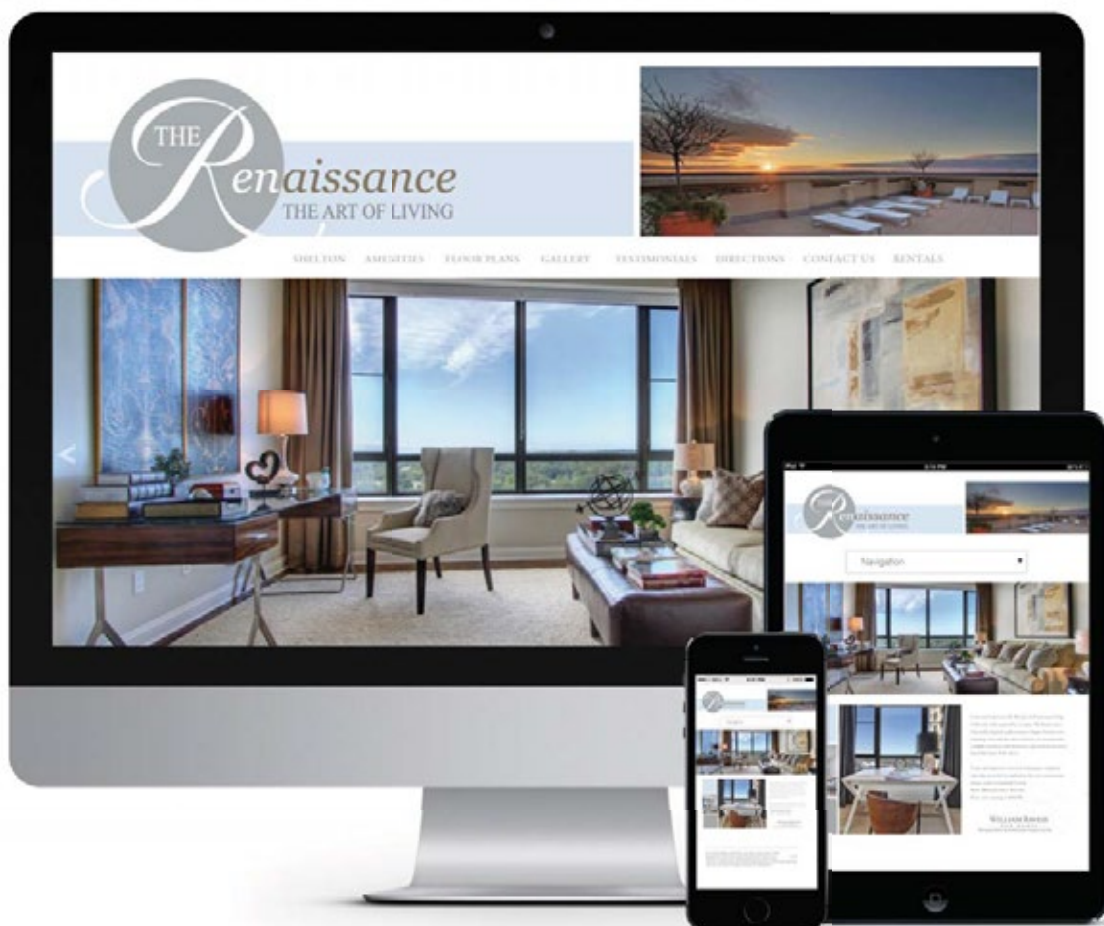
— NEW DEVELOPMENT SERVICES —

The Largest Family-Owned Real Estate Company in the Northeast

The Power of

Experience

and we've got it



William Raveis New Development Services offers developers a fully-integrated practice that combines the depth of knowledge and know-how needed to succeed in today's complex real estate market.

> **Established over 30 years ago**

> **Over 9,000 units**

> **Over \$5.75 billion in volume**

For More Information Contact:

John Tarducci MIRM, CMP, CRB
Senior Vice President | New Development Services
203.925.4587
John.Tarducci@raveis.com

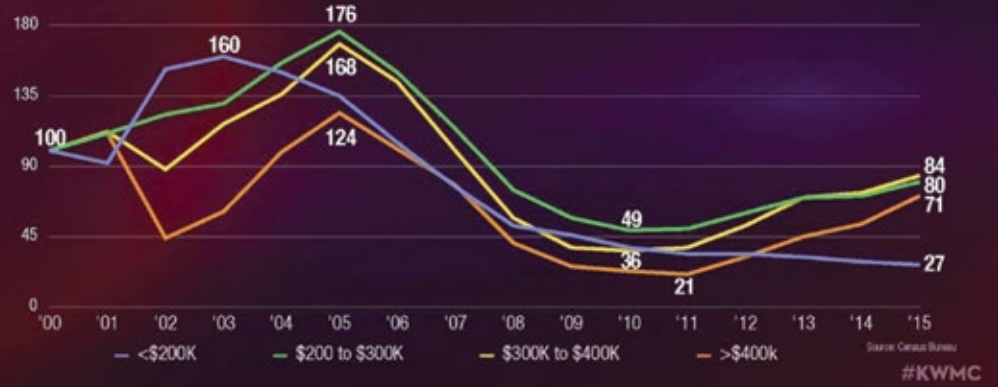
Beware Foreshadowing

(continued)

Keller identified threats to the industry including new laws that restrict how real estate teams can advertise. He also pointed to technology trends that will reshape the real estate industry. ☐

3. New Home Sales (compared to 2000)

The lack of construction in the entry-level price range has contributed to shortages, causing extremely low inventory levels of entry-level houses in many cities.



4. Instantaneous Response Time

The industry is beginning to leverage technology to improve a longtime weakness: response time.



5. Showing Innovations

Showings are going through a period of innovation where different providers are offering users unique tools to schedule and tour showings on demand with or without an agent.

1. AGENT-LESS SHOWINGS

2. SMART LOCKBOXES



3. ON-DEMAND

#KWMC



Build Smart. Build with ENERGY STAR.

The smart way to build is the smart way to save.

ENERGY STAR® Certified Homes use up to 30% less energy year-round and can save your customers thousands in maintenance costs. That translates to lower monthly energy bills, less impact on the environment, and satisfied customers who will help you grow your business. Financial incentives available through Energize Connecticut and your local utility can save them even more.



Find out how you can get started. Call 877-WISE-USE (877-947-3873)

Or visit: EnergizeCT.com



**Empowering you to make
smart energy choices**



Energize Connecticut helps you save money and use clean energy. It is an initiative of the Energy Efficiency Fund, the Connecticut Green Bank, the State, and your local electric and gas utilities with funding from a charge on customer energy bills.



Builder News

Liz Verna Recognized as 2016 Woman of Fire By Commercial Record

The Commercial Record asked its loyal readers to nominate deserving women in the finance, insurance and real estate sectors for their 2016 Women of FIRE awards. Judges narrowed nominations to 12 women who stood out from the crowd. They have shown substantial success in their field; they have demonstrated a commitment to professional and personal growth; and their work has enriched and advanced their fields of endeavor.

These women are mentors, philanthropists, leaders and innovators. They devote their time and their hard work to making their companies and their communities a better place for all. They serve



Verna Elizabeth

as role models and mentors for their fellow employees, and they are paving the way in what were once male-dominated industries.

Congratulations to Liz Verna of Verna Builders, a past president of our state HBRA and a very successful commercial and residential builder/developer. And Congratulations to all 2016 Women of FIRE!

Liz joined the family real estate development business shortly after working as an editorial assistant at Vogue Italia in New York.

The career jump was unplanned, she said, but as a member of an Italian family with a family business, “It was a great opportunity. I never thought I would work in the homebuilding industry. It really wasn’t something that I was raised to do,” Verna said. “My dad had faith in me, and I was good organizing things and I had a good business mind.”

Verna now owns and operates Verna Properties LLC, and continues the tradition of her father, Vincenzo Verna, who emigrated from Italy and built the company from the ground up.

“It truly takes an entire family to build a family business,” Verna said. “It was constant work, constant commitment to build something better for his family. He taught me hard work, but he also lived by the golden rule – treat others the way you want to be treated – and that’s how I live every day.”

Verna manages the commercial end of the businesses, and she also acts as the liaison with town officials. As a female in a primarily male-dominated industry, she has noticed subcontractors at construction sites often make assumptions about her role.

“I will walk on a job site and my subcontractors think I’m either the homeowner or the realtor,” she said. “I think that after 25 years I’ve gained the respect of subs and other builders around the state, and I hope that someday their daughters will be doing what I’m doing.”

One of her current projects is Hillcrest Village in Southington, where she has sold 18 homes to a combination of millennials and empty nesters. Calcagni Real Estate is her sales agent.

Two of the most rewarding aspects of her job, are creating jobs and being an

advocate for good housing.

“The best thing is when you drive through a community you built a decade later, and you see neighbors walking dogs and families enjoying the entire community, and you remember when you poured the first footing. It truly gives me a sense of pride.”

A Homerun in Downtown Ridgefield for Charter Group

In a September 2015 public referendum process, Charter Group won approval for a 54 unit development in downtown Ridgefield. The site of the former Schlumberger campus had originally been purchased by Toll Bros., who sold it to Charter Group after Toll was narrowly defeated in their own referendum for approval for the site.

In October 2015, just one month after approval, Charter Group opened 77 Sunset Lane for presales, and an astounding 53 out of the 54 homes sold before construction!

77 Sunset Lane of Ridgefield is a 55+ Lifestyle Community in the heart of downtown Ridgefield, which will feature a community clubhouse, fitness center and walking trails, as well as 45 “coach homes”, single-level apartment style homes with elevator access parking garage, in a secure access-controlled building, and 9 townhomes with first floor master suites, individual two-car garages and private decks. The homes will include top of the line features from local Kingswood cabinetry, Kohler plumbing, Pella windows, oversized moldings and more.

The Coach Homes offer a single-level, no-maintenance lifestyle and back up to dedicated open space. Floorplans range from 1,466 square feet to 1,741 square feet with 2-bedrooms & 2 baths. Pricing for the coach homes started in the

(continued)



Q: HOW DO YOU STAY IN BUSINESS FOR **143 YEARS?**

A: CHANGE WITH THE TIMES AND...
PUT THE CUSTOMER **FIRST** EVERY TIME.

WESTPORT HOME BY COASTAL CONSTRUCTION

THE YEAR WAS 1872...

*When we first opened our doors in Norwalk,
Ulysses S. Grant was our president,
and there were just 37 states in the Union.*

As the world changes and our
customers' needs change,
we continue to adapt to provide
the best service possible.

"THE PROFESSIONAL'S PROFESSIONAL"

NORWALK
1 Meadow St. Ext.
(203)866-5515



THE
HATCH & BAILEY
COMPANY
EST. 1872

STAMFORD
34 Fahey St.
(203)348-7785

hatchandbailey.com

LUMBER • WINDOWS • DOORS • SIDING • MILLWORK & MOULDING
DECKING & RAILINGS • TOOLS & HARDWARE • CONCRETE BLOCK MANUFACTURING



Builder News

(continued)



mid \$400,000's and soon rose to the mid \$500,000's.

The nine townhomes are approximately 2,500 square feet with two and three bedroom plans, all with first-floor master suites and guest suites on the second level for visiting family and friends.



Pricing for the townhomes started in the mid \$700,000's. Charter Group partner, Jay Metcalfe is Director of Marketing, and a Coldwell Banker team of three women are handling all sales at 77 Sunset Lane. The first closing took place in August 2016.



Luxury Development in Downtown Guilford

57 approved condos are now under construction at the Residences at 66 High Street, combining site's historic roots with modern design

Twelve condominium units are already sold at the newly opened Residences at 66 High Street. The development consists of a full renovation of the 130 year old Mill building; the addition of three new

buildings; as well as the renovation of one of the Connecticut shoreline's largest Quonset hut structures, known as Marsh Walk. The three new buildings are named the Whitfield, Leete and Chittenden after Guilford's earliest settlers. The original Mill build-

ing will maintain the address's historic roots by keeping the exterior largely intact, while the condos themselves, as in all the buildings, will boast a unique and luxurious ranch style with modern design and upscale amenities.

There are 7 completed condominium units in the 15 unit Mill Building and 8 are already sold, including one home at \$1.175 million. The Whitfield Penthouse sold at \$1.5 million.

The developers, Kenny Horton and Ron Nault, are Guilford residents, and Horton's company, The Horton Group, will be building all of the units. The architect for the project is Decarlo &



(continued)

Great Builders and Great Windows Go Together



*Congratulations to Coccomo Brothers for the well deserved custom home award.
Tom Coccomo's innovative thinking and use of high quality products such as
Andersen Windows led to his receiving this 2016 HOBI award.*

Country Lumber is proud to be his materials supplier.



96 Railroad Ave.
Cheshire, Ct. 06410
203-272-2237 • 800-732-2237 • Fax 203-272-8751
email: info@countrylumber.com



Builder News

(continued)

Doll, and Towers-Golde is the landscape architect. The exclusive listing agent is William Pitt Sotheby's International.

Collectively, the buildings will offer townhouses and single-level units ranging in price from \$740,000 to over \$1,200,000, along with parking, elevator access to each floor and porches that captures courtyard and salt marsh views. The two-bedroom residences, sized from 1,850 to 2,600 square feet, many with first-floor bedrooms, and some with lofts/bonus space and offices, will feature open floor plans, LED lighting throughout, state-of-the-art HVAC, sound systems, Smart Home technology and spacious kitchens with high-quality appliances, cabinetry and granite countertops.

The site has an extensive history. Before it was the Clinipad Corporation, the landmark factory employed women during World War II to assemble ball bearings for military vehicles from planes to tanks and jeeps.

Today the site enjoys a prime location in downtown Guilford, offering an urban lifestyle close to the Guilford Green, train station, shops and restaurants, as well as the beach and marina.



66 High Street aerial view

Murphy Brothers Contracting Hits 100,000 Photo Saves on Houzz

Houzz.com announced that Murphy Brothers Contracting hit 100,000 photo saves on Houzz.com. The Houzz community has saved Murphy's project photos to their ideabooks 100,000 or more times. With a network of over one million home professionals and 35 million monthly unique users, Houzz is a vital platform for home builders, interior designers, architects, contractors, and homeowners.

Half-Time Report on the 2016 Housing Industry

By Chuck Shinn, Ph.D. Builder Partnerships



Nationally, this is shaping up to be the best year so far of the eight-year housing recovery, which began in January 2009. Both new and existing home sales are experiencing post-recession highs. So far this year, new home sales are 10.1 percent over the 2015 sales pace. The June new home sales registered a 25.4 percent increase over June of 2015 at a pace of 592,000 annual sales, a rate of new home sales not matched since February 2008.

The year started slow, with a continuation of the softening of the housing markets during the last quarter of 2015. In March, however, buyers surged into the market, with many builders experiencing record sales in March and April. One of our builders, who typically sells 250 homes a year, recorded 47 sales in March. Our mid-tier builders were forecasting an aggressive 20 to 25 percent increase in sales for 2016 — and most of them have told me they are exceeding their expectations for the year.

Both new and existing home sales have posted four straight months of gains since March. As a result, 2016 is on pace to be the final breakout year for the very anemic eight-year recovery. Existing home sales are performing at a 5.57 million annual rate, the strongest pace since February 2007. The sales of condos is the highest since May 2007, and the

share of sales to first-time homebuyers has increased from 30 to 33 percent, the highest percentage since July 2012, as the millennials begin to move from renting apartments to buying houses.

Inventory, mortgage rates support continued market strength

The inventory for both the new and existing housing is very lean. In June, there was only 4.9 months of new-home inventory (244,000 homes), of which only 23 percent (56,000 homes) were completed. The existing market also only has 4.6 months of supply of unsold inventory (2.12 million). Currently, an existing home is only on the market for an average of 34 days, with 48 percent of the homes on the market for less than a month.

The 30-year conventional mortgage rate has decreased for the last four months to a 3.57 percent rate in June, which is the lowest rate since May 2013. A year ago, the 30-year fixed rate was at 3.98 percent.

Housing affordability has been steadily decreasing since it registered a record high of 213.6 on the housing affordability index (composite) in January 2013. In June, the HAI (composite) was 153.3, with the monthly principal and interest payment taking 16.3 percent of the median family income of \$68,897. A family can qualify for the median-priced existing single-family home (\$249,800) with 65.2 percent of the median family income.

With the tight inventories and the low mortgage rates, housing prices have been steadily increasing. The median existing home sales price in June was \$247,700, up 4.8 percent from June 2015 — and represented the 52nd consecutive monthly year-over-year increase.

The median new home sales price in June was \$306,700, which is a 6.1 percent increase from 2015. The gap between the median existing and new home price is \$59,000, or 23.8 percent. This is high by historical standards.

Housing starts for 2016 are ahead of last year by 7.1 percent, with single-family activity increasing 13.2 percent

(continued)

www.cafd.com



Connecticut Appliance
& Fireplace Distributors
Appliance • Fireplace • Outdoor Living



7TH YEAR
DIAMOND
SPONSOR

50 Graham Place, Southington CT (860) 621-9313



10,000+ ft Showroom
Uniquely Defined, Always Changing



heatilator[®]
The first name in fireplaces
a brand of Hearth & Home Technologies Inc.



Full Service Hearth
Sales, Install, Service



See Our Expanded Outdoor Living Showroom





Builder News

(continued)

and multi-family decreasing 4 percent. Many of the housing forecasters believe that the multi-family sector of the industry has peaked or is overbuilt. However, the peak of the millennial generation still has not entered the housing market, so the multi-family market still has some strong future growth. It has just hit a plateau in the age distribution of the population. The June starts were running at an annual rate of 1.186 million units: 766,000 single-family and 420,000 multi-family.

Builders facing myriad industry constraints

Most builders are cautiously optimistic at this point. Reminiscent of the last housing boom, they face a host of challenges, including the lack and cost of skilled tradesmen, increasing regulations, the lack and cost of developed buildable lots, and the shrinking affordability of housing. Some builders are reducing lot sizes and square footage to maintain the affordability of their homes.

For the last several years, the housing industry has experienced a softening of the market in the fourth quarter, so builders are concerned it might reoccur for 2016, especially with the weakness of the general U.S. economy and the uncertainty surrounding the presidential election. The GDP only increased 0.8 percent in the first quarter of this year, and the advanced estimate for the second quarter is only 1.2 percent. The average GDP growth for this recovery has only been 2.4 percent.

There have been five consecutive quarters of shrinking manufacturing inventory investment, which is the longest period since 1957. Factory orders have been declining since November of 2015; however, the contraction seems to be moderating.

Employment has been slowing with only an average of 152,000 jobs being added during the last four month. The average monthly increase for 2015 was 228,000 and for 2014 it was 260,000. The unemployment rate ticked up to 4.9% in June.

In addition to these concerns, the Federal Reserve is still talking about raising

interest rates this year, possibly as early as September. This could be devastating for the general economy and especially for the housing industry.

On the positive side, the year was over in August for most homebuilders, unless they have unsold inventory. Any sales — or for that matter, construction starts — after August will be 2017 deliveries. So 2016 is in the oven, with most homebuilders exceeding their expectations, and many of the mid-tier builders experiencing better than a 20 percent growth rate.

Home Improvement Spending To Reach \$321 Billion

As people begin to realize how much home equity they have built up, they are also becoming much more likely to put that equity to use in the form of home improvement projects. The historical average growth rate for home improvement and repair expenditures is 4.9 percent, but by the start of 2017 that rate is expected to reach 8 percent, according to Harvard's Joint Center for Housing.

By mid-year 2017, the national remodeling market is expected to be almost completely recovered from the downturn, which was the worst on for remodeling on record, and annual spending will be closing in on \$321 billion. After adjusting for inflation, this amount comes up just short of the previous high that was set back in 2006.

While people love to invest in their homes and attempt to increase the value by renovating a kitchen or bathroom, the thing that provides the biggest return is something you won't even be able to see; insulation. As CNBC reports, not only is the average homeowner doing more renovations than before, they are also spending more per renovation.

Another factor increasing remodeling spending is the increase in homes being sold. With such tight inventory, it is unlikely most people are going to be able to find a home that checks all the boxes on their list. This means the first thing many people do after they move in, is fire up the remodeling engines and start inching closer to getting the house of their dreams.

National Association

Of Realtors®

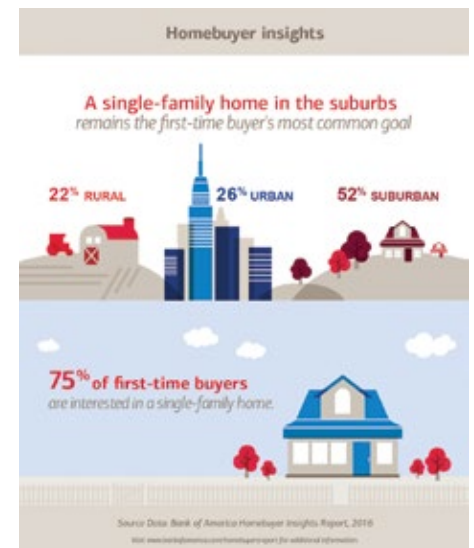
2016 Home Buyer Trends Highlights

Characteristics of Homes Purchased

► Buyers of new homes made up 16 percent and buyers of previously owned homes made up 84 percent. For buyers 35 years and younger, 11 percent bought new homes, whereas 19 percent of all other generations bought new homes.

► There was only a median of 14 miles between the homes that recent buyers purchased and the homes that they moved from. For buyers 61 to 69 years, the median distance was 34 miles and for buyers 50 and younger the median was 10 miles.

► Most recent buyers who pur-



chased new homes were looking to avoid renovations and problems with plumbing or electricity at 34 percent. Buyers who purchased previously owned homes were most often considering a better price at 32 percent. For buyers 35 years and younger, 46 percent bought new homes to avoid renovations and problems compared to 15 percent of buyers 70 years and older. Thirty-four percent of buyers 51 to 60 years bought previously owned homes to receive a better overall value.

► The most common type of home

(continued)



When your favorite room in the house
IS NOT ACTUALLY IN THE HOUSE.

We know a great little spot for dining out. It's warm, inviting and right in the neighborhood.

Enjoy the play of light and shadow in the graceful lines of James Hardie® siding and trim. When you surround your home with authentic, lasting character, it's hard to justify sitting indoors – ever.

We build character.
jameshardie.com



JamesHardie

Siding | Trim

EDDIE.URSO@JAMESHARDIE.COM
OR 203-564-3825 MOBILE

© 2014 James Hardie Building Products Inc. All Rights Reserved. A01461 8/14



Builder News

(continued)

purchased continues to be the detached single-family home, which made up 83 percent of all homes purchased compared to 89 percent of buyers 36 to 50 years and only 71 percent for buyers 70 years and older.

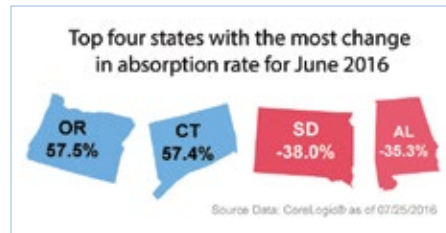
► Senior-related housing increased slightly this year to 14 percent of buyers over the age of 50; that number was seven percent for buyers 51 to 60 years and 30 percent for buyers over 70 years.

Demographic Characteristics of Home Buyers

Looking at home buyers by generation, the distribution of Millennial home buyers rose by three percentage points in 2015 from 32 percent. At 35 percent, Millennials continue to be the largest generational group of home buyers. The typical Millennial home buyer was a median of 30 years old. Gen X buyers made up the second largest generational proportion of home buyers at 26 percent. Gen X buyers were a median of 42 years old. Younger Boomers made up 16 percent, the same as in 2014, and were typically 56 years old. The proportion of Older Boomers also stayed the same as the previous year at 15 percent. The median age of Older Boomer home buyers in 2015 was 65 years old. The Silent Generation saw a slight decrease from the past year to nine percent in 2015, with a median age of 74.

Core Logic Rates Connecticut as

#2 in Increased Absorption Rate



This graphic illustrates which states experienced the greatest change in absorption rate during June 2016. The absorption rate refers to the rate at which homes sell at current market pace. It's calculated by using three data points: time frame, number of homes sold within that time frame and number of active homes within the time frame.

Connecticut Employers Face Higher OSHA Fines

While serious OSHA violations can fetch penalties that reach into the six figures, fines tend to be relatively modest. But this year, that math will change!

OSHA penalties are slated to increase by as much as 80 percent in August.

The fines have been frozen since 1990, but Congress authorized the increase late last year, allowing OSHA to apply 26 years of inflation to its penalty caps.

Fines for most OSHA violations have been capped at \$7,000, while penalties for more serious (and rarer) violations — classified as repeat or willful violations — have been capped at \$70,000. An 80 percent hike would bring those caps to \$12,600 and \$127,000, respectively.

Common OSHA violations include failures to protect workers from hazardous materials, falls and other accidents.

Rude Awakening

"I think ... there may be a bit of a rude awakening when the fines increase," said Jane Warren, a law partner at McCarter English in Hartford, where she leads the firm's OSHA practice. "I think companies are going to be caught a little off guard."

Some firms probably aren't aware of it, but she thinks companies should update their compliance manuals and step up safety training, among other measures. "It's easy to find violations anywhere," she said.

The U.S. Department of Labor, which houses OSHA, is required to publish an interim final rule outlining the new penalties by July 1, 2016.

HBRA of CT Local Associations Hold Training Sessions

HBRA of Central CT is the only local HBA in New England with an Alliance with OSHA. The Alliance established goals for the partnership as well as a formalized training and education program.

"The Alliance was established in 2006, and was the result of the very hard work of Mike Girard, Chairman of the HBRA Safety Committee," said Executive office Eric Person..

Fairfield County HBRA and Builders Association of Eastern CT have training agreements with OSHA. The voluntary relationship facilitates training and education about workplace safety. Fairfield County HBRA ran 4 classes this year with the CT State OSHA.

"On the 2 day of class, we also bring in the Federal OSHA person from Bridgeport," said Executive Officer, Gina Calabro. Gina Calabro will be holding the same number of classes in 2017.

In addition, HBRACT posts OSHA and Building Code updates on its website www.hbact.org, which is a packed with valuable information.

(continued)



Financing some of the top builders in Fairfield County.

You'll find the difference between a good banking relationship and
a great banking relationship at Fairfield County Bank.

Commercial Mortgages • Commercial Construction Loans
Term Loans • Revolving Lines of Credit

Congratulations to Fairfield County Bank's award winning Home Builders.



Fairfield County Bank

Business Banking Made Personal

877.431.7431 • www.fairfieldcountybank.com

Bridgeport | Danbury | Darien | Fairfield | Georgetown | Norwalk | Ridgefield
Rowayton | Stamford | Trumbull | Weston | Westport | Wilton





Builder News

(continued)

Connecticut OSHA activity

The average initial penalty issued by OSHA's Hartford office over the past year has been in the \$6,000 range, according to an analysis of OSHA data by the Hartford Business Journal.

Those fines were ultimately reduced to an average of approximately \$3,500, due to companies agreeing to conduct training and other remedies.

Hartford's Apartment Market Strongest in 30 Years

Connecticut's apartment market, its strongest since the late 1980s, continues to experience tight vacancy despite new construction/conversions that are slowing the pace at which landlords can lift rents.

New Haven commercial broker Marcus & Millichap Real Estate Investment Services noted those trends in its second-quarter multifamily market report for New Haven and Fairfield counties, where vacancies hover around 4 percent and rents average above \$1,300 per month in New Haven County and above \$2,500 in the Stamford-Norwalk metro area.

For Hartford County as of June 30, M&M pegged the apartment-vacancy rate at 3.5 percent. However, the average effective rent in this market is \$1,205 per month, up 1.3 percent in the first half of this year.

In 2015, the average rent rose 1.6 percent to \$1,165. The year before, average monthly rents rose 3.5 percent, to \$1,147, according to the M&M market summary.

Fairfield County

"We've been dealing with some difficult optics in Connecticut — the budget, GE moving its headquarters [to Boston]," said Victor Nolletti, senior vice president and executive director of M&M's Institutional Property Advisors unit that serves major realty clients. "Those optics, however, don't reflect the reality that GE Capital is keeping the bulk of its workforce in the Stamford-Norwalk area, and actually expanding in Danbury."

According to Nolletti, new apartment units are built and being absorbed by a solid, broad base of empty-nesters and professionals, and we continue to see overall positive rent trends. Even as rents rise, Connecticut remains a viable option for people who work in New York City yet cannot afford the steep rents necessary to live there.

Stamford has become a haven for renters priced out of the Big Apple's housing market. Commuters into New York have made Stamford's Metro-North rail station one of the busiest outside of Grand Central Terminal. New apartments in Stamford typically fill at the rate of 20 to 30 per month.

UCONN announced approval of plans this fall for 116 Stamford apartment units to house up to 350 pupils. New Haven, too, has swelled with new apartments, with about 500 units either leasing up or under construction.

There are approximately 2,400 units in Fairfield County and another estimated 2,000 units in Hartford, Middlesex and New Haven counties currently under construction, according to M&M. Near term, the new supply coming on line is likely to dampen net effective rent growth for newer apartment deliveries.

"As long as renting is a preferred option over ownership and we maintain a mobile demographic, I don't see any significant risk to the current trend," Nolletti said.

Hartford County

In Hartford County, effective rents rose in June from a year ago to \$1,205 per month vs. \$1,095 in 2012, data shows. However, Hartford's apartment vacancy rate has fallen to 3.5 percent in the second quarter vs. 4.1 percent in 2012.

"The rent average itself sounds low," said landlord Yisroel Rabinowitz, who owns The Grand on Ann apartments in downtown Hartford, 201 Ann Uccello St. "But I guess it encompasses all the older properties, which brings down the average."

Rents for The Grand's 26 units run

from \$1,400 to \$1,800 monthly, Rabinowitz said.

M&M calculates that there are about 2,900 units of new apartment construction underway or planned for the Hartford market. Those include Dakota Partners' 112-unit conversion of the former Hartford Office Supply Building on Capitol Avenue, in the city's mid-town, and New Jersey apartment developer Continental Properties' construction of three communities totaling 489 units in Glastonbury, Rocky Hill and South Windsor.

"Hartford's doing very well right now," said Nolletti. "It's a very desirable place for investing."

One reason may be that the earliest batch of Hartford office-to-apartment conversions and new construction have had little difficulty drawing tenants, minimizing the need to lower rents or offer move-in discounts.

According to Michael Freimuth, executive director of the Capital Region Development Authority, all the housing deals it financed are outpacing its early occupancy projections.

777 Main has its 285 units more than 90 percent full. Twenty-three, or 87 percent, of The Grand's 26 units are occupied; 179 Allyn St.'s 63 apartments are full; 193-unit Spectra Boutique Apartments overlooking Constitution Plaza, too, is full.

Even 121-unit Front Street Lofts, which opened last fall, is nearly full, Freimuth said.

Apartment construction also continues in mid-town and downtown Hartford, namely the conversion of the former Hartford Office Supply building on Capitol Avenue into 112 units.

Also, the 72-unit conversion of the former Capewell Horse Nails factory is headed toward its scheduled year-end completion.

"By design, we identified 2016 as an absorption year and didn't bring new buildings on line," said Freimuth. "By the end of the year however, over 200 more units will be ready for leasing," he wrote, "and three additional projects are or will

(continued)

*Practical high-performing
innovation...*



BOSCH

Invented for life

**Available now from
your largest builder distributor
P.C. Richard & Son Builders Division**

There's purpose in every clean, beautiful line.

Perfection in every detail. The Bosch 2014 kitchen.

Bosch appliances combine sleek, smart design and practical innovations that use less energy, less water, and more recyclable materials. Customers who purchase Bosch kitchen appliances and home appliances have never had to choose between ground-breaking engineering and modern design. For over 125 years, we've designed products with both functionality and aesthetics in mind.

Visit the new Bosch Designer Showroom to see the latest in luxury appliances located at the A&D Building, 7th Floor, 150 East 58th St., NY.

Please contact P.C. Richard & Son Builders Division at 800-368-6869 for information.



**P.C. RICHARD & SON BUILDERS
DIVISION**

150 PRICE PARKWAY, FARMINGDALE, NY • 800-368-6869
email: builders@pcrichard.com • FAX: 800-479-0336

4 DISTRIBUTION CENTERS IN THE NORTHEAST
FARMINGDALE, NY • CARTERET, NJ • BRIDGEPORT, CT • GLEN BURNIE, MD





Builder News

(continued)

be in construction adding another 164. We continue to entertain additional applications for projects targeting to be ready for 2018 in the downtown and are now evaluating some neighborhood efforts as well.”

Connecticut Ranks as 4th Worst State for Families to Live a Richer Life

Finding the right place to live a richer life isn’t easy, so GOBankingRates researched and evaluated all 50 states and the District of Columbia to identify which states provided the best income, housing, healthcare and schooling opportunities.

Twelve factors were analyzed and divided up into five categories as follows:

- ▶ Jobs and income: Median household income and state unemployment rate
- ▶ Housing: Median home listing price and effective state property tax
- ▶ Lifestyle: State tax rate, annual child care costs, cost of groceries and school district grades
- ▶ Healthcare: Average family health insurance premium and percentage of employer contribution to employee health insurance
- ▶ Safety: Violent crime rates and property crime rates

Just behind District of Columbia, California and Illinois, Connecticut ranked as the 4th worst state for a family to live a richer life and have an opportunity to become wealthier!

48. Connecticut

- ▶ Jobs/ Income Score: 55
- ▶ Housing Score: 42
- ▶ Lifestyle Score: 47
- ▶ Healthcare Score: 59
- ▶ Safety Score: 70

Housing and lifestyle costs hurt Connecticut’s chances of being one of the best states for families to live richer. You won’t save much money on housing considering Connecticut has the 11th-highest median home listing at \$293,948. And the state’s property tax, the fourth highest nationwide, only makes the housing situation worse.

The cost of living and raising children is high in Connecticut, with the price of groceries and child care ranking among the top five highest in the U.S. On the positive side, low crime rates and quality schooling keep Connecticut from sinking lower on the list.

Hartford County Developers and Town Planners Discuss Land Development & Approvals

Developers Council chairman, Bill Ferrigno, led a recent discussion between Connecticut developers and a town planner on winning approvals.

- ▶ Avon town planner, Hiram Peck, spent 15 years in New Canaan and Fairfield County, and eight years as Simsbury town planner. Hiram is responsible for the creative Simsbury Town Center Form Based Code.
- ▶ Landworks Development was the first developer to use the new Simsbury regulation for The Mill at Simsbury, a combination of Millwright’s Tavern restoration to a five star restaurant, 88 apartments and 12 condominiums, all within walking distance of the downtown.
- ▶ Landworks Chris Nelson and partner Ron Janeczko are focused on their newest Simsbury apartment community, Highcroft, which took two years to get approved. The first phase, Highcroft Ridge, consists of 128 apartments and Highcroft Lodge clubhouse. They are currently ahead of leasing projections with 41 leases and the first occupancy in June.
- ▶ Johnny Carrier, a developer of single family homes and condominiums, also serves on the Farmington Zoning Board of Appeals. He believes that it’s important to eliminate uncertainty by having a good rapport with both town staff and the commission, and to tell the staff and the commission the same story. He also believes in “as of right subdivisions” with no public hearings. Simsbury doesn’t require public hearings for subdivisions.
- ▶ “Town planners are not anti-development by nature. We are facilitators,” said Hiram Peck. “Simsbury has an elected commission. In Avon, the Town Council appoints commissioners.”
- ▶ Hiram cautioned that it’s important to keep in mind that the staff shows up because they are getting a paycheck; the developer because it’s his business; and the commissioners are volunteers.
- ▶ “Planners tend to be more flexible,” said Peck. “They deal with a myriad of issues, so they understand the big picture, and can be an ally.”
- ▶ Hiram talked about the growing need for workforce housing. “I like the term ‘attainable housing’” he said.
- ▶ Developer Bob Fusari explained his approach. “In my presentation, I try to ask and answer every question the commissioners and neighbors will have. I have a consultant there to answer questions on technical reports. It works for me.”
- ▶ Finally, Hiram Peck advised, “You are far better served to have your team of experts there to present. You also need an experienced, confident staff and a strong Commission chairman to diffuse problems.” □

Find your [one closing, many advantages mortgage] place.

It's the best construction to permanent mortgage.

Liberty's Construction to Permanent Mortgage keeps piling up the awards because it's the only one on the market with just one closing. It automatically converts to a permanent loan once construction is complete. With half the paperwork and one-time closing costs, new homeowners have more time and money to devote to the home of their dreams. Case closed. To apply, visit us in-branch or online.



Find your confident place.

Sales & Marketing

Part II – Building a Successful Luxury Spec Home



4 Sprucewood Lane

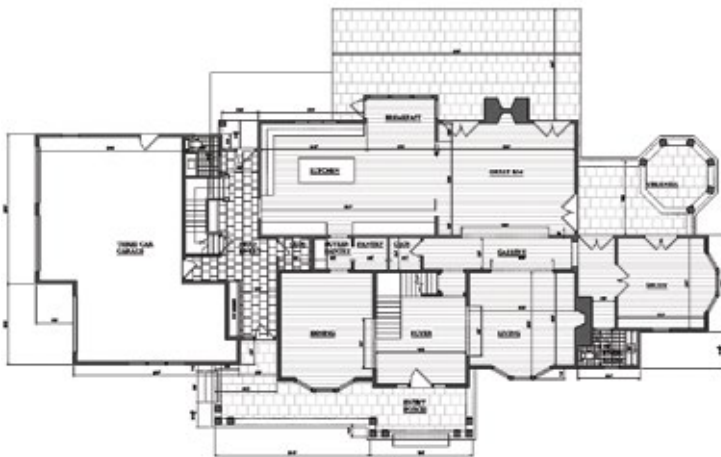
On June 7th, Rob and Julie Haroun of SIR Development hosted a Sales & Marketing Council meeting at their newly staged spec home on Spruce Lane in Westport. The stunning 9,736 sf home on 4 levels is designed by Tartaglia Associates with entry porch, rear patio and separate octagonal veranda off the study, as well as six bedrooms, including a luxurious master suite with spa bath, dressing room and a sitting room overlooking the fresh water pool, spa and pool house.



Sprucewood rear view

The open great room, breakfast room and kitchen were filled with builders, realtors, designers and suppliers. Also attending were HBRAC CEO Bill Ethier, Marketing & Events Coordinator Joanne Hoernner, Fairfield County HBRA Exec Officer, Gina Calabro and Marianne Howatson, publisher of CTC&G, our HOBI media sponsor this year.

SMC Chairman, Joanne Carroll, opened the meeting with some comments on the Westport market. “For several years now, Westport and Greenwich have been the HOT towns for new construction. Last year, Westport had 92 housing permits and Greenwich had 138! Over the last year, the high end of the market has been flat in Westport & throughout lower Fairfield County and therefore spec homes in this \$4 million price range are all the more competitive. However, Westport is all about lifestyle, and a prime location like this one, within walking distance to the Hunt Club, and knowing your buyer like SIR does – is key to success.”



Sprucewood floorplan



Sprucewood floorplan 2

(continued)



ELEGANCE AT ITS BEST

As the residential elevator experts, serving all of Connecticut, Rhode Island, Massachusetts, and Eastern New York, Elevator Service Company is dedicated to finding the perfect product for any application. We offer the most reliable and efficient lift solutions, from conventional elevators, to the latest lift technology... Pneumatic Vacuum Elevators. Our products come in every finish and option you can imagine.



203-757-5000

www.ElevatorServiceCo.com

CT Lic.# ELV. 400105 R1 ~ RI Lic. # 21

MA Lic.# EC-000093

Providing not one, but all Major Manufacturers Equipment



Sales & Marketing

Part II – Building a Successful Luxury Spec Home

(continued)



Sprucewood family room



Julie & Rob Haroun with CTC&G publisher Marianne Howatson

In introducing Rob, Carroll said, “Rob Haroun has had great success building and selling spec homes throughout Westport. His brand, SIR Signature Homes, is recognized and respected, and he knows his market inside out. Look around you, and you will see that the



SMC Chairman Joanne Carroll with Rob & Julie Haroun

new color is “greige”, and this home has the all important indoor outdoor feel, the requisite pool and even a poolhouse. SIR Development has won 14 HOBI Awards over last three years, and during that period, SIR has maintained a 20 percent share of the \$1 million to \$5 million new home market in Westport.”

Both Rob and Julie Haroun are lawyers. Julie is the owner/manager of Westport Residential, and she was rec-

ognized with a 2015 Broker of the Year HOBI. The team includes SIR President, Rob Haroun, his life and business partner Julie, who owns Westport Residential Realty, in house designer Shawna Feeley, Elayne Landau, who focuses on business development & land acquisition, marketing consultant, Gaille Dudley, and project managers Mike Hanaffee and Marc Ventresca (not pictured).

Best selling author and business guru, Simon Sinek, says that the principal behind every successful business starts with the question ‘Why?’ Why do some companies achieve things that completely exceed our expectations, defying all our assumptions for what’s possible?

“SIR is committed to exceeding our clients’ expectations,” said Rob Haroun in his presentation.

“None of our competitors are building poolhouses. That’s why we built one for this home. In 2012, we launched SIR Signature Homes with an in house design team headed by Shawna Feeley. Our homes are not only beautiful, they have functional floorplans, exquisite molding packages and unique features, such as a crystal ball capping an entry stair newel post or a leathered stone fireplace wall. We don’t follow trends. We set them.”

SIR Development sells 10-15 luxury homes each year, and they are on target to hit 10 sales again this year.



SIR team

(continued)

YEAR AFTER YEAR OF
AWARD WINNING
MARKETING & SALES **EXCELLENCE**



**BERKSHIRE
HATHAWAY**
HomeServices
New England Properties

bhhsNEproperties.com

GIVE YOUR PROJECT CREDIBILITY IN THE MARKET
WORK WITH THE BEST



FOR MORE INFORMATION CONTACT:

Brenda Maher, Regional Vice President,
Berkshire Hathaway HomeServices New England Properties
Mobile: **203.940.4969**

Good to know™

Sales & Marketing

(continued)

Zillow busts first-time buyer myths with new research

Plus, how to tap into your millennial clients' network

Key Takeaways

- ▶ According to Zillow, 53 percent of all buyer sales in 2016 were to first-time buyers.
- ▶ The average buyer in the Zillow study was 36 years old with half the buyers being millennials.
- ▶ The peak time for Zillow app downloads is the last week of the year. Be profile ready.

Ready to increase your market share? If so, pay attention to a soon-to-be-released study from Zillow Group that shows 53 percent of all buyer sales in 2016 were to first-time buyers.

Amy Bohutinsky, the COO at Zillow Group, recently shared the results of a 160-question survey Zillow conducted with 13,000 homebuyers and sellers who closed transactions in 2016. The results demonstrate that the notion the market is too expensive for first-time buyers is simply a myth and here's why.

Due to low-interest rates, homes are more affordable today than they have been in decades. Zillow's findings show that today's borrowers are spending an average of 15 percent of their income on their mortgage versus the 30 percent that they spent during the 1980s.

To illustrate this point, a \$400,000 thirty-year fixed rate mortgage at the 1986 prevailing rate of 12 percent interest had monthly payments of \$4,220. The same loan today at 3.75 percent would have payments of \$1,771.

The 1986 \$4,220 payment would amortize a 30-year fixed rate loan of approximately \$1.1 million today — almost three times the amount that it would have amortized 30 years ago.

Millennials want to buy as much as boomers do

The average buyer in the Zillow study was 36 years old with half the buyers being millennials.

Another surprising finding was the percentage of millennials who want to own a home is very similar to the percent found among boomers.

Their motivations for purchasing were also similar. According to the most recent National Association of Realtors Profile of Home Buyers and Sellers, the primary motivations driving millennials to purchase include their desire to own a home, a job-related relocation or move, the desire for a larger home or a change in their family situation.

Where do first-time buyers find their agents?

Zillow's research shows that 32 percent of the buyers found their agent through a personal referral, while 28 percent found their agent online.

Regardless of how buyers find their agents, however, they are researching online. Because of this, Bohutinsky recommends that you make your online profile, reviews and testimonials as detailed as possible — your profile will be among the first places that the buyers search.

Seasonality of real estate search

Real estate sales tend to peak in the spring and the summer, but the shopping process begins long before buyers pick up a phone and call.

In fact, Zillow's research shows that the biggest week of the year for consumers to download its apps is the week between Christmas Day and New Year's Day.

The explanation is simple — all the tablets and phones that people received as holiday gifts. This peak lasts until about January 16th, and then picks up again from February 16 through May 16.

Capitalize on the first-time buyer trend

Target marketing first-time buyers today is easier and less expensive than ever before. If you are going to employ traditional print marketing, you can use REI Source (available through most title companies) to obtain a list of high probability renters who might soon become homeowners.

REI Source charges 5-10 cents per name, and you can request very specific parameters - including age, income, profession, number of children or just about any other requirement that you might like to use.

To illustrate how this works, you could order a list of renters in your geographic location, who have recently subscribed to magazines such as BabyTalk, Parenting or American Baby, and that earn a specific income. Chances are they will be considering becoming a homeowner very soon.

You can use a similar approach on the social media, as well targeting using Facebook ads. Facebook has the data, and it's probably a better ad spend than doing SEO or paying for online ads that people can block with an ad blocker.

As Brad Inman observed, his daughter found out she was pregnant based upon the types of ads that Facebook was serving up on her timeline.

Where they will buy

Unlike Boomers who are willing to live within a 20-30 mile radius of friends and family, millennials prefer to be within a 10-mile radius. Almost two-thirds cite being near friends and family as being important in their decision about where to purchase.

Leverage your buyer's introductions

Because friends and family are so important to younger first-time buyers, don't be surprised when their parents, stepparents and two or three carloads of their friends show up to see the property.

(continued)

rethink YOUR MOBILE STRATEGY



WHY YOUR BUSINESS SHOULD HAVE A RESPONSIVE WEB DESIGN WEBSITE!

- ✓ EASY NAVIGATION
- ✓ GREAT USER EXPERIENCE
- ✓ ELIMINATE COST TO MAINTAIN MULTIPLE WEBSITES
- ✓ ONE WEBSITE, EVERY DEVICE

LEARN MORE

www.NewEnglandWebServices.com/LearnMore

INTERNET SERVICES PROVIDED BY



VIEW OUR RECENT WORK



**Mystic River
Building Company**
www.mysticriverbuilding.com



Avonridge
www.avonridge.com

Internet Services Tailored for Trade Professionals

Sales & Marketing

Zillow busts first-time buyer myths with new research

(continued)

When this happens, you have another opportunity to receive a personal introduction not only to their first-time buyer friends but also to their boomer or Gen X parents, who might have a property to sell as well.

When your buyer introduces you to someone who is viewing the property with them, visit that person's profile on Facebook, Instagram and Snapchat.

If your buyer clients are active on any of these sites, offer to take pictures of them and their friends, so they can post on their respective sites. Follow up by extending a friend request, as well as tagging any photos that you took also.

When the property closes, offer to have a host closing party once your buyers have settled into their new place. This is another opportunity to meet their friends and family. If your buyers are thrilled with their new place, chances are you'll generate even more business.

First-time buyers — a refuge in the next downturn?

If Gary Keller, Keller Williams' prediction is correct, that a market slowdown is on the way, keep in mind that the one part of the market that generally continues to be strong in a downturn is the first-time market. (See "Beware a Fore-shadowing Shift in the Housing Market" in this issue.)

In a buyer's market where your homes aren't selling, betting on first-time buyers might be one of the smartest moves that you can make.

Bernice Ross, CEO of RealEstateCoach.com, is a national speaker, author and trainer with over 1,000 published articles and two best-selling real estate books. Learn about her training programs at www.RealEstateCoach.com/AgentTraining and www.RealEstateCoach.com/newagent

A Foundation for Customer Satisfaction

By Paul Deffenbaugh, Builder Partnerships

Delivering quality customer satisfaction begins at home, and for American Classic Homes, Mercer Island, Wash., that means making sure they take care of their employees. At the 2016 IBS, American Classic Homes received two honors: the Builder Partnerships Achievement Award for Customer Satisfaction and the Employer of Choice Award.

To earn the customer satisfaction award, builders need to have at least 88 percent of their homebuyers say they were willing to refer the company to friends or family. The Employer of Choice Award is based on employee surveys, and verifies that the company values its employees and maintains a positive work environment.

Over the last few years, American Classic Homes has undergone a significant growth spurt, and unlike many companies that struggle when they begin bursting at the seams, American Classic Homes actually took that opportunity to implement more control. "As the company has grown," says partner Robert Gladstein, "the processes have grown. And by definition, the processes are creating a better place."



American Classic Homes partners make a point of sharing their contact information

Building Processes

Gladstein attributes the change within the company to a couple of things. First, the company started working with Charlie Scott of Woodland, O'Brien & Scott, who offer customer satisfaction surveying for home builders. Scott worked with the American Classic Homes team to identify areas for improvement in customer satisfaction. "Charlie helped us figure out how to take care of customers and how to find where we're not taking care of them."



The American Classic Homes team takes ownership in the company

A great example of how the company works together to achieve improvement and involve its employees

was the approach it took to improve its critical touches with customers. The entire team that is involved in customer interaction, from marketing through sales and production, gathered in a room and identified every important interaction with a customer. It might be an initial marketing appeal or a pre-construction meeting or deliver of a welcome gift basket. They established systems for each touch point and systematized them so the communication from the company was consistent. Also, a person was responsible for each of those touches, so there is a built-in accountability model.

(continued)

Kemper Associates ARCHITECTS

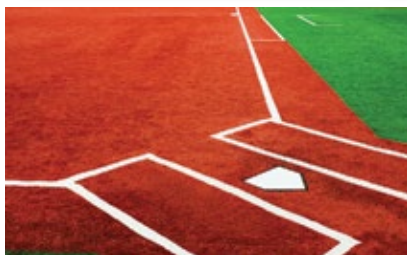


790 Farmington Ave, Bldg. 2
Farmington, CT

860.409.7155
www.kemperarch.com



Since 1987 **Tarantino Landscapes** has been the one to turn to when you want your property to look its best! Our services and professional staff will care for your properties needs as if it were their own. Call today for your **FREE** consultation.



Call the Pros at **Tarantino Athletic Fields** and let them create that winning look that brings out the best in your Team!



Landscaping & Property Care • Residential, Commercial & Athletic
(203) 334-4744 www.tarantinolandscapes.com

Copyright©Tarantino Landscapes • #B-0922

Sales & Marketing

(continued)

A Foundation for Customer Satisfaction

(continued)

Company Culture

Because the employees helped create it, they have ownership. “With the processes and systems in place, everyone has to check off when it’s done,” says Gladstein. “We give a specific person a specific role. Everyone in the company has a huge amount of importance to the success of the process.”

The result of the accountability and buy-in is a work culture that people enjoy, and a company of which they are proud. “We count on our team to lead our company,” says Gladstein. “We really include them in just about everything. We treat them as peers and we work with them as peers.” Consequently, Gladstein says one of the things he is proudest of as a partner is the trust his employees show in Michael, Joel and him.

Last December, American Classic Homes took the employees and their spouses and partners to Cabo San Lucas for a five-day vacation. It totaled about 50 people. “It was one of the finest vacations I ever went on,” says Gladstein. One of the most moving parts of the event for the partners was the appreciation of the spouses and partners. Not necessarily for the vacation, but creating a company that was important and fun and exciting for the employees.

When you have that kind of engagement from your team, you earn great customer satisfaction scores.

The 6 texts you should send every online lead

Use hooks in your responses to increase engagement

Six is the “magic number” when it comes to converting online leads, according to Wendy Forsythe, head of global operations at Carrington Real Estate Services.

If you call or text (or both) leads using six messages within 24 hours of receiving an inquiry, you should make contact with nine out of 10 online leads, said Forsythe in a presentation at Inman Connect on how to convert online leads. Here’s her gameplan:

Contact attempt # 1 (made as fast as possible):

Introduce yourself and the company you work for; thank the lead for the inquiry; mention the property the lead asked about; mention where the lead

made the inquiry from (e.g. website, Zillow, realtor.com, etc.); and note that you will call again in a couple hours if you don’t hear back.

The voicemail or text content might look like this: “Hi, this is Joel Grossman of Calcagni Real Estate. Thanks for your inquiry on HillCrest Village in Southington. I’m calling because of the request for more information you made on our website. You can call or text me at 555-555-5555. If I don’t hear from you, I’ll give you a call back in a couple of hours.”

“Mentioning the address of the property a lead asks about, as well as where the lead made the inquiry from, can increase response and engagement dramatically,” Forsythe said. “And noting that you’ll call back if you don’t hear from a lead, helps set expectations for the up to five more calls and texts that could be coming their way.

Contact attempt # 2 (two to four hours after first attempt)

Open the voicemail and text (or both) in the same way you did the first time around. But close with this hook: “As you’re likely aware, properties are selling quickly in today’s market, so I want to make sure you get the additional information you were looking for on this home.” This is creating a sense of urgency.

Contact attempt # 3 (four to eight hours after first attempt)

This time, slip in the line, “I have some important updates I think you might be interested in,” she said. “Updates can be any number of things, including offers made, showings or the scheduling of an open house.

Contact attempt # 4 (eight to 12 hours after first attempt)

Close with the statement “I’d be happy to answer any questions you have and assist you with your real estate needs.”

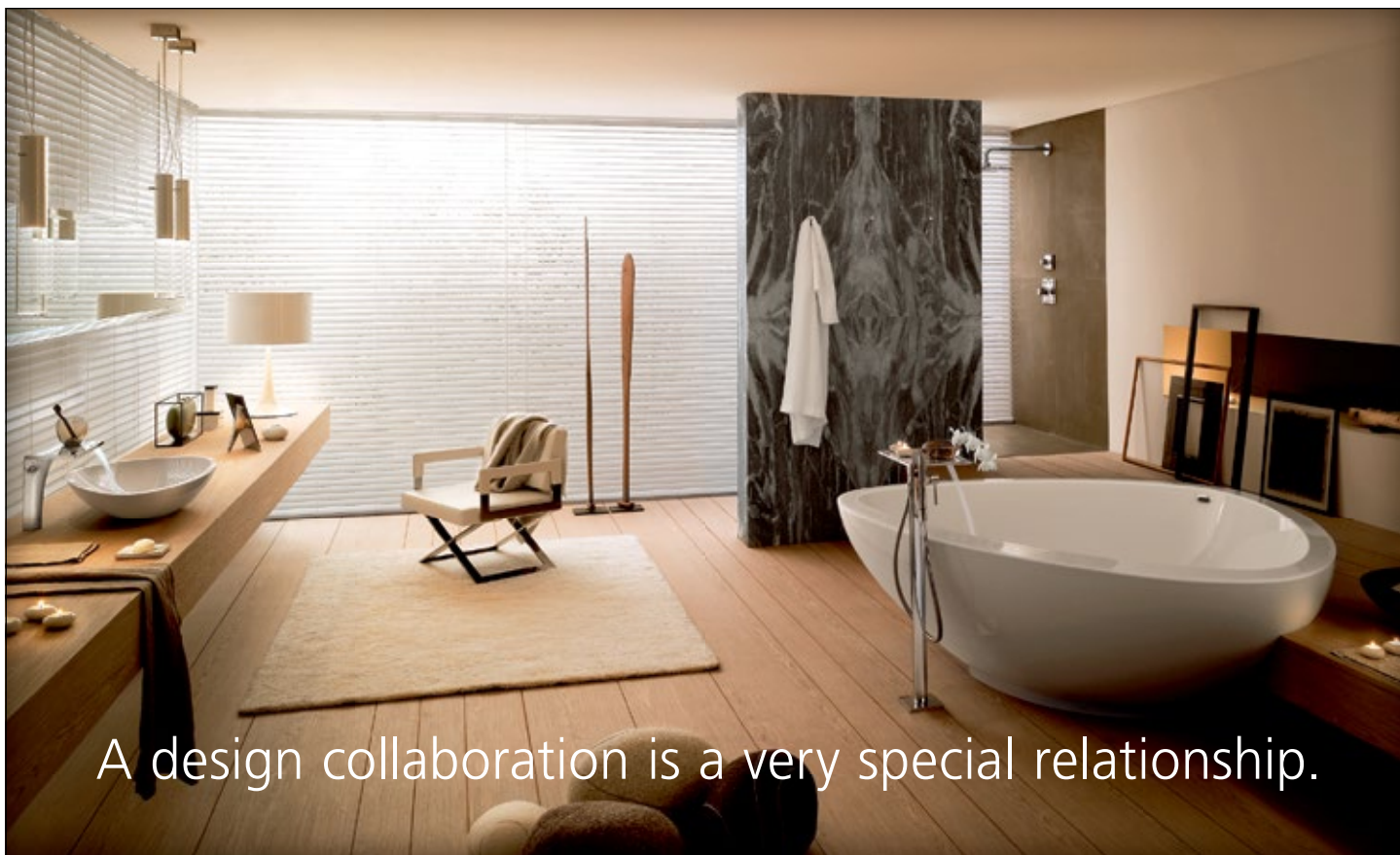
If a lead hasn’t responded at this point, chances are the lead isn’t exactly ecstatic about the property he or she originally inquired about, Forsythe said. So let the lead know you’re able to help them with anything real estate-related, she said.

Contact attempt # 5 (12 to 18 hours later)

Don’t bother mentioning the original property of interest or the source of the lead’s inquiry this time. After introducing yourself, say, “I’m sorry we haven’t been able to connect but I did want to make sure I responded to your inquiry.” Then sign off with: “It’s important to me to respond to all inquiries about real estate that are directed to me. I hope your real estate search is going well and would be happy to help.”

Contact attempt # 6 (18 to 24 hours)

Note that you’ve tried to reach the lead a number of times, and cap off the whole sequence with: “If you’re still looking for information, please let me know, and I’d be happy to help.” □



A design collaboration is a very special relationship.



It's a pleasure when our passion for quality products becomes part of the creative process. As an addition to the wide assortment of brands that homeowners have come to enjoy in our showrooms, we've recently curated new collections to help custom home builders, architects and designers distinguish their work when transforming baths and kitchens. Product knowledge, detailed coordination and an accessible, friendly staff are added values we offer to ensure your project goes smoothly.

Frank
Webb's
BATH CENTER

Your F.W. Webb Showroom

STAMFORD 200 Richmond Hill Avenue • 203-325-1355

For other Connecticut showrooms, visit frankwebb.com

Custom home builders, architects & designers are encouraged to visit frankwebb.com/professionals

BLANCO | BRIZO | DORNBRACHT | DXV | HANS GROHE | NEWPORT BRASS | ROBERN | GROHE | WETSTYLE | TOTO

Connecticut is Home to Four Frank Webb's Bath Center Showrooms

Whether you are building a single custom home, a residential development, or remodeling baths or kitchens in Hartford, Fairfield County, or another corner of Connecticut, access to a wide selection of quality products is essential. When it's time for your customers to select their plumbing fixtures, vanities, accessories and lighting, a supplier who provides friendly experienced guidance and reflects your dedication to excellent workmanship and service can make a world of difference in your customer relationships.

Frank Webb's Bath Centers, the showrooms of the F.W. Webb Company, the region's largest plumbing distributor, offer an extraordinary assortment of high-quality brands in four Connecticut locations and 35 others throughout the Northeast. Working displays allow homeowners to experience firsthand the great variety of faucets, tub-fillers and showerheads in each showroom location. There is no better way to compare plumbing products than to actually use them: feel and control the flow of water; understand the placement of body sprays; or experience how the newest hands-free faucets work. This type of interactive comparison helps customers make well-informed choices and results in future referrals for your business.

Whether a project requires a large order of American Standard Vormax toilets for the latest in flush technology and reliability, or the new TOTO Neorest 750H, known as the most intuitive, innovative toilet, for your most discerning customers, the team at Frank Webb's Bath Center stands ready to serve builders, contractors and their customers.

Frank Webb's Bath Center showroom consultants are trained in both the needs of the customer and the contractor's challenges and perspective. Each member of the team strives to provide

solutions, services and products that please both builders and homeowners, and result in projects that run as smoothly as possible. Each showroom has

close relationships with the top industry brands, so customers will always find the latest in styles and technology. Plus, special orders are handled with ease and Frank Webb's Bath Center stands behind everything it sells.

Connecticut Showrooms

Hartford

150 Locust Street
860-524-5552

Stamford

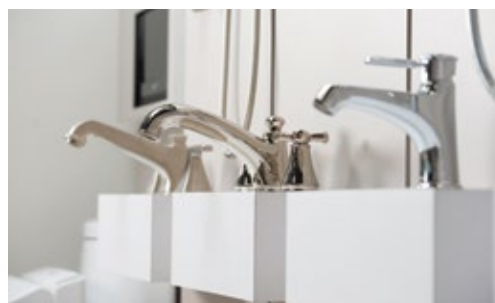
200 Richmond Hill Ave.
203-325-1355

Waterbury

737 Bank Street
203-757-8035

Waterford

570 Vauxhall St. Ext.
860-626-5999



The Frank Webb's Bath Center selection and in-stock inventory is second to none in the Northeast. With hundreds of F.W. Webb trucks on the road daily, the company is known for agility and speed in delivering to both offices and jobsites.

A recent email from a contractor customer noted the strength of the company's industry relationships and service by saying: "The Frank Webb's Bath Center staff made calls on my behalf to technical support people at several manufacturers, and all of my technical questions were answered immediately."

Whether you have a relationship with F.W. Webb or are just discovering this industry leader and its showrooms, you will find great value in exploring the contractor programs and services offered through all Frank Webb's Bath Center showrooms. For more information about how to make your project go smoother and have a happy customer at the conclusion, visit your nearest Frank Webb's Bath Center showroom. Find a list of locations on FrankWebb.com.

Family owned and operated for over 67 years

SINCE 1949



ROSETTA
THE LOOK AND FEEL OF NATURE

Pavers by
ib Ideal

Techo-Bloc
Precious Stones™



www.newenglandsilica.com

1370 John Fitch Blvd., Rt. 5, P.O. Box 185
South Windsor, CT 06074-0185

860.289.7778 phone

860.282.9885 fax

- ◆ Manufactured and Natural Stone Veneers
- ◆ Outdoor Kitchens, Fireplaces and Firepits
- ◆ Granite Steps and Cobblestones
- ◆ Granite Benches and Birdbaths
- ◆ Low Voltage Landscape Lighting
- ◆ Natural Fieldstone and Flagging
- ◆ Antique & Reclaimed Natural Stone
- ◆ Masonary Saws and Diamond Blades
- ◆ Interlocking Concrete Pavers & Retaining Wall Systems
- ◆ Premium Bluestone
- ◆ Tools and Accessories
- ◆ Bulk Decorative Stone





Westport Energy Company Rebrands as Gault Family Companies

Gault Energy & Stone, the oldest business in Westport and the oldest family-owned and -operated energy company in Fairfield County, has announced an extensive corporate rebranding.

The initiative includes a new corporate name, Gault Family Companies, under which its three rebranded lines of business — energy and home solutions, stone and landscape supplies, and properties and development — will operate together for the first time, as well as a new company logo.

“Our new logo and expanded corporate structure captures our rich history and reveals our ambitious plans for the future,” said company president Sam Gault, the fifth-generation family member to head the company, adding that the company began the rebranding process in partnership with Westport-based The Visual Brand shortly after his company’s 150th anniversary in June.

Gault Family Companies encompasses their three business lines; Energy & Home Solutions, Stone & Landscape Supplies and Properties & Development.

“From our humble beginnings as a hauling business with a single horse and wagon, the company has continued to evolve to meet the ever-changing needs of the communities we serve, always focusing on delivering exceptional personalized service.



We are proud to build on this commitment as we look towards the future, offering both homeowners and the trade a one-stop resource for their energy and stone needs.”

– Sam Gault

Bringing Neighborhood Back to Saugatuck

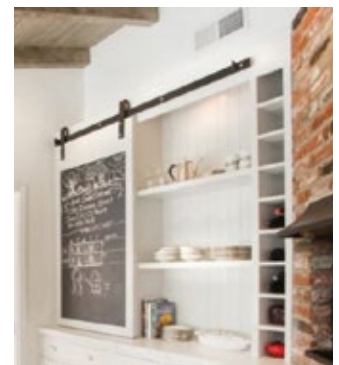


In 2011 and again in 2013, Gault’s outstanding Westport development, Saugatuck Center, won HOBI Awards for “Best Mixed Use Development” and “Best Luxury Rental Unit”. Situated on the banks of the Saugatuck River and within walking distance of Metro North train station, Saugatuck Center offers all of the benefits of a true waterfront community. From boat slips to visitor docking to waterfront amenities, it has become a bustling village filled with retail, commercial, and residential space.

Clarke SoNo Wins Kitchen & Bath Design News Best Showroom Award

Clarke, New England’s Official Sub-Zero & Wolf Showroom and Test Kitchen in South Norwalk, just won a “Best Showroom” award in Kitchen & Bath Design News’ first annual design competition. The kitchen featured on our last Connecticut Builder cover, which was part of the front-end remodeling of Clarke’s SoNo showroom, won in this national competition.

Clever Pantry Ideas Using Barn Doors





STYLISH *Spaces* WITH MASONRY

...is **glamorous, fashionable, and elegant.**

...loves **high style**, but can't resist tradition.

...is constantly searching for inspiration, even if it means
scouring the globe.

...is about living a fabulous life with **grace and style.**

...appreciates **great design**, in all forms.

...embraces **contemporary**, but loves **traditional.**

...loves **natural materials** in architectural designs,
beautiful environments and historic context.

...is **all about the mix**: stylish spaces large and small,
bold design yet simply stated, sophisticated yet leisurely.

...is your guide to **elegant living.**

JANUARY 2017

Reserve your copy today!

ogind.com/mason



The Home Heat Specialists.

- Fireplaces
- Stoves
- Fire Logs
- Gas Logs
- Gas Fireplace Inserts
- Pellet Stoves
- Top Name Brands
- Service & Installation
- Accessories

Propane and Natural Gas products!

NORWALK
(203) 853-1500

WATERBURY
(203) 754-7601

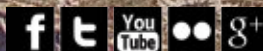
GUILFORD
(203) 458-2790

DANBURY
(203) 744-4000

TORRINGTON
(860) 626-0900



www.hoconhearthhouse.com



© Copyright Hocon • HOD#726-30

CAFD Unveils New Outdoor Living Showroom

In addition to their 10,000 sf appliance and hearth products showroom in Southington, CAFD recently added 960 sf to their existing Outdoor Living Showroom. This addition demonstrates the latest in outdoor grills from Lynx, DCS, Alfresco and Weber, as well as a variety of built-in grill heads, refrigeration, storage, sink/bars and ventilation. A dramatic outdoor linear gas

grill from Heatilator features a 48" viewing area, and an array of fire pits and accessories are also on display. Built-in outdoor kitchen vignettes feature cultured stone fronts by Ply Gem. Sky blue ceilings covered in lattice work add to the feeling of being outdoors, and vinyl clapboard and shake walls welcome visitors to the backyard setting. □



Lumber Market Update

by Frank Sanford, Sanford & Hawley, Inc.
Quality Building Materials Since 1884



A year ago I started my column with this statement. "Lumber and panel prices have been relatively flat over the summer. Interestingly different products have moved in different directions." Well, guess what? It works again this year with a few differences in the details.

Douglas Fir has decreased 1.1% since mid-May. SPF has climbed 2.3%, narrowing the spread between Doug Fir and SPF to 15%, still at the high side of the range but less than the 18% spread in May. The trading range has been unusually narrow, less than \$18 for Douglas Fir and less than \$27 for SPF.

Plywood and OSB have seen steady increases. Douglas Fir Plywood is up 10.8% and is currently slightly below its high for the year. OSB is up 7.4% and is also slightly below its high for the year.

Lumber production has increased this year to meet increasing housing demand from a national perspective. Although we certainly don't see increased demand in Connecticut. Imports from Canada are up sharply due to the expiration of the trade agreement and less exports to China.

The legal battle over Canadian lumber imports can begin again on October 13th. While the U.S. and Canadian governments are negotiating a new agreement, it is unlikely that it will be finalized before October 13th. There is uncertainty over what will happen next. The only thing certain is that the battle over lumber and timber will continue, it dates back to prior to the revolutionary war!

The increases in plywood and OSB prices are likely explained by the facts that these are less affected by imports and exports, and production is controlled by fewer companies. □

Walking on SunShine



Proudly providing the finest pre-finished, engineered and unfinished hardwood floors, stains, finishes, supplies and tools to clients throughout the Northeast, since 2006.



shwfloors.com ☀️ 203.333.0300

Quality. Integrity. Service.

Only SunShine Floor Supplies, Inc. offers 100% hand-finished hardwood floors from a selection of world-class, hand-selected lumber. Each floor is unique as every board undergoes a 9 to 22-step hand-finishing process to achieve exquisite quality resulting in exclusive and inspirational designs that continue to enhance the beauty and ambiance of prestigious homes.



Retail store and warehouse

1957 Main Street
Bridgeport, CT 06604

High-end wholesale and retail showroom

136 Water Street
Norwalk, CT 06854

Fully-stocked supply store

6 Cheryl Street
Canton, CT 06019



shwfloors.com
203.333.0300

WE'VE BUILT A COMPLETE INSURANCE PROGRAM, SO YOU CAN KEEP BUILDING YOUR BUSINESS.



The Roberts Agency has created a new Home Builders & Remodeling insurance program specifically for Connecticut contractors. This HBRA endorsed program is underwritten by Acadia Insurance. We have specialized in construction insurance and surety bonding for over **50 years**.

For more information or to review your existing insurance, call Kathy Morrison at 860.242.7726 x207 today.



**THE
ROBERTS
AGENCY
INCORPORATED**



31 Tunxis Avenue, Bloomfield, Connecticut 06002

www.robertsins.com

(P) 860.242.7726 (F) 860.242.5505

Linked  

Two years later...let's check in...

Acadia Insurance program

By Kathy Morrison, Account Executive, The Roberts Agency

Thank you, all of you that have helped to build this successful program! While we have been educating our clients with our hand selected agents, coupled with Acadia's underwriting and loss control team, we know that in the long run it will continue to benefit all of us with a thriving program. We have grown smartly over the past year, and we are proud to say that we are helping even more builders and remodelers prosper in the State of CT.

We are pleased to report that while we have certainly had claims in the program, we've been able to reduce the severity and the exposure by having SIGNED CONTRACTS with our sub contractors. I remember when an oral agreement or a simple IOU on a cocktail napkin held up in court. I know I'm dating myself, but it doesn't hold up with our judicial system today. Contracts aren't going to keep the losses from happening; however, they will have a positive impact in the longevity of OUR insurance program and YOUR business. We have to face that we live in a litigious society. Some people feel they aren't hurting anyone if they are suing someone with deep pockets. Our world has changed in many aspects over the years. A million dollars isn't a million dollars anymore.

Of course, if someone dies at anyone's jobsite, there isn't any amount of money that could take back that moment in time. Job Safety is key to the quality of life for our employees, our subs, and for peace of mind. And it's not just the insurance company that wants contracts...

Tony Denorfia, Denorfia Builders - President of the HBRA of Central CT



Kathy Morrison

In 1981, Anthony Denorfia (Tony) was a partner in a Central Connecticut Law firm successfully representing many of his clients in land use development. Having a strong insight in this field he founded AA Denorfia Building & Development, LLC, and he and two of his sons have

personally supervised and managed the construction of over 800 residential and commercial units.

When it comes to home builders insurance, Tony says that contracts help to verify the sometimes questionable relationship (*in the eyes of the Department of Labor*) between the General Contractor (GC) & the subcontractor (*when using the same sub on different jobsites*), confirming that they are not an employee (*no Worker's Compensation benefits*) of the GC. Tony said that the indemnification provisions help to protect the GC in the event the subcontractor creates damage or performs a negligent act on site, the subcontractor or their insurance company would be responsible.

Let us assist you in utilizing some of the benefits by being part of the Acadia Home Builders & Remodelers Team:

- ▶ Visit the NEW Acadia Loss Control Toolbox for Safety Tips along with computerized Video Library. http://acadiain-surance.com/loss_control/loss-control-video-request-form
- ▶ Check with your agent...
 - A future seminar discussing how Loss Control, Claims, and Contracts work together.
 - OSHA 10 Certification Classes – we're scheduling classes for this winter.
- ▶ Acadia has been having classes on Distractive Driving (traffic fatalities were up nationwide by 7.7% ... in New England it was 10% from last year, according to the preliminary data released by the U.S. Dept. of Transportation's National Highway Traffic Safety Administration (NHTSA)). While most significant increases came from pedestrians and bicyclist, Acadia has seen the usage of cell phones and texting as another cause of serious accidents. I was personally rear ended due to someone being distracted. This isn't just a business thing; this touches our families.

I'm proud to say that "The Roberts Agency" put together the Home Builders Insurance Program 20 years ago to help the Residential Construction Industry. We are working towards our 3rd decade... I see a bright future that will continue for our children and grandchildren.

Thanks again for being part of this team, and feel free to recommend our program to other builders and remodelers. Together we are making a difference, building communities one homeowner at a time. ☐

OUR COMMITMENT TO THE BUILDING INDUSTRY IS WITHOUT COMPROMISE.

For years, homebuilders throughout the region have turned to Savings Bank of Danbury to help turn their visions into reality. And in that time, uncertain economic conditions and fluctuating markets have never stopped us from providing essential lending and financial services.



- Commercial Construction and Development Financing
- Speculative Lending
- Commercial Mortgages
- Small Business Loans
- SBA Preferred Lender
- Commercial Cash Management Services

It's all part of our dedication to offering Connecticut homebuilders financing with consistency – and banking without compromise.

To learn more, call **Stephani Hayes** at 203-575-3558.



**Savings Bank
of Danbury**



MEMBER FDIC

www.SBDanbury.com | 203-731-5442

Housing Affordability Continues Upward Momentum in H1 2016

The continuing trends of increasing unit sales and decreasing sales price point to a market that's gaining confidence

By John Tarducci, MIRM, Senior Vice President, New Homes Division – William Raveis Real Estate, Mortgage & Insurance



As we enter the second half of 2016, the housing market in Connecticut, and across the United States, has continued its steady climb. In the state of Connecticut, Unit Sales have increased in the first half of 2016, rising 14.3 percent for single-family homes and 7.2 percent in condominiums, while Average Sales Price has continued to decline, down 6.8 percent and 4.7 percent, respectively. In Q2 2016, Nielsen reported that U.S. Consumer Confidence had held steady at 113, up from 110 in the previous quarter, and up from 101 in Q2 2015.

Soaring consumer confidence, combined with a strengthening housing market make for an attractive market for builders. According to the New York Times, builders across the country have started work on 1 million homes a year every month since April 2015, more than doubling from a low of 478,000 in 2009. This increased number of housing starts combined with falling average sales price hint at a supply being built at the lower end of the housing market, making for attractive entry-homes for younger buyers.

Total Number of New Housing Permits Dips in First Half of 2016

In H1 2016, as compared to H1 2015, the total number of housing permits dropped slightly, down 9.15 percent. This followed a strong Q1, where total permits increased 28.8 percent year-over-year. The most significant decline came with 5+ Unit permits, which fell from 1,411 in 2015 to 1,190 in 2016—an overall decline of 15.66 percent in the largest contributing segment to over-

State of Connecticut Housing Permits Issued – 104 municipalities reporting. First Six Months – 2016 vs. 2015

2016 vs. 2015 – County by County – Permits Issued First Six Month Comparison with only 104 municipalities reporting

County	2016 Total	2015 Total	% Diff
Fairfield	842	1285	-34.47%
Hartford	643	443	45.15%
Litchfield	5	3	66.67%
Middlesex	118	102	15.69%
New Haven	278	372	-25.27%
New London	75	65	15.38%
Tolland	237	147	61.22%
Windham	7	10	-30.00%
Total	2205	2427	-9.15

Data Source: US Census Compiled by DECD Research

January to June – Year over year: 2014, 2015 and 2016

2014	Total Units	1-Unit	2-Units	3-4 Units	5+ Units
Jan-14	533	194	6	0	333
Feb-14	171	146	2	0	23
Mar-14	249	162	8	0	79
Apr-14	336	221	6	4	105
May-14	424	203	22	48	151
Jun-14	777	219	2	24	532

Total 2014	2,490	1,145	46	76	1,223
Share of YTD total	100.0%	46.0%	1.9%	3.1%	49.1%

2015	Total Units	1-Unit	2-Units	3-4 Units	5+ Units
Jan-15	255	107	6	3	139
Feb-15	116	75	4	7	30
Mar-15	474	178	6	7	283
Apr-15	334	176	10	6	142
May-15	740	203	8	10	519
Jun-15	508	193	6	11	298

Total 2015	2,427	932	40	44	1,411
Share of YTD total	100.0%	40.0%	1.5%	2.0%	57.0%

2016	Total Units	1-Unit	2-Units	3-4 Units	5+ Units
Jan-16	145	100	0	3	42
Feb-16	412	105	4	3	300
Mar-16	531	219	2	0	310
Apr-16	299	147	6	0	146
May-16	350	153	8	7	182
Jun-16	468	219	30	9	210

Total 2016	2,205	943	50	22	1,190
Share of YTD total	100.0%	42.8%	2.3%	1.0%	54.0%

January to June Year-To-Date Comparison

	2014	2015	2016	% Change
Total Units	2,490	2,427	2,205	-9.2%
1-Unit	1,145	932	943	1.2%
2-Units	46	40	50	25.0%
3-4 Units	76	44	22	-50.0%
5+ Units	1,223	1,411	1,190	-15.7%
Total	2,490	2,427	2,205	-9.2%

(continued)

Invite your clients to take a test drive at Clarke.
For more on our builder programs, call Joe Tanguay at 800-842-5275 x225.



YOU'VE NEVER TAKEN A TEST DRIVE LIKE THIS.

0° to 450° faster than ever!

Would you ever consider investing in an automobile without a test drive?

Then why purchase high-performance appliances without first testing them? Try the intensity and speed of a Wolf gas broiler. Experience the Wolf Convection Steam Oven cooking a dozen eggs in the carton, rejuvenating leftovers and taking a meal from freezer to table in 30 minutes. Witness the power of Wolf induction cooking. You can see and use more models of Sub-Zero and Wolf here than anywhere else in New England. You'll never drive anything else after this test drive. Incomparable.



CLARKE

SUB-ZERO WOLF

New England's Official Sub-Zero & Wolf Showroom and Test Kitchen

Visit us online, stop by to browse or call today to arrange a test drive. South Norwalk • 800-845-8247 • wolftestdrive.com

Housing Affordability Continues Upward Momentum in H1 2016

(continued)

all permit totals. By comparison, in Q1 2016, 5+ Unit permits increased 44.25 percent over 2015 levels. Multi-family units also took a hit in the 3-4 Unit Segment, with permit totals falling from 44 in H1 2015 to 22 in H1 2016. However, there were increases to be seen in the first half of the year—1-Unit permits grew by 1.2 percent and 2-Unit permits rose by 25 percent.

On a county-by-county basis, several counties experienced substantial growth in total permits, despite the overall decline, with Tolland County at 61.22 percent, Litchfield County at 66.67 percent, Hartford County at 45.15 percent, New London County at 15.38 percent and Middlesex County at 15.69 percent. However, several counties also saw declines, with Fairfield County at -34.47 percent, New Haven County at -25.27 percent and Windham County at -30 percent.

Single-Family Home Sales

In the state of Connecticut, the close of H1 2016 saw an increase in home sales, with totals rising 14.3 percent, from 13,421 in H1 2015 to 15,338 in H1 2016. On a county-by-county level, all counties experienced increases, including: Windham County at 30.3 percent, Hartford County at 19.8 percent, Tolland County at 18.1 percent, New London County at 18 percent, Middlesex County at 16.8 percent, New Haven County at 13.8 percent, Litchfield County at 11.7 percent and Fairfield County at 5.8 percent.

Average Sales Price for the state of Connecticut finished H1 2016 6.8 percent below H1 2015 levels, decreasing from \$403,107 to \$375,567 and continuing the downward trend of home prices in the state. Most counties experienced a decrease in Average Sales Price, including: 7.8 percent in Fairfield County, 4.7 percent in Litchfield County, 4 percent in New London

County, and 2.6 percent in Middlesex County. However, Average Sales Price increased slightly elsewhere, including: 2.6 percent in Tolland County, 1.9 percent in Hartford County, 1 percent in Windham County and 0.3 percent in New Haven County.

Average List Price increased 8.3 percent in H1 2016, Months of Supply fell 12.5 percent over H1 2015 levels and Price Per Square Foot decreased 4.7 percent.

Connecticut Condominium Sales on the Rise

In H1 2016, as compared to H1 2015, condominium sales saw a 7.2 percent increase, rising from 3,515 to 3,767. Most counties saw an increase in Units Sold, including: Windham County at 32.4 percent, Middlesex County at 16.5 percent, Litchfield County at 15 percent, Hartford County at 9.3 percent, New Haven County at 8 percent, Fairfield County at 4.2 percent and New London County at 1.6 percent. The only county to not experience gains was Tolland County, where Unit Sales fell 7.1 percent.

Additionally, Average Sales Price of condominiums decreased slightly overall, falling 4.7 percent from \$222,209 in H1 2015 to \$211,769 in H1 2016. Declining prices were seen in New London County at 5.9 percent, Fairfield County at 5.6 percent, Hartford County at 3.8 percent, New Haven County at 1.5 percent, Litchfield County at 0.9 percent and Windham County at 0.1 percent. Increases were seen in Middlesex County, where prices rose 4.3 percent and Tolland County where they rose 2.8 percent.

Average List Price for condominiums in the state of Connecticut increased 6.7 percent in H1 2016, Months of Supply decreased 5 percent and Price per Square Foot decreased 2.6 percent.

First Six Months – 2016 vs. 2015 Single Family Marketplace

County	Number Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Months of Supply		% Inc. / Dec.	Price per SF		% Inc. / Dec.
	2016	2015		2016	2015		2016	2015		2016	2015		2016	2015	
Fairfield	3,819	3,608	5.80%	\$742,566	\$805,741	-7.80%	\$1,376,288	\$1,299,725	5.90%	8.70	8.80	-0.40%	\$295	\$311	-5.00%
Hartford	3,891	3,248	19.80%	\$256,413	\$251,746	1.90%	\$345,604	\$326,970	5.70%	5.60	6.50	-14.60%	\$133	\$133	0.10%
Litchfield	942	843	11.70%	\$285,060	\$299,060	-4.70%	\$570,021	\$541,539	5.30%	11.00	12.90	-14.40%	\$147	\$151	-3.00%
Middlesex	897	768	16.80%	\$304,766	\$312,911	-2.60%	\$450,185	\$458,698	-1.90%	8.20	10.00	-18.60%	\$155	\$159	-2.70%
New Haven	3,148	2,767	13.80%	\$251,878	\$251,118	0.30%	\$378,780	\$357,557	5.90%	7.20	8.50	-16.00%	\$139	\$137	1.30%
New London	1,346	1,141	18.00%	\$238,282	\$248,292	-4.00%	\$392,310	\$370,084	6.00%	7.90	9.30	-14.90%	\$135	\$135	0.30%
Tolland	658	557	18.10%	\$234,778	\$228,719	2.60%	\$303,815	\$304,682	-0.30%	7.00	8.70	-18.90%	\$123	\$124	-0.60%
Windham	637	489	30.30%	\$179,847	\$178,048	1.00%	\$275,874	\$266,428	3.50%	6.10	8.70	-30.00%	\$105	\$103	2.10%
Statewide Stats	15,338	13,421	14.30%	\$375,567	\$403,107	-6.80%	\$679,359	\$627,130	8.30%	7.50	8.50	-12.50%	\$185	\$194	-4.70%

(continued)



FORDHAM MARBLE
— SINCE 1905

Kitchen, Bath, and Home Design Showroom



*Simply the
Best*

*"Creating Excellence through Experience"
Since 1905*

203 348 5088 | www.FordhamMarble.com

21 Fairfield Ave., Stamford, CT 06902

Housing Affordability Continues Upward Momentum in H1 2016

(continued)

First Six Months – 2016 vs. 2015 Condominium Marketplace

County	Number Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Months of Supply		% Inc. / Dec.	Price per SF		% Inc. / Dec.
	2016	2015		2016	2015		2016	2015		2016	2015		2016	2015	
Fairfield	1,231	1,181	4.20%	\$320,817	\$340,006	-5.60%	\$442,838	\$410,377	7.90%	6.80	7.00	-2.90%	\$234	\$240	-2.30%
Hartford	972	889	9.30%	\$165,505	\$172,071	-3.80%	\$204,342	\$201,568	1.40%	6.20	6.30	-2.00%	\$125	\$128	-2.50%
Litchfield	138	120	15.00%	\$125,356	\$126,457	-0.90%	\$178,722	\$163,294	9.40%	9.90	13.30	-25.70%	\$101	\$101	-0.40%
Middlesex	184	158	16.50%	\$169,229	\$162,257	4.30%	\$220,928	\$234,460	-5.80%	6.80	9.50	-28.00%	\$129	\$125	3.10%
New Haven	915	847	8.00%	\$154,668	\$157,071	-1.50%	\$213,874	\$188,146	13.70%	7.60	7.70	-1.10%	\$123	\$124	-0.60%
New London	190	187	1.60%	\$159,251	\$169,196	-5.90%	\$234,513	\$228,977	2.40%	9.20	9.20	-0.60%	\$127	\$134	-4.80%
Tolland	92	99	-7.10%	\$170,053	\$165,445	2.80%	\$200,337	\$191,103	4.80%	9.20	9.90	-7.00%	\$129	\$123	5.10%
Windham	45	34	32.40%	\$134,044	\$134,213	-0.10%	\$162,000	\$147,802	9.60%	9.40	10.20	-7.50%	\$105	\$99	5.80%
Statewide Stats	3,767	3,515	7.20%	\$211,769	\$222,209	-4.70%	\$281,306	\$263,650	6.70%	7.20	7.60	-5.00%	\$161	\$165	-2.60%

Forget Millennials: Sharers Are the Generation to Watch

In today's housing market, Millennials are given a bad reputation: they're spending too long living with mom and dad, they aren't buying homes, they're being priced out of rentals, etc. However, a small subsection of Millennials, dubbed the Sharers by John Burns Real Estate Consulting (JBREC) and defined as someone born in the 1980s who is currently between 26-33, could be the key to revitalizing the housing market. In 2015, the Sharers "headed 18.8 million households in the US, including 7.4 million owned homes and 11.4 million rented homes," according to JBREC.

How do builders appeal to these individuals? By building affordable starter-homes in expensive markets. While it may seem counterintuitive, many members of this Sharer generation aren't looking for a home to spend the rest of their lives in, they're looking for a true starter home—something modest enough to help offset ever-higher-creeping rents but a home they can call their own. To accomplish this goal, builders should look for smaller square-footages in high-density detached units. JBREC also suggests that for families in this subset, three-story homes can actually work well, when done properly. The key is to stick to open floor plans that let in light. The most important thing they've found is to incorporate private outdoor space—whether in the form of a backyard, or a rooftop patio.

Size Matters in New Home Development

New data from the US Census' Survey of Construction (SOC) found that 10 percent of single-family home starts from 2015 have 2 or less bedrooms, 43 percent have 3 bedrooms, 36 percent have 4 bedrooms, and 11 percent have 5 or more bedrooms. While historically 3 bedroom homes have the most common type of housing start, their share has started to decline, from 54

percent in 2009 to 43 percent in 2015. In comparison, shares of homes with 4 bedrooms increased from 29 percent in 2009 to 36 percent in 2015, while homes with 5+ bedrooms increased from 6 percent in 2009 to 11 percent in 2015.

The SOC also found that more homes are being started with larger areas designated for finished basements—this space has increased from 65 square feet in 2009 to 96 square feet in 2015, on average. With or without a finished basement area, the average size of a new home has increased consistently, from 2,438 square feet in 2009 to 2,687 square feet in 2015. However, the end of 2015 could also be the end of homes trending toward larger spaces—the first half of 2016 has seen slight declines in average square footage of new housing starts, indicating that builders may be working on more homes for first-time buyers.

Housing Affordability on the Rise

Halfway through 2016, housing affordability continues to dominate the story of the U.S. housing market. According to the National Association of REALTORS®, nationwide, a buyer making a median family income (\$68,603) and purchasing a median priced single-family home (\$228,950) will have a monthly mortgage payment that is 14 percent of their total income. This is down from 15.3 percent in 2015, and can be contributed mostly to raising median incomes, but also to lower interest rates. In 2015, the average mortgage interest rate was 4.03 percent, and in H1 2016 is down to 3.93 percent, nationally.

As we continue to see housing affordability make positive gains, it will follow that more and more buyers will enter the market, leading the more unit sales. This trend will only continue as more first-time homebuyer-friendly housing starts are completed and placed on the market, incentivizing Millennials and Sharers to enter the housing market for the first time. □



WBCH@RAVEIS.COM

Now Available from HOBI Award Winning Bluewater Home Builders

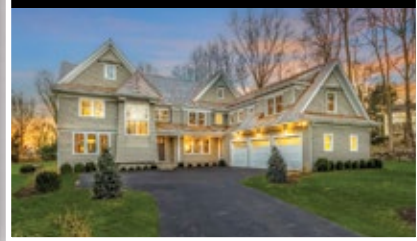
32 MAYFLOWER PKWY, WESTPORT



15 BUENA VISTA DRIVE, WESTPORT



37 HIGH POINT ROAD, WESTPORT



Coming Soon from Bluewater Home Builders

41 BURNHAM HILL, WESTPORT



11 ELMWOOD ROAD, WESTPORT



42 BURNHAM HILL, WESTPORT



Also Available from Westport Beach (+) Country Homes

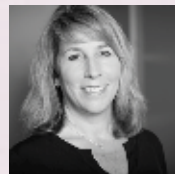
422 MOREHOUSE ROAD, WESTPORT



5 OVERVIEW DRIVE, EASTON



6 BRIANNA DRIVE, WESTPORT



- New Construction and Luxury Home Specialists
- Experienced Team Dedicated to Our Customers' Real Estate Needs

- Serving All of Fairfield County
- Member of William Raveis Chairman's Elite Club

WILLIAM RAVEIS

— REAL ESTATE • MORTGAGE • INSURANCE —

47 Riverside Avenue Westport CT 06880

203-856-7479

WWW.WESTPORTCTREALTY.COM

Fairfield County HBRA NEWS



"We couldn't have asked for a better day! The weather was amazing and the 125 golfers who took to the links were treated to hand rolled cigars, an oyster/clam/ shrimp bar on the course, giveaways, and course games."

– Gina Calabro,
Fairfield County HBRA



The Plumbing Works crew



Rings End foursome

A 2nd Rings End foursome



Ridgefield Supply foursome



Sunshine Floor Supplies four-some



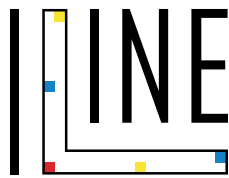
Propane Pete Battaglio & Hocon Gas team



Clarke Distributors foursome

That evening, one hundred and sixty members and guests attended the awards dinner that included a silent raffle and a 50/50 drawing.

(continued)



ILINE Moulding Collection



House in Connecticut
Joeb Moore, Architect
Photo © David Sundberg/Esto

The ILINE Collection is a comprehensive moulding program that offers a fresh pallet of new and vibrant profiles that will be an enhancement to any interior space. These profiles are divided into categories based upon their specific application.

In-Stock and Ready for Prompt Delivery

Our 100,000-square-foot millwork distribution center, located in Bethel, CT, stocks all of the ILINE Collection moulding profiles. All of the ILINE profiles are produced from a solid poplar substrate with a machine applied water based low VOC primer. This process allows for greater stability of the ILINE product and less interior acclimation time prior to installation.



→ Get ILINE for your next project

Please contact us for sales information
and a complete ILINE Catalog.

184 South Water Street
Greenwich, CT 06830
Tel 203 531 8050
Tel 914 939 2500
Fax 203 531 8669

ILINE Collection is a division of Interstate + Lakeland Lumber.
For more information please visit www.interstatelumber.com or www.lakelandlumber.com.



Congratulations to the winning golf teams: 1st Place – DeRosa Builders, 2nd Place – Shoreline Painting, 3rd Place – City Carting & Recycling! Photos by Sandro DeCarvalho Photography

2016 Clambake at Fairfield Beach

The weather was in our favor on September 7th as we held the 2nd Clambake/BBQ at the Beach. The event this year was at the Jackie Durrell Pavilion in Fairfield. Sponsored by Marlin Electric and Gold Coast Property Maintenance, and catered by Tilden Seafood, the 100+ attendees enjoyed a raw bar of mussels, clams, and shrimp, and a dinner of lobster, clams, mussels, potatoes, corn on the cob and hamburgers. The big winner of the night of \$1,250 was Rebecca St. Germain from DiMatteo Group, the winner of the membership raffle. Pella sponsored this month's raffle installment.



HBRA Seminars: Online Marketing – Strategies and Tools for an Effective Online Presence



Thanks to David Fischer of Solutions for Growth – Online Marketing: Strategies and Tools for an Effective Online Presence speaker. Thanks to Ring's End for hosting the well-attended seminar. ☐

HBRA Central CT News



On September 29th, at the Bond ballroom in Hartford, the HBRA of Central CT recognized members who are doing exceptional work in their business, in the community and for the Association.

Congratulations to Our 2016 Award Winners



Builder of the Year

Jarrett Kravitz
Advantage Contracting

Remodeler of the Year

Russ Liljedahl
Liljedahl Brothers Inc.

Associate of the Year

Valley & Aetna Building Products

HBRA Hall of Fame Inductee

Bill Aman

President's Awards

David Gold
Chip Poehnert
Glenn Wandy
Ron Christensen

NAHB Awards Eric Person Executive Officer of the Year

HBRA of Central CT CEO recognized nationally

Eric Person, CEO of the Home Builders & Remodelers Association of Central Connecticut, was honored as the Executive Officer of the Year by the National Association of Home Builders (NAHB) Executive Officers Council (EOC).



L-R NAHB Chairman Ed Brady, 2nd Vice-Chairman Randy Noel, EO of the Year, Eric Person & 3rd Vice-Chairman Greg Ugalde

The award was presented at the annual Association Leadership Institute in San Antonio, TX. This award honors a dedicated Executive Officer (EO) whose actions, commitments and accomplishments in a single year have been truly exceptional. In addition, the EO promoted the goals of the EOC and assisted in the advancement of his or her peers. The award is in memory of Gary Komarow, former chief legal counsel of NAHB and a very dear friend of the EOC.

Person was noted for his innovation, determination and dedication leading the Home Builders & Remodelers Association of Central Connecticut, not only in recent years, but during the severe economic recession in the housing industry. The award highlighted his ability to bring groups of differing opinions together, particularly during a merger he coordinated with the Home Builders & Remodelers Association of New Haven County.

Person has introduced new programs and services for members, as the economy has changed. He has made the organization financially stable and secure, and continues to develop new financial resources. The HBRA of Central Connecticut produces the Connecticut Home & Remodeling Show at the Connecticut Convention Center. During the past year, the Association has experienced the largest growth in exhibitors and generated record profits for the annual Show. He was also recognized for the creation and management of the HBRA of Central CT philanthropic subsidiary.

"I was very surprised and humbled to be recognized for this very prestigious award and recognition", said Person. "It is especially meaningful that my peers have chosen me to be honored in this way."

The Home Builders & Remodelers Association of Central Connecticut's 400 member companies include home builders, remodelers, developers, trade contractors, suppliers and related industry professionals based in Hartford, New Haven, Tolland and Middlesex Counties of Connecticut.

Person was chosen out of more than 700 local association leaders nation-wide for this recognition. He is also the recipient of the NAHB Leadership Award and the 2002 Hartford Business Journal's 40 Under Forty Award. He is currently on the Board of Directors of the National Executive Officers Council, and serves as the Council's Secretary. ☐



Builder: Seven Custom Homes, Austin, TX

YOUR REPUTATION STANDS ON A NAME

So Does Ours

Generation after generation, Marvin Windows and Doors has built our reputation through dedication – the same dedication you build into every home. Together, we share a commitment to design, personal attention and the unparalleled ability to customize. As partners, we both draw from these strengths, to build a reputation that can be shared.



Along the Coast & Southwestern Connecticut

BRANFORD, CT • BETHEL, CT • DARIEN, CT • NIAN TIC, CT

NEW MILFORD, CT • NORWALK, CT • WILTON, CT • LEWISBORO, NY

800.390.1000 RingsEnd.com

We've Renovated Our Unionville Showroom Just for You!

Visit us today and discover your single solution for kitchen design and installation.



Cabinets ■ Countertops ■ Windows ■ Doors ■ Trim ■ Installation

Why choose Sanford & Hawley for your kitchen project?

- 133 Years in Business
- Fifth Generation Family Owned
- Experienced Design Team
- Brand Products You Can Trust
- Licensed and Insured Installation Team

Sanford & Hawley, Inc.

QUALITY BUILDING MATERIALS SINCE 1884

1790 Farmington Avenue, Unionville

860.673.3213 • www.sanhaw.com

M-F: 7:00 am – 4:30 pm • Sat: 7:30 am – 12:00pm