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The Magazine of the Home Builders & Remodelers Association of Connecticut

Fall 2017

Interactive Digital Edition



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On the cover - An exquisite neo classic outdoor living environment created by Doron Sabag of Sound Beach Partners with landscape design by Doron and Paul Harris of Cole Harris. This year's winning homes embrace the outdoors as never before. Photo courtesy of Paul Warchol.

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From the desk of Peter J. Fusaro



Congratulations to all the builders and suppliers who won 2017 HOBI Awards!

This year marks the 24th annual HOBI's sponsored by the HBRA of Connecticut, and it is gratifying to see the outstanding caliber of housing our members continue to deliver in good times and bad.

Special thanks to HOBI Awards creator and producer for 24 years, Joanne Carroll, and event director for 10 years, Joanne Hoernner.



The HOBI Awards is the biggest builder awards event in the country, and this year once again, we had record attendance at the Wednesday November 15th HOBI Dinner.

The 15th Annual Fiano Family Golf Classic was held in July, and George LaCava, co-chairman, Bob Hanbury, and their committee, pulled off another amazingly successful BUILD PAC fundraiser. This event continues to be the largest single BUILD PAC fundraiser in the country!

However, the \$53,340 raised, represents only 40 of our members! If every member of the HBRA gave just \$25 to BUILD PAC or to our critically important state Housing Defense Fund, we would be able to do so much more to move legislation both nationally and right here in Connecticut. Please see the feature article in this issue, and contact George LaCava at george@trilacon.com to contribute to BUILD PAC or Bill Ethier at bethier@hbact.org to contribute to the state Housing Defense Fund.

Special thanks to Bob Hanbury for his years long commitment serving on the CT Codes and Standards Committee and as co-chair of the Fiano Family Golf Classic. Happy Retirement, Bob!

Happy 92nd Birthday to Larry Fiano, the founder and chairman for 13 years of the Fiano Family Golf Classic, which was renamed in his honor!

Congratulations to Eric Person on his appointment as President of the NAHB Executive Officers Council and to Gina Calabro for her national recognition as New EO of the Year. (See article in this issue.)

Thank you, Bill Ferrigno, for building the 2017 HBRA House of the Year in Avon. (Please see House of Year article in this issue.)

This is the second time Bill has stepped up to build a House of the Year for our state association. The proceeds of the 2017 House of the Year, after expenses, will go to the Housing Defense Fund, and Bill Ferrigno is HDF Chairman. The Housing Defense Fund was set up last year to empower our HBRA's legislative, regulatory and legal advocacy efforts in Connecticut.

Please make a CONTRIBUTION TODAY!

There is no more important commitment a builder can make, given the negative business and regulatory climate in Connecticut. The cost of regulation is choking the life out of our housing industry. If we don't become activists in this fight for sensible codes and regulation, our industry will slowly die. Please contact HBRA CEO, Bill Ethier bethier@hbact.org or Housing Defense Fund Chairman Bill Ferrigno at bill@sunlightconstruction.com to learn more about HDF and to contribute.

Finally, continued education is a requisite for success, and there is no better educational event than the International Builders Show with its hundreds of exhibits and seminars. The 2018 IBS will take place in Orlando, Florida on January 9-11. Go to www.buildersshow.com or your local HBRA for information. I hope to see you all there!

All the best,
Peter J Fusaro
CGP,CGB,CAPS,GMB,MCGP
Chairman & President HBRA of CT

2017 HOBI Awards Trends



Our cover features an exquisite neo classical outdoor living environment created by Doron Sabag of Sound Beach Partners with landscape design by Doron and Paul Harris of Cole Harris. Madonna granite terraced planters surround the fresh water spa and Olympian size pool of this winning custom home in Riverside. A granite walkway leads to the stunning pool house with granite fireplace and living roof of perennials.

This year's winning homes embrace the outdoors as never before. They feature walls of charcoal framed glass doors that fold open to bring the outdoors in.



Back Country RAM bath



Sound Beach barn door



Sound Beach living room



Hertz Construction breezeway

Glass enclosed breezeways & open tread stairs inside, and outside - roof decks take advantage of spectacular views, and fireplaces add warmth and enjoyment. Hot tubs, infinity pools, firepits and water features are plentiful.



Bluewater Home Builders roof deck with fireplace



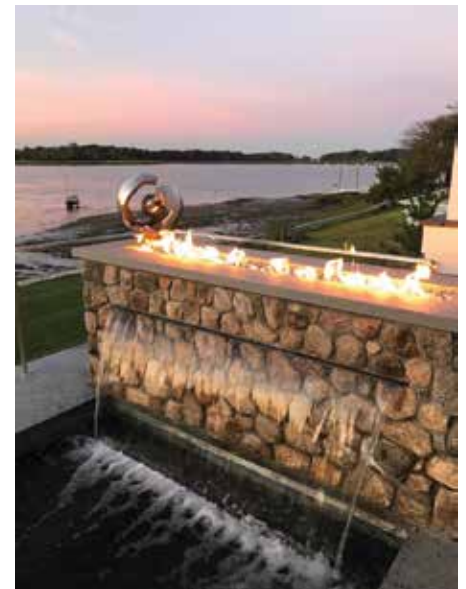
Sound Beach Kitchen

Inside their homes, this year's winning builders used low profile drywall detailing on ceilings and trim work, flat panel cabinetry with linen finish, quartz counters and floating shelves. We saw faux finishes over wood stain to give it an aged look, and matte finishes on rift sawn floors. In bathrooms, tiled floors were seamless with infinity drains and light wells in the shower. Walls and floors were covered in marble slab or large format porcelain tile.



Back Country RAM bunk beds

Bunk beds are in vogue, and sliding barn doors have morphed from reclaimed wood to anodized metal and frosted glass, and they are being creatively utilized for everything from patio entries and walk-in closets to window shutters.



Karp Associates fire pit water feature

Joanne Carroll

HOBI Awards Producer
Editor, Connecticut Builder



A Home Jarrett Kravitz Renovated for Himself Turns into a Marketing Home Run for his Company

When Central CT HBRA Builder of the Year, Jarrett Kravitz shows clients, and other builders the 2,500 sf home he renovated for he and his wife, they are blown away by the attention to detail and creativity of this young builder and master carpenter.

My wife and I chose to undertake this renovation in Clinton because we both work crazy hours and want to enjoy what little spare time we have near the shore.

The two of us saw enormous potential in a rundown antique home, so we went for it!

Of course, I really wanted it to be a showcase for my company as well!

The three bedroom, three bath, circa 1846 farmhouse on Waterside Lane in Clinton, is a block from Long Island Sound, so Jarrett used exterior building materials that are designed for maximum longevity, while still preserving the historic character of the home - James Hardie clapboard siding, extensive exterior Kleeer PVC trim detailing, copper roofing, standing seam painted metal roofing, composite lower porch decking, and Ipe upper porch decking. Energy-efficient Marvin windows and doors, supplied by Miners Inc., flood the interior space with natural light.

This project was a complete gut, restructure, and remodel. Although Jarrett did splurge on a few items, most of the fine craftsmanship evident in the wood-working and built-ins is duplicated in all of Advantage Contracting homes. Yet the creative details and historic touches in his own home have made it a great marketing tool for his company.



Exterior Details:

A wrap around porch was added, featuring a vaulted bead board ceiling, Klear Coastal series PVC decking, and an Ipe upper sun deck on a floating composite sleeper system. \$18,000

Architectural fiberglass gutters look like old wood gutters and an integrated two piece PVC crown below, makes the gutters look like they are part of the crown molding. An Ipe bullnose molding around the lower porch accents the ceiling.

The Basement is an essential space to consider when building super energy efficient and air tight antique homes because moisture permeates through the old

foundation walls. In place of a dehumidifier, Jarrett made the basement part of the conditioned space of the home.

Lowering the existing dirt floor 24" to create 8 ft. ceiling clearance - \$7,500

This home is 2,500 SF on the 1st and 2nd floors, so Jarrett chose to splurge on the basement level, because it adds considerable value as additional dry storage and future living space. The original basement had very low 6' ceilings so Jarrett decided to increase the ceiling height to 8 feet.

"Six of us spent 7 days shoveling dirt into 5 gallon buckets, and hauling it up a steep set of stairs, because there was no room for a conveyor or equipment.

The large boulders in the floor had to be drilled, and a rock breaking chemical agent poured into the holes to fracture the remaining rock into manageable sized pieces for removal. We filled 3 full triaxles during this process of lowering the floor."



"Once the floor was lowered, we added 4" of rigid XPS insulation (R20, and clipped two zones of radiant heat to the top of the foam. The basement now has a new concrete floor with two zones of radiant heat, 8' high ceilings, closed cell foam on exterior walls, and is ready to be finished as future living space."



(continued)

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A Home Jarrett Kravitz Renovated for Himself Turns into a Marketing Home Run for his Company



Advantage Jarrett Kravitz

HVAC System:

A two zone hydro-air system was installed in the home with ECM air handlers, fresh air system, and high efficiency AC condensers. Through air sealing and insulation, Jarrett's 1840's farm house hit a HERS rating of 57 without any renewable sources. The blower door score was an incredible 1.6.

Mudroom/Laundry/Downstairs Bathroom Area:

All three rooms are tiled with a continuous Schluter Ditra membrane and wide plank porcelain tile that looks like driftwood. "We chose to use Riamondi leveling spacers to ensure each tile is perfectly flat and aligned with the next. Tile joints are so flat that you can slide a quarter across the floor."

The downstairs bathroom has a large walk-in shower with Moroccan accent tile and Mexican hand crafted subway tile from Tile America. The vanity was crafted from an antique table, and features an oval concrete vessel sink that has been partially recessed into the countertop.



The Kohler Purist wall faucet is mounted in a reclaimed chestnut mirror Advantage Contracting built.



Foam on Stairs: After beefing up the main stair supports for the original stairs, Jarrett decided to spray the underside of the stairs with 2" of closed cell foam to lock the entire assembly together and prevent squeaks in the future. "It only cost \$150 and was money well spent."



Advantage Schluter Ditra membrane prep



Advantage plank tiles

(continued)



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A Home Jarrett Kravitz Renovated for Himself Turns into a Marketing Home Run for his Company



Kitchen:

All cabinetry is custom built by MJ Martin Woodworking with chamfer edges, reclaimed chestnut accents, and black walnut drawer boxes. Appliances include the new Jenn-Air Pro series 42" fridge with dark grey interior - "Makes all the food pop when you open the fridge", says Jarrett. Countertops are a light grey soapstone, and the island is Carrara marble with a book matched doubled up edge and an electric heat mat under a portion of the island for winter use.

Custom Built-ins:

A corner bench seat was fabricated using reclaimed wormy American chestnut and includes two heavy duty pull out drawers below.

In the master closet Jarrett built a set of triangular soft close, pull out drawers to utilize the space under the walkup attic stairs, as well as a feature wall of open closet shelving made of reclaimed doug fir planks.



(continued)

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A Home Jarrett Kravitz Renovated for Himself Turns into a Marketing Home Run for his Company



Advantage well cover

Splurge Items:

Well in dining room floor - Jarrett chose to make the original 28 ft deep stone water well under the dining room floor a feature by adding LED lighting, a structural glass floor, and adding an antique cast iron grate, picture framed and mortised into the floor. \$1,600

Eyebrow dormer

The dormer was framed with compound curved rafters inside and out. This allowed Advantage Contracting to secure two layers of 1/4" high-flex drywall, tar paper, heavy gauge wire mesh, and apply a three coat Venetian plaster finish to the curved interior ceiling. This splurge transformed an average vaulted ceiling into a stunning feature inside and out. \$16,000



Standing seam metal porch roof

Upgraded wrap around porch roof \$6,400

Porch steps, bluestone patio & firepit –

“During site work, we uncovered an overgrown stone wall along the street with antique granite steps,” Jarrett expalined. “These monster steps were used for our porches, and we splurged by installing a natural cleft bluestone patio and a fire pit built from four enormous slabs of drilled and split granite.” \$7,900

Soon after he and his wife moved in, Jarrett turned his beautifully renovated home into an excellent promotional tool for his company, by entering it in the October Central CT HBRA Parade of Homes. This event dramatically increased his exposure to area realtors, during the weekday realtor bus tour, and then to consumers during the weekend Parade of Homes, which was featured in the Hartford Courant. ■





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Two Connecticut Association Leaders Win National Recognition



L-R HBRA Central CT V.P. of Operations Sheila Leach, NAHB 2nd Vice Chairman Greg Ugalde, HBRAC Director of Admin & Events Joanne Hoerrner & HBRA Central CT CEO Eric Person.

In late August, 700 association executive officers and staff from around the country gathered in Denver, Colorado for their annual conference, and two Connecticut executive officers were recognized for outstanding leadership and achievement.



Eric Person Elected EOC President

Having won national recognition as 2015 Executive Officer of the Year, this year, HBRA of Central CT CEO, Eric Person, was elected EOC (Executive Officer Council) President at this meeting, and he will be installed in Orlando at the 2018 IBS.



Central CT HBRA V.P. Sheila Leach accepting a Development Award for their Code Road Show.



Gina Calabro Honored as New EO of the Year

Gina Calabro, has been a dynamo since joining the association as its executive officer in 2015. Within one year, she had increased membership by 50 percent. The following year, membership increased by an additional 70 percent, with retention at an amazing 83 percent! She has breathed new life into a dormant Associates Council, whose 11 members have taken on a number of creative projects, which have added great value to the association. Last year, Gina's digital news magazine, Building Connections, was recognized with a state HOBI Award.

Gina's most ambitious venture to date, the 1st Fairfield County HBRA Luxury Home Tour, was a resounding success - branding the association, increasing public awareness of its builder and supplier members, and raising \$4,000 for charity. (See summer issue Cover Story)

In June of this year, at their Annual Meeting and Awards Gala, the Fairfield County HBRA recognized Gina's talent, passion and commitment, with the President's Choice Award.



Gina accepting President's Choice award from HBRA Fairfield County President Chris Steiner

It is truly an honor that you have been recognized beyond the borders of the HBRA of Fairfield County. Your commitment and dedication to the HBRA, as Executive Officer, is particularly evident and genuinely appreciated by the members of our Association. However, now your special talents have been saluted by your peers.

— Steven Roth, Chairman Fairfield County HBRA Associates Council



At the time of the conference, Gina was at home recovering from surgery, but her two daughters, Alaina and Victoria, who live in Denver, attended the awards luncheon, and were thrilled and very proud to accept their mother's award. ■

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Builder News

Connecticut's Housing Market Lags Behind Neighbor States

Economic challenges highlight Connecticut's difficulty at digging itself out of losses from the recession

The Wall Street Journal related Connecticut's housing woes on September 19th. According to the story, Connecticut's economy continues to trail its neighbors, and the state's housing market is falling behind.

The contrast between Connecticut and Massachusetts is stark. Home construction permits in Connecticut fell 26% through July 2017 from the same period last year, while Massachusetts permits rose 26% during that time.

Median home sales prices in Connecticut edged up 1% through July 2017 from a year earlier, according to the Warren Group, while Massachusetts sales prices rose 6% during that period.

The travails in Connecticut's housing market highlight the state's difficulty digging itself out of the losses from the recession. Connecticut has regained 78% of the 119,100 jobs it lost during the recession. Every other New England state has recovered 100 percent, and Massachusetts has added more than three times the numbers of jobs it lost during the downturn.

Connecticut's economy has been buffeted by a parade of corporate departures. General Electric Co. left for Boston last year, and Aetna Inc. said this year that it would move its headquarters to New York. Alexion Pharmaceuticals Inc. said that it too would depart for Boston.

Don Klepper-Smith, chief economist for consulting firm DataCore Partners LLC, said the differences between the housing markets in Connecticut and Massachusetts come down to jobs.

"You can't have meaningful traction in the local housing market without traction in the labor market," Mr. Klepper-Smith said.

Some single-family home builders are sitting on the sideline as a result. Kevin Santini, co-owner of Santini Homes, owns land in Ellington in the northeast section of the state, and he's waiting for demand to pick up before starting construction on more single-family homes.

Santini Homes has built about 20 single-family homes over the past decade and instead has focused on the stronger rental market, he said. The company has built about 500 rental units over the past 10 years.

The departures of GE, Aetna and now Alexion have hurt the state's reputation. "I hate to say it, but we are a laughing stock," Kevin Santini said.

There are some bright spots for Connecticut's housing market. More than 19,200 homes were sold through July, an 8% increase over the same time frame in 2016.

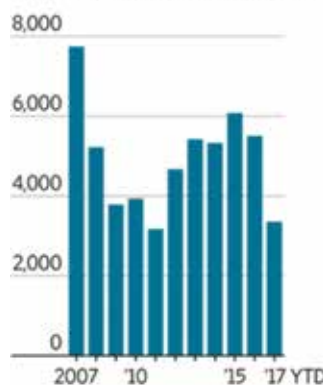
Greenwich market

The high-end market in Greenwich, has also bounced back from 2016. There have been 41 homes priced at \$5 million or more that sold through mid September, a

Sluggish State

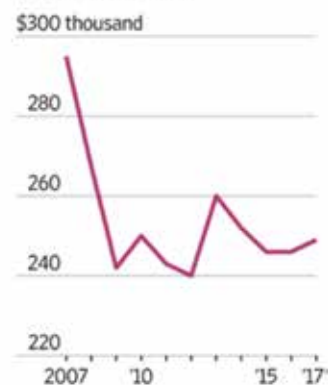
Connecticut's housing market is struggling, with some home builders taking a wait-and-see approach.

Number of new housing units authorized by building permits



As of July Sources: U.S. Census Bureau (units); The Warren Group (price) THE WALL STREET JOURNAL.

Median single-family home sales prices



41% increase over the same time frame last year, according to David Haffner, branch manager for Houlihan Lawrence's Greenwich office.

Median sales prices for the high-end market in Greenwich have reached \$6.25 million, up 1% compared with last year, but still down about 20% from 2010, according to Mr. Haffner.

There are about 600 homes on the market in Greenwich and with that much inventory, buyers can take their time and be choosy on what they bid on, said Haffner. "This is not the type of market where you can fish for a higher price."

(continued)

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Builder News

Connecticut Builders Talk About the Market

Nick Ucello, Ucello Development, East Haddam – I thought Chris Pagliaro's summer issue article on The Cost of Overregulation hit the nail on the head. My subs and I stand around and talk about how hard it is to make money, because the regulations are choking the life out of profit.

I build in Middlesex and new London Counties, where new homes cost \$600,000 - 800,000, so it was refreshing to hear Chris talk about the same problems that are stressing out the multi-million dollar home market in Fairfield County. . .

For example, the new R-49 requires 2X10 construction and spray foam insulation, and the new brace wall code drives up cost. At \$200-250 sf for the house only, new construction comes in at so much more than re-sales that it's no longer affordable for a lot of people. It's a difficult, if not impossible job, to convince homebuyers that the advantages offered by new construction are worth the price.

Peter Sciaretta, Hemingway Construction, Greenwich – On the custom side, we are somewhat insulated, and seem to be keeping our client base. In fact, we are on our 3rd home with some clients. However, in spec building, the \$3-4 million market has declined in lower Fairfield County with the exception of perhaps Greenwich. Wall Street buyers, who had historically chosen Fairfield County, are choosing concierge buildings in Manhattan, because they don't want any commute. The politics and business environment in Connecticut is another big negative, and the final nail in the coffin is baby boomers leaving the state. . .

I served as Chairman of the Stamford



Murphy Brothers seminar

Urban Development Commission for 8 years. I insisted that we meet twice per month, which cut down on the backload of applicants waiting for review, and sped up approvals. Builders understand that time is money, so more of us need to be serving on these town boards.

Kenny Horton, The Horton Group, Guilford – It was a little slow this summer, but we had a closing in early August for \$1.2 million for 2000 sq ft in the Whitfield Building condo building. We have another unit where the buyer connected 2 units, approximately 4,000 sq ft for \$2.5 million. . . We are getting ready to start selling the Leete Building, a 3 ½ story condominium building with the best views of the project. Already have an offer for the 3rd floor for \$1.5 million. That's \$750 per sq ft. We are in the process of adding a pool and a fitness center as amenities.

Liz Koiva, Nordic Builders of Tolland – We are working with several potential custom home clients, who are in the process of selling their existing home, but are leary of crumbling foundations. Hopefully this issue will come to some resolution in the coming year, before it affects the market more. . . Our new townhome complex in Manchester had the first closings this summer and we look forward to increased sales in the coming year. There are definitely buyers east of the river looking for new construction townhomes and condominiums.

They are currently living in the area, and no longer want to rent, are downsizing, or looking to buy for the first time.

Gayle Dennehy By Carrier – In Burlington and Farmington, we have had a 50% increase in new sales YTD vs 2016. Our detached single family home pricing at Washington Farms ranges from \$499,900-\$629,300. Homeowners are staying home more and entertaining friends – so they're opting for a larger deck or patio space for that outdoor firepit! And more of our buyers are customizing their basement spaces, and we have had some ask about rubber tile flooring.

Ryan Fletcher, Fletcher Development, Ridgefield – 2016 Custom Home of the Year winner, Ryan reports that he has been busy this year building several homes with Silver Heights Development. For this year's HOBI Awards, Ryan submitted a 5,800 sf custom home in Darien designed by Robert Cardello.

Murphy Brothers Contracting – Murphy Brothers continues to excel in promoting their company to architects, as well as potential clients. On September 14th, they presented a CE seminar for architects, as well as anyone interested in healthy buildings. Breathe Easy: Design Your Buildings So Your Clients Can discussed the importance of indoor air quality in residential and non-residential building design, & presented by Karla Butterfield, Senior Sustainability

(continued)

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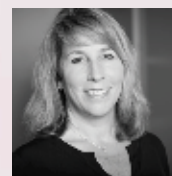
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Builder News

Consultant for Steven Winter Associates.

Apartment Construction Declining

Multifamily starts posted a large decline in July, and on a year-to-date basis, apartment construction is 10% lower than this time in 2016. NAHB forecasts the multifamily market will continue to level off, as the sector finds a balance between supply and demand. The slowing of the apartment market is consistent with recent Census data that show growing demand for owner-occupied housing.

Overpriced Resale Inventory Is Weakening Greenwich Market

Home sales this summer represented deals across town, with a handful in backcountry, one in Belle Haven, several dispersed between Byram, Chickahominy and Indian Harbor, more than 15 in midcountry and nearly 20 between Old Greenwich and Riverside.

Around 20 of the homes sold at the popular price point of between \$1 million and \$2 million with more than 10 sales slotted between \$3 million and \$5 million, and the market topping out just above \$6 million.

In June, the Greenwich market notched records for the most home sales and lowest inventory in a second quarter in more than a decade, prompting cautious optimism among many realtors. July sales numbers dipped when compared to June, but realtors said they believed market conditions would continue to strengthen as sellers come to grips with how to price their homes properly.

In describing the importance of setting accurate list prices, luxury real estate broker Kevin Sneddon, who runs Private Client Realty, points to the difference between the average list price versus aver-

age sale price over the last year. Between August 2016 and 2017, the average list price was nearly \$3 million while homes sold on average for around \$1.8 million, he said.

"That's very powerful," he said. "There's a lot of overpriced inventory in Greenwich and weakening in appreciation for old-world estates."

Changing design tastes and location preferences, combined with buyers viewing homes less like investments following the housing crash, all contribute to "buyers trending prices down," Sneddon said.

The Greenwich housing market will likely follow a similar trajectory to the Hamptons, Sneddon predicted.

"In the Hamptons, there was a lot of product built in the 1970s and '80s that no one wanted. "So prices cascaded down to where they got to land value. Now everyone is buying them and knocking them down to put up new construction."

Already, Greenwich homes are frequently bought by developers, and the trend will continue to grow, he said.

"Eventually, there are no takers, and the price will cascade down until they're at tear-down price."

Greenwich continues to be a buyers' market, and it will probably take years to turn around given the amount of inventory on the market. "It takes a while to turn a big ship around," Sneddon said. "But the market will shake out over the



Greenwich Village Penhouse



Greenwich Village Cottage



Greenwich Village cottage penthouse next few years."

How About This for Creativity & Value

Truly the most unique property in the East Village, this penthouse at 72 East 1st Street is a full floor duplex topped with a custom designed Nantucket style cottage. The prime corner location, unobstructed views of Lower Manhattan through twenty-two windows, two wood burning fireplaces, and low monthlies.

Featuring over 3,000 interior and exterior square feet, a 3 bedroom, 2.5 bathroom duplex occupying the entire fourth and fifth floors and a cottage apartment with a private wraparound terrace. One drawback – it's a walk up to the

(continued)

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Builder News

fourth floor. SOLD for \$3.5 million!!

Big labor problems lead out of state builders to look for labor in CT

Late this summer, CBS was looking for a Connecticut residential project stalled because of a shortage of labor and supplies. There were no takers, because Connecticut does not have the same labor issues that builders in other parts of the country are experiencing. Although, according to Greenwich builder, Anthony DeRosa, Fairfield County has an increasingly competitive labor market, Hartford County has no issue finding labor or supplies, said Chris Nelson. Chris Nelson surveyed the builders in his Builder 20 Club and here's a typical response:

Bill Sager, Sager Family Homes, Seattle WA. – I had framers at \$3.25 sq.ft. 2.5 years ago. Then it went to \$3.75... then \$4.75. I just raised the same crew to \$6. I only did this because a new crew at \$5.50 was stolen right off the job by a competitor paying \$10. I'm told in King County/Seattle they are paying \$12-14. In the next two weeks, I will have 5 houses framed waiting trusses because they are 5 weeks out. No labor anywhere. Framing crew labor is asking 22/hour and getting thrown off the job because they don't know enough! Look for my Craigslist posts in the Connecticut area.

Fundrise Lets Future Buyers Invest In Local Home Construction

Many young adults want a home but cannot afford properties on the market. Fundrise, a creative eFund system, will let them put money toward new construction.

Fast Company reports that Fundrise is being launched in Los Angeles, a market starved for available homes. Public investors can buy \$1,000 worth of shares, which will be used to build new homes in walkable urban neighborhoods.

Fundrise takes advantage of small vacant lots. Money raised through the new eFunds will be invested in land and construction. While the company can't make specific projections, based on the \$50 million offering, it believes that it could build between 250 and 750 new homes over the next five years, working with the crowd of investors to push for zoning changes where needed.

EXTRA • EXTRA • EXTRA



Be Prepared! OSHA Silica Rule Took Effect on Sept. 23

OSHA has determined that a rule is needed to substantially reduce the risk of serious disease from exposure to airborne concentrations of silica dust.

The crystalline silica rule issued in March 2016 is the most far-reaching regulatory initiative ever finalized for construction with an industry-estimated cost of \$5 billion per year — roughly \$4 billion per year more than OSHA estimates. NAHB and the Construction Industry Safety Coalition have requested that OSHA withdraw the rule and talk frankly with the construction industry about a more feasible and economical approach to dealing with the silica hazards.

NAHB's legal challenge on the silica rule is still pending. The case is scheduled to be argued before the court on Sept. 26.

OSHA was scheduled to begin enforcement of the silica rule in construction on Sept. 23rd.

State-run OSHA programs have six months to adopt the federal rule or develop one that is equally effective.

Silica is a component of soil, sand and granite, and occurs in many commonly used building products such as mortar, concrete, bricks, blocks, rocks and stones. It can be disturbed by construction activities ranging from cutting concrete and brick to moving soil around the jobsite.

NAHB's Silica in Construction Toolkit, found at nahb.org/silica, provides background on crystalline silica as well as resources for helping home builders and remodelers comply with the rule.

To learn more about the rule and its requirements, see NAHB's silica toolkit. Information is also available on OSHA's website at www.osha.gov/silica.

For additional information, contact Rob Matuga at 800-368-5242 x8507. ■

15th Annual Fiano Family Golf Classic



Connecticut's Fiano Family Golf Classic leads the nation as

the single most successful event for Build-PAC. The 15th Annual Fiano Family Classic was held on a sunny Monday July 10th, and once again, it was a great success!

A total of 73 golfers played the beautiful TPC River Highlands, Bobby Weed's 18-hole PGA Tour championship golf course in Cromwell. A reception and dinner followed at this unique private club, and \$54,340 was raised for BUILD PAC.

However, it is embarrassing that only 41 out of 750 HBRA members contributed, which equates to a participation level of only 5%.

Defenders of Housing

Your contribution to Build-PAC helps NAHB lobby Congress in support of issues that affect our industry, and 2016 was the 1st year that NAHB endorsed specific candidates, recognizing them as Defenders of Housing. There are 130 Defenders of Housing and 350 candidates who received Build PAC support. Connecticut Representatives Jim Himes and Joe Courtney were endorsed by NAHB.

"Connecticut and Louisiana have a similar population count, but Connecticut has 4,000 housing permits per year and we have 25,000."

- Randy Noel



Connecticut benefits from your Build-PAC contribution, since 50% of all funds raised above our

Build-PAC goal are returned to our CT HBRA to assist in lobbying efforts at the State Capitol.

Connecticut Leadership Breakfast is attended by top NAHB leaders

This year's Leadership Breakfast, held at T.P.C. River Highlands Clubhouse, 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 NAHB 1st Vice-Chairman, Randy Noel, a custom builder from Louisiana and 2nd Vice Chairman, Greg Ugalde, who is president and chief legal officer of T&M Building Co. in CT. Also attending were NAHB BuildPac Trustee & Golf Event Co-Chairman, George La Cava, event Chairman Bob Hanbury, NAHB CT Representative and Alternate BUILD-PAC Trustee, Ken Boynton, NAHB Lobbyist, Lake Coulson, BUILD-PAC Assistant V.P. Meghan Everngam and Lauren Goodwin of NAHB.



Bill Ferrigno & George LaCava



Larry Fiano & HBRA President Pete Fusaro



Sheila Leach & George LaCava



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15th Annual Fiano Family Golf Classic

CT Build PAC Golf Tournament founder and 41 year Gold Key contributor, Larry Fiano, and Tournament Committee Chairman, Bob Hanbury, recognized each tournament sponsor. This was Bob's last tournament before retiring to Florida with his wife,

Connie, and he gave each Golf Committee member a set of handsome, personalized leather coasters. We will miss your amazing industry commitment, your kindness and your infectious smile, Bob.



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1st Place Gross with 63 -
Tony Denorfia & Mark Lovley team

2nd Place



2nd Place gross with 66 -
the Fiano family team

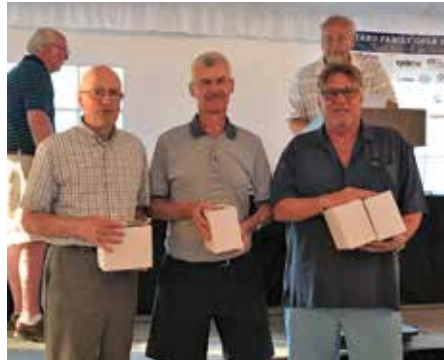
3rd Place



3rd Place Gross with 68 -
Chris Nelson team



1st Place Net with 63



2nd Place Net with 67
Jerry Effren team



3rd Place Net with 68 -
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Sheila Leach - closest to the pin



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Mystic River Building & Point One Architects Hold Workshop on Coastal Building



Mystic River Building Westbrook Custom Home

FEMA regulations are getting complicated . . . and people are getting into trouble. This is because shoreline towns are enforcing regulations that will affect how a home is built and how an older home is remodeled.

Many realtors and inland or out of state architects and builders are not experienced at Connecticut coastal construction, and therefore not prepared to advise a client about the nuances that can dramatically affect the design and cost of building or remodeling a home on the Connecticut shoreline.

Earlier this summer, Connecticut coastal expert, Rick Staub A.I.A. LEED of Point One Architects presented a workshop, hosted by master builder, Nort Wheeler at his Mystic River Building Company headquarters.

The workshop attracted more than 50 area residents and realtors who were preparing to purchase, build or remodel a home in coastal towns.

Rick gave clear and easy to understand guidelines to alert attendees on what to expect, and preempt them from making costly mistakes.



Some Highlights . . .

The all important 50% Rule

If the work you plan to undertake costs 50% or more of the value of your existing house, not including land cost, FEMA regulations apply.



Point One designed waterfront pool house.

Key things to know about the FEMA regulations:

- ▶ Towns are required to adopt FEMA regulations, but they sometimes add their own more stringent rules ex. Greenwich added 1 foot to the FEMA required elevation.
- ▶ Be aware of your town's regulations.
For example, previously, homes needed to meet the 11-foot height mark in order to be insured. The bottom floor, plus mechanicals, needed to be at least that high above sea level in areas denoted as part of the flood plain.
In some locations, particularly close to the beach and south of the Post Road, FEMA's new maps increased required heights by a foot or more. In response, Fairfield has dictated that homes along Fairfield Beach Road to the west of Reef Road be raised to the 15-foot mark. East of Reef will need to meet a 13-foot mark.
- ▶ Learn how to interpret the flood maps to determine your flood zone.

Zoning

Properties developed prior to the implementation of town zoning regulations probably don't meet current zoning requirements. These "Existing Non-Conforming" beach community properties (there are 48,000 of them) require special consideration for new work to be approved by the town.

Flood Insurance Implications

Rick explained how flood insurance is based; whether you will need it; and what parts of a house will be affected. In many instances, insurance companies do not provide coverage along the shore. Homeowners have been left scrambling after construction to find a carrier to cover them, and the cost of this coverage is much higher than they are used to paying inland.

Design

Rick gave a primer on VIEWS Sun + light, DURABLE BUILDING MATERIALS, the importance of HOME ACCESS with an elevated home and COST.

He ended the presentation with this caveat:

"Building and renovating on the coast gets pricey, but good coastal designers know this, and are constantly looking for ways to design more efficiently and protect their client's investment."

The workshop was advertised in The New London Day and was a great marketing tool for both Point One Architects and Mystic River Building Company. ■

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NOTE FROM THE EDITOR: This is a MUST READ article about LUMBER PRICING!

Lumber Market Update

by Frank Sanford, Sanford & Hawley, Inc.
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The lumber and panel markets have continued to move briskly upward since my last update. Prices have gone up steadily except for a small dip in August. Douglas Fir has increased 10.8% while KD SPF has increased 14.6%, keeping Doug Fir's premium over KDSPF at 20%. Meanwhile Plywood was up

19.1% and OSB was up 27.1%. OSB which never declined in August has now increased during twelve of the last fifteen weeks. It was unchanged for three weeks in August.

The Anti-Dumping duty was announced in late June at 6.87%. The collection of the Countervailing Duty (nearly 20%) was stopped in late August, and is suspended until a final duty ruling is published in the Federal Register. This could happen in late November or early December. However with NAFTA being renegotiated at the same time, it is possible that the duties could be dropped altogether. There are rumors that a cap on Canadian exports to the U.S. is under discussion. This could limit Canadian exports to 30% share of the U.S. market.

Lumber price increases are being driven by strong demand nationally, and sharply reduced timber supply in the pacific northwest and British Columbia due to forest fires. The fires in British Columbia have been breaking records this year. Many mill have had to close temporarily due to fire danger, others have closed or curtailed production due to low log supplies. When fire danger is high, forests are closed to logging. At least two mills in Oregon are currently closed due to a lack of logs.

Hurricanes Harvey, Irma and Jose are along with strong demand are driving plywood and OSB prices up. Panels are used to board up structures before a hurricane and immediately afterwards to board up damaged buildings.

Currently mills have 3-5 week order files, this will leave prices moving upward until order files shrink to 1-2 weeks. Fall rains will put out the forest fires. Hurricane demand will taper off with the end of hurricane season. Final rebuilding will add to construction activity for the next several years. We will also have the winter season slow down in construction activity coming. Putting all of this together, prices will likely start to decline by the end of the year. ■

Housing Market is Healthier, But Not for Everyone

The housing market has certainly rebounded from 2008 levels, but not all see the positive benefits

By John Tarducci, MIRM, Senior Vice President, New Development Services, William Raveis Real Estate, Mortgage & Insurance



The housing market that closed the first half of 2017 is the healthiest it has been since 2008.

In the Northeast, and most major metropolitan areas, sales are up and prices are up--good signs of a well-performing industry. But, what if those numbers do not tell the whole story?

According to The State of the Nation's Housing 2017, the annual report from the Joint Center for Housing Studies (JCHS) of Harvard University, they might not. Leading us to believe there is more to our current market than meets the eye.

The report analyzed a number of factors, including total number of cost-burdened and severe cost-burdened renters and homeowners, homeownership stratification and changes in homeownership price. What they ultimately found is interesting, and points to a larger problem in the United States: a stagnation in homeownership. 2016 was the twelfth year in a row in which the homeownership rate was lower than the year prior, and in Q1 2017, the homeownership rate stood at 63.6 percent, the same rate recorded a year prior. And no: the problem is not millennials' love of avocado toast.

Factors Impacting Homeownership

Surging Rents Make Path Difficult

For potential first-time homebuyers, today's rental market places a roadblock in the path to homeownership. Nationally, 48 percent of renters are cost-burdened (spending more than 30 percent of their income on housing), and 26 percent are severely cost-burdened (spending more than 50 percent of their income on housing.)

Those numbers represent significant populations of potential homebuyers who are struggling to pay their landlords each month. Ultimately, that means less disposable income to stash for a down payment, further delaying their household formation.

First-Time Affordability

Increasingly high rents are not the only culprit when looking at low homeownership rates: surging home prices have also had a significant effect. The JCHS report found that, nationally, 45 percent of renters in metro areas can afford monthly payments on a median-priced home in their market. But that drops to less than 10 percent in the high-cost markets in California, the Pacific Northwest, Florida, and the Northeast.

Additionally, home values now average \$575,000 in the 10 fastest-growing metro markets--a price too steep for many looking to make a first-time home purchase. This is coupled with a decline in starter home builds, leaving an entire population of renters priced-out of today's housing market.

Construction Lows

In 2016, 1.7 million units were added nationwide, a 5.6 increase from 2015, and the nation's seventh straight year of gains. This might sound healthy, but we're still adding fewer new homes of any decade since the 1970s. Even more disconcerting for renters? From 2004 to 2015, the JCHS report shows, the number of starter homes dropped from 500,000 units to just 136,000. Ultimately pushing more first-time buyers to rent longer.

The Good News

For builders and Realtors alike there's good news: a large market of potential homebuyers is waiting to get out from under their suffocating rents. By some estimates, including CNN Money, upwards of three million first-time homebuyers have been shut out of the market since its downturn almost a decade ago.

In a recent whitepaper released by the National Association of Realtors, several factors were identified as "hurdles to homeownership." Chief among them? Housing availability and affordability. There's a massive, untapped opportunity for builders to begin refilling the stock of starter homes, which would give young buyers a compelling reason to enter homeownership.

Another reason identified in the whitepaper was lingering risk aversion following the 2008 downturn. Many young buyers experienced parents, friends and family going through foreclosures, or selling their homes at a loss. This left a lasting impression. As an industry, it is extremely important to focus on re-education of first-time homebuyers to make them more comfortable in the market.

Overall, there is potential for a large influx of new buyers onto the market in the coming years, but it will not happen organically. Tangible shifts have to be made in order to coax reluctant, cash-strapped renters to start new households.

H1 2017 By the Numbers

Housing Permits See Decline in First Half of 2017

At the close of the first two quarters of 2017, permits saw a total decline of 27.1 percent, dropping from 2,205 in June 2016 to 1,608 in June 2017.

The most significant decline came in 5+ Unit permits, which fell 46.8 percent, from 1,190 to 633. For 3-4 Unit permits, there was a loss of 27.3 percent, although it is worthwhile to mention that this drop was from just 22 permits in 2016 to 16 in 2017. In 2-Unit permits, numbers fell from 50 to 44, a decline of 12 percent, and 1-Unit permits fell only slightly, 3 percent, from 943 to 915.

(continued)

Great Builders and Great Windows Go Together



Congratulations to Nick Uccello!

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Housing Market is Healthier, But Not for Everyone (continued)

Connecticut Monthly Housing Permits by Type January to June – Year over Year: 2015, 2016 and 2017

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%	40.0%	1.5%	2.0%	57.0%

2017	Total Units	1-Unit	2-Units	3-4 Units	5+ Units
Jan-17	290	161	0	0	129
Feb-17	157	100	8	0	49
Mar-17	326	146	14	4	162
Apr-17	208	150	16	0	42
May-17	303	158	4	6	135
Jun-17	324	200	2	6	116
Total 2017	1,608	915	44	16	633
Share of YTD total	100.0%	52.7%	2.9%	0.5%	44.0%

January to March Year-To-Date Comparison				
	2015	2016	2017	% Change
Total Units	2,427	2,205	1,608	-27.1%
1-Unit	932	943	915	-3.0%
2-Units	40	50	44	-12.0%
3-4 Units	44	22	16	-27.3%
5+ Units	1,411	1,190	633	-46.8%
Total	2,427	2,205	1,608	-27.1%

Single-Family Home Sales Continue Upward Trend

In H1 2017, in the state of Connecticut Single-Family Home Sales rose 5.1 percent, from 15,532 at the close of H1 2016 to 16,328 in the same period of 2017. On a county-by-county basis, increases were across the state, including: New London County at 12.2 percent, New Haven County at 8.1 percent, Litchfield

County at 7.3 percent, Middlesex County at 6.9 percent, Tolland County at 6.2 percent, Fairfield County at 5.5 percent and Windham County at 1.5 percent. Hartford County experienced a slight loss of 0.06 percent in H1 2017 as compared to H1 2016.

Averages Sales Price for single-family homes in Connecticut increased 2.9 percent in H1, from \$373,788 to \$384,469. Increases were seen in Windham County (9.5 percent), Litchfield County (7.3 percent), New London County (5.5 percent), Fairfield County (3.8 percent), New Haven County (0.8 percent) and Hartford County (0.5 percent). The only counties to experience a decrease in the first quarter were Tolland County, which fell 2.8 percent and Middlesex County which fell 1.7 percent.

To round out the quarter, Average List Price increased 5.3 percent, Months of Supply fell 16.3 percent and Price Per Square Foot increased 2 percent from H1 2016 to H1 2017.

Connecticut Condominium Sales and Prices Rise in First Quarter

To finish H1 2017, we saw Units Sold increase for condominiums in the state of Connecticut, up 9.6 percent from 3,818 in 2016 to 4,181 in 2017. All counties experienced gains in the first quarter, including: Windham County at 24.4 percent, Litchfield County at 21.7 percent, New Haven County at 13.6 percent, Fairfield County at 9.1 percent, New London County at 7.8 percent, Tolland County at 4.3 percent, Hartford County at 3.4 percent and Middlesex County at 1.5 percent.

Averages Sales Price of condominiums in Connecticut increased 4.5 percent, from \$211,953 to \$221,555. Significant increases were seen in New London County (13.5 percent), Windham County (13.1 percent), New Haven County (8.6 percent), Litchfield County (6.1 percent), Middlesex County (5 percent), Fairfield County (4.5 percent) and Hartford County (2.3 percent). The only county to experience a decrease was Tolland County, which Average Sales Price fell 12.7 percent.

To round out the quarter, Average List Price increased 8.9 percent, Months of Supply fell 18.4 percent and Price Per Square Foot increased 2.4 percent from H1 2016 to H1 2017. ■





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NAHB Opposes OMB Proposal to Eliminate New Construction from Flood Insurance Program

The Office of Management and Budget Director Mick Mulvaney yesterday submitted a proposal to congressional leaders to reform the National Flood Insurance Program. NAHB Chairman Granger MacDonald issued the following statement regarding the proposal:

“While NAHB supports reforms to the National Flood Insurance Program (NFIP) that will keep the program fiscally sound and preserve rate affordability, we strongly oppose the new proposal by OMB Director Mulvaney to phase out new NFIP policies for newly-constructed homes. It would simply prevent home builders from being able to provide safe and affordable housing to consumers. By creating uncertainty in the housing market, this proposal would also harm local communities and impair economic growth.

“New homes are built to more stringent safety standards and usually fare much better than the older housing stock in flooding disasters. Moreover, new construction policyholders pay full-risk rates, so they put more into the NFIP than they take out in claims. Why does OMB needlessly propose to penalize new construction? It would only hurt the fiscal soundness of the NFIP and fail to ease taxpayer burdens.

“NAHB will continue to work with Congress and the administration to achieve needed reforms to the NFIP that will ensure it remains efficient and effective in protecting property owners, creates more stability in the housing market, and improves the financial viability of the program.” ■

Baby Boomers resist selling homes, helping to keep prices high and inventory low according to Zillow's Chief Economist

Boomers aren't able to find a home that's smaller and cheaper than the one they're in “that would entice them to move,” Gudell explained, “so for many it does not make sense to sell.”

Generation gap - According to U.S. Census data, there were 83.1 million millennials born between 1982 and 2000. Meanwhile, the number of baby boomers, those born between 1946 and 1964, is 75.4 million.

“When it comes to housing, the two groups are on a collision course. You have millennials that are just entering the market, that are a larger generation than the baby boomers, and you really just need more homes. We're currently dealing with '1994-level' inventory, despite having 63 million more people in the country, so at this point we have to build some more homes in order to accommodate all those people.”

“I think a lot of builders will tell you that they're having a hard time meeting a low enough price point right now, given how expensive labor, lumber, and simply regulation costs are. So when it comes down to making profit work on their end, they're going to build a home that's slightly too expensive for the entry-level market.”

The National Association of Realtors reported sales of homes costing less than \$250,000 have fallen because of declining supply. Meanwhile, sales of homes priced at \$500,000 and above have increased by double digits.

Zillow's Gudell said the tight housing market is getting increasingly tighter by keeping potential sellers on the sidelines. Owners who may want to downsize are reluctant to list their current home and “have to become a buyer” and “join the fight for that small inventory.” The two forces are competing against one another. “The musical chairs is great for sellers, but you don't want to be a buyer now,” she said. ■



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Kitchen design by KLAFFS Nick Geragi — Inspiration by client



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Klauffs Bath Trends Expo for the Trade Attracts Hundreds

The bath could be the most important room in your home



Klauff's Bath Ramon Alvarado and an attendee.



Builder Ryan Fletcher, CTC&G Tracy Heinemann & Joe Nagame



Albian Brito (Terra Tile & Marble), Kerri Boshka (KLAFFS), John Ingles, David Gasch (Terra Tile & Marble)



Jeff Passero & Klauff's designer Nick Geragi



L-R Stephanie Rapp (Stepahnie Rapp Interiors), Andrea Williams (Fairfield Interiors), Sarah Weiland (Tusk Home + Design), Christina Roughan (Roughan Interior Design)



Dave LaPierre, Klauffs Joe Passero & Ryan Fletcher

Think your kitchen is the heart of your home? Think again! Consider BainUltra's point of view. The global leader in baths and the spa experience, believes that the bath is just as, if not more important to today's consumer.

On International Bath Day in June, Klauffs held a major bath event for the trade at their flagship showroom. Interior designers, architects and builders from Fairfield County, Westchester County and New York City streamed in to meet 30 exhibitors, take in the 40,000 home products on display, and hear CTC&G editor, DJ Carey speak about today's Bath Trends.

KLAFFS Norwalk showroom offers 35,000 square feet under one roof, and



represents the largest selection in the Northeast. Originally designed by the famous Broadway stage designer Ralph

Alswang, the stunning displays change often, so there's always something new and exciting to see at KLAFFS!

(continued)



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Klauffs Bath Trends Expo for the Trade Attracts Hundreds

(continued)



CTC&G magazine sponsored the event and editor, D.J. Carey gave a fascinating and entertaining presentation on bath trends.

"Joe Passero has everything here . . . I was at NKBA in May, but I should have just come to Klauffs!"

— D.J. Carey

Why bathrooms? Why now?

Design and technology have transformed the bath into the perfect place to unwind at the end of the day. Tubs are deep enough to soak away stress. And Bain Ultra offers bath therapies like Hydrothermo massage® AromaCloud® aromatherapy, chromatherapy, and Thermo-therapy®.

BainUltra express-shipped one of five models in its new Opalia™ line of oval therapeutic baths, for Klauffs Expo attendees to preview. Opalia baths are designed to celebrate the elegance, grace and symbolism of elliptical shapes. The oval inner shell can be centered, off-centered, or oblique from the center.

D.J. saw a lot of copper at NKBA, because of its microbacterial properties, and freestanding tubs in every shape and size, along with freestanding tub fillers,



Bain Ultra

which provide freedom to place the tub anywhere you want it.

The eternal debate—of whether to soak in the tub or lounge in a hammock—has just been rendered moot, thanks to this stunning carbon fiber hammock tub that lets you do both at the same time. Made by the UK company SplinterWorks, it's called the Vessel, and it makes for an awesome centerpiece for your bathroom, assuming you've got the room for it - and the cash! And foam core insulates the



Hammock carbon filter bathtub

tub, keeping your bath water warm. It's also large enough to fit two, in case you want to share the experience. Available in black, red, blue, yellow, pink, bronze, and silver.

According to

Carey, "there's more wallpaper in baths, and industrial look faucets with knarled accents are the biggest thing out there."

Manufacturers have even revolutionized the toilet to accommodate today's focus on luxury and convenience.



Watermark wallpaper (at left) & industrial faucet

(continued)



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Klauffs Bath Trends Expo for the Trade Attracts Hundreds

(continued)



KOHLER intelligent toilets

“People don’t like to touch the head. It’s like the easy chair for that thing we all do. Hence the trend to electronically controlled heated, self-cleaning toilets.”

– D.J. Carey

KOHLER intelligent toilets cleanse themselves, and feature heated seats and warm-air dryers for unrivaled comfort - with nightlights for added convenience.

At the NKBA, D.J. was impressed with Coastal Shower Doors, a Florida company that combines cutting-edge manufacturing with ultramodern design to create unique shower enclosures.



Back to the future

Let’s end with a flashback to 2013, when a HOBI winning bath, designed by Chris Pagliaro, and built by Brindisi & Yaroscak, was a herald of the future. Four years ago, it featured many of this year’s cutting edge trends, including an all wet room, where everything can and does get wet; a double infinity tub with waterfall tub filler, riverstone and a lot of concrete.

Klauffs supplied the Aquabrace shower head and sink faucet, Rocky Mt. Hardware tub filler, Roborn vanity and medicine cabinet and Kohler toilet. The five-setting shower head has integrated colored LED lighting. The vanity medicine cabinet has a safe for prescription drugs and a built in refrigerator. The entire floor, plus the tub are heated. ■

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Business Product News

Connecticut Lighting Opens 17,000 SF Store & Showroom Adjacent to CAFD in Southington



In October, Connecticut Lighting held the Grand Opening of their spectacular store and showroom on Graham Place in Southington. The facility encompasses 17,000 sf, including a 5,000 sf warehouse, and an open 12,000 sf showroom, with areas dedicated to indoor and outdoor lighting, security lighting, commercial lighting and an impressive collection of decorative hardware. There will be a big focus on home automation, with automated lighting and motorized window shades. In yet another section of the showroom, over 150 ceiling fans are

"We're trying to make this Southington store an anchor like our 13,000 sf Hartford store. The focus will be on a ton of displayed product and available in stock product for our customers convenience."

– Todd Director, Connecticut Lighting

on display, and there is an area dedicated to lamp and lighting repair and replacement glass & parts. In addition, a 1,600 sf Demo/Design room will showcase today's state of the art lighting design.

The close proximity of the CT Lighting showroom and CAFD's 10,000 sf

appliance and hearth product showroom will create customer convenience, and an opportunity for joint events and activities. The winter issue of Connecticut Builder will feature a photo tour of the new CT Lighting showroom.

Gault Stone Adds New Saw to Its State of The Art Fabrication Facility



Gault Stone has a new saw in their fabrication shop. The addition of this new saw brings expanded capabilities and speed to our fabrication team. The 40-inch blade can cut slabs up to 15 inches thick with extreme precision and detail. Coupled with our large stone inventory kept on-site, we can turn any project around on time, on budget and with superior quality. Rely on the same professionals you have come to know and trust for your stone and masonry supplies for all of your fabrication needs.

For more information and pricing or to place an order, contact one of Gault sales associates in Westport at 203.227.5181 or at their Bethel location 203.790.9023



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Viking Kitchens Celebrates 25th Anniversary



Old World Pizza provided delicious pizza with every conceivable topping, and guests could sample Pacifico tacos and barbecued ribs, and wash it all down with craft beer.

David Trachten celebrated his company's silver anniversary on the evening of August 31st, with three food trucks, wine and craft beer from New Britain craft brewery.



Brett LeFevre,
Bill Ferrigno &
Peter LaCava

Chris Nelson,
Joanne Car-
roll, David
Trachten &
Steve Temkin



Amy & Teddy with Judy & Bob
Wiedenmann



The Denorfia's



Viking Homecrest kitchen



Inside, Viking Kitchens showroom, kitchen vignettes and vanities from a variety of cabinet manufacturers were on display, including Homecrest, Decora, Ultracraft, Diamond and more.



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A photograph of a modern interior space. On the left, a staircase with grey carpeting and a glass railing leads upwards. To the right of the stairs is a curved glass vacuum elevator with a metal frame. The background features a concrete wall with small square lights and a white wall with a recessed light fixture. The floor is made of large, light-colored tiles.

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Michael DeFelice Takes the Reins of the Oldest Lumber Yard in CT

Hatch & Bailey supplies some of the finest builders & remodelers in Fairfield County



In May, Mike DeFelice was chosen to lead The Hatch & Bailey Company as its new president. Hatch & Bailey enjoys an amazing record of 145 years as a continuously operating lumber yard! Beginning in South Norwalk in 1882 as a lumber yard and steam planing mill, the company was incorporated in 1897 by Stephen Hatch and Edward, James, Walter and Caroline Bailey. Hatch & Bailey weathered 28 recessions, starting with the Panic of 1873, and most recently surviving the Great Recession of 2007-2014. The main yard is located at 1 Meadow Street in Norwalk, and the current ownership group includes David Bailey and Chris Hoyt.

Through the years, the Hatch & Bailey Company has learned to change and grow with the needs of the community it serves. From planing mill in the late 1800's, to interior trim manufacturing and a second location at 34 Fahey Street in Stamford in the 1940's, adding exterior pre hung doors in the 1970's, and



the manufacture of concrete blocks in the 1980's, the company has anticipated the building materials needs of each decade.

"It's by design that 95% of our customers are professional builders & remodelers. We only carry premium grade lumber, and our extensive inventory and same day delivery are unique among our competitors."

- Mike DeFelice

Mike went on to say, "We have long relationships with our builders. We help them build better and we are very proud

of the homes we supply. The only homeowners we see have been sent in by the builders to make selections."

"We have been working with Hatch & Bailey for 30 years now. The quality of their products is excellent, their delivery and timing is accurate and dependable, and the service we receive from everyone at Hatch & Bailey is superb. We would recommend Hatch & Bailey highly."

- Ross & Cate Tiefenthaler

Hatch & Bailey does business with a long list of quality Fairfield County builders, like Tiefenthaler Construction, Gardiner & Larson Homes and Coastal Construction. Because of the professional builder focus, 7 out of 40 of their staff work in outside sales. Along with off-site training, Hatch & Bailey holds in house video training and vendor demos.

"By the time they get to the front end, we've got them trained on how to install a window and trim, so they can talk to customers," says Mike DeFelice.



Michael DeFelice Takes the Reins of the Oldest Lumber Yard in CT



Outside sales service pros Tony Bernardelli (at computer) and Matt DeStefano (wearing cap)



Continued Growth

The pro focus continues to pay off, as the company's revenues are on target for a 5-7% increase this year. Hatch & Bailey also brings in 10% of its revenue from the on-site manufacture and sale of concrete blocks. In addition, the company sells backyard renovation supplies, along with sand and gravel.

Hatch & Bailey joined the new LBM Advantage and is leveraging those services to be more competitive in the market. "We're buying better, and in larger quantities," says DeFelice.

Remodeling will be key for the company in the coming years, and DeFelice believes that bids will include patio space and outdoor kitchens, as well as cable deck railings that don't obstruct views. "We've always got our eyes open, looking for new opportunities," says DeFelice.

Sunshine Floors Stocks Unique Bogwood



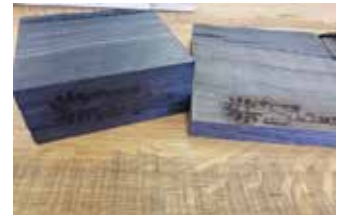
Every builder is looking for that edge that will set his home apart, and nothing can add value more than stunning, unique floors! Rustic and distressed looks featuring mineral streaking, knots, hand-scraping and wire brushing add the character that today's homebuyers want.

With that in mind, Sunshine Floors owner, Razvan Tata (RT) discovered a truly matchless wood in Europe called bog oak. Created from the trunks of trees that have lain in bogs, and bog-like conditions in lakes, rivers and swamps for centuries, this rare wood undergoes the process of fossilization and morta formation. The centuries-long process, often termed "maturation," turns the wood from golden-brown to completely black, while increasing its hardness to such a level that it can only be carved using specialty cutting tools. RT began to stock bog oak in October.

Today, bog wood is used to construct luxury flooring, furniture, doors, and window frames, as well as sculptures and decorative objects. It can also be used for high-end customizations of yachts, airplanes, cars, musical instruments, and even hunting guns. Applications of bog oak can be as varied as your imagination.

"We stock slabs from 2" thick x 5" wide x 30" long up to 4" thick x 30" wide x 12' long in our Norwalk CT, Bridgeport CT, and Canton/Avon CT locations," says RT. "Our inventory of Bog Oak will guarantee constant deliveries in container sizes. We are the leaders in Bog Oak industry."

Sunshine offers Bog Oak wood, logs, slabs, boards, planks, veneers. "We have a team of knowledgeable, very experienced carpenters, and we cooperate with leading architects and interior designers in offering one of a kind products," RT explained.



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Frank Webb's Bath Center is Now Frank Webb Home

The Evolution of an Exceptional Resource



In 1999, F. W. Webb Company, the Northeast's largest plumbing and heating distributor, opened their first Frank Webb's Bath Center showroom, offering friendly expertise to homeowners and the design community. Now with 38 showrooms in eight states, Frank Webb has evolved into much more than a bathroom design resource. Recent customer research has been enlightening and the result is that Frank Webb's Bath Center is now Frank Webb Home.

Frank Webb Home showrooms are growing in size and product selection. While a new concept store is set to open in Piscataway, NJ, Frank Webb Home is also remodeling many existing locations throughout New England. There are Connecticut showrooms in Stamford, Waterford, Waterbury and Hartford. In fact the Hartford showroom has just reopened after a remodeling project that doubled its size. The product collections continue to evolve to reflect what homeowners and designers are seeking for both new homes and renovations.

Visitors will find not only an inspiring collection of the finest bath fixtures from the industry's top brands, but also vanities and other storage solutions, countertop materials and innovative bath accessories of all kinds. A keen interest in accessible living and aging in place is also reflected in the showroom products, with unique ideas for making homes comfortable and safe without sacrificing beauty.

Frank Webb Home showrooms also present a wide selection of kitchen sinks and faucets, as well as bar sinks, disposals and water purifiers. These products, along with a growing portfolio of bathroom lighting (and whole home lighting solutions in more than a dozen locations), have often been overlooked due to the name Frank Webb's Bath Center.

While Frank Webb Home is the new identity for these exciting retail showrooms, each will continue to offer working displays to help make selecting just the right product easier, as well as friendly, knowledgeable consultants. To ensure that customers can always feel confident that their needs are the primary focus at Frank Webb Home, showroom consultants are never on commission and they are committed to the company's philosophy: "We're here to help."

For more details visit frankwebb.com.

Dean's Stove & Spa - East Coast House of Fire



Family owned and operated since 1979, Dean's Stove & Spa was established by Dean Michanczyk in Southington, Connecticut. Dean started with 100 sq ft showroom and set out to offer his customers the most durable and energy efficient fireplaces on the market. Today, with over 50,000 sq ft, the building encompasses several product showrooms & warehouses.

Visitors to Dean's appreciated the expertise, time spent with knowledgeable staff, and the ability to see numerous products 'in action' and specialty products they may never have known existed. Dean's also features an in-house design center as well as offering specialized staff members for Lunch & Learn opportunities for designers, specifiers & architects across the state.

Dean's Stove & Spa is the ONLY hearth retailer to be voted the 2013 and 2014 Top 3 Hearth retailers in America and recognized as the 2015 Hearth Retailer of the Year by Hearth & Home Magazine and the HPBA, with the distinction of being the largest Travis Industries dealer on the east coast and the single largest shop in North America!

Travis Industries is the largest, privately-owned wood, pellet and gas stove, insert and fireplace company in America, manufacturing four high-quality brands: Lopi™, Fireplace Xtrordinair™, DaVinci Custom Fireplaces™ and Tempest Torch™ - But that's not all Dean's offers - Empire Comfort Systems™, American Hearth™, Spatherm™, Ambiance Fireplace™, Amantii™ and so much more!

Outdoor Products - Dean's Stove & Spa now includes a full line of the best, durable and stylish Coast & Premium Leisure Spas, specialty grills, smokers, pizza ovens, outdoor fire tables, patio furniture, heaters and the impressive Arcadia Luxury Roof Systems.

"We have remained steadfast in offering our customers the highest quality merchandise, and a fully knowledgeable staff that will spend the time you need to choose the perfect product for your home. This, combined with our stellar installation and service will ensure that your purchase is better than you anticipated and that it lasts for a lifetime." - Dean Michanczyk

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Savings Bank Of Danbury – Different In A Good Way

by Stephani Hayes, Vice President Commercial Banking



At Savings Bank of Danbury, we take our Mission Statement "People Serving People" very seriously. And we are proud of the banking relationships that we've earned over the years by differentiating ourselves against the competition and living up to our straightforward Mission Statement every day.

How are we different? We have the expertise and willingness to be creative, and a complete line of deposit products, residential mortgage products and commercial loan products to help business owners turn their visions into reality. Even through uncertain economic conditions, Savings Bank of Danbury is aware of the need to stand by its existing customers as well as the need to consider new customers.

For the real estate developer/builder, Savings Bank of Danbury differentiates itself even further. We understand the potential risks and rewards associated with speculative lending and can properly mitigate the identified risks so that the customer has viable financing options. When this effort is put forth, our customers experience the personalized customer service that has always been a strength of the valued employees of Savings Bank of Danbury.

I invite you to experience the Savings Bank of Danbury "difference" by visiting any of our 14 branches throughout Fairfield County, New Haven County and Litchfield County to discuss your banking needs – or by calling me at 203.575.3558 to discuss your commercial financing needs.

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Margaret Price addressing attendees

Lumber and building professionals joined together at Ridgefield Supply on Friday, September 15th for Ridgefield Supply Company's "Grand Re-Opening" of their renovated facility.

The Grand Re-Opening symbolizes the completion of three years of construction that had been in the works for over seven years, when CEO & Owner Margaret Price planned the project with her late father, Louis Price. The complete transformation includes a new Retail Store and Product Showroom that opened to the public in April. The renovation of the new facility was aimed towards making the shopping experience more homeowner friendly, as well as more accessible for contractors and interior designers.

"I am proud to celebrate this day with the Ridgefield team as well as industry friends and colleagues," said CEO & Owner Margaret Price. "This transformation marks new beginnings for our team. It has allowed us to develop a pricing structure and homeowner experience that puts us in line with box stores. The new store offers a showroom for Kolbe Windows, a large Andersen Windows display, an extensive product selection across the board for hardware, power tools, architectural hardware and more."

Professionals from all across the

northeast joined the celebration. They toured the facilities, learning about each vendor and how they can utilize all Ridgefield Supply Company has to offer to enhance their clients' projects.

"The new layout was designed to create a more welcoming experience for contractors, interior designers and homeowners,"



said President Glen Albee. "We are a relationship-focused business and invest a great deal of time and effort into product knowledge."

Guests dined on delicious food catered by Sandwedge as well as entertainment provided by "The Way-Back Machines," a local rock band.



A new building replicating the original circa 1800's train depot now houses a Kolbe showroom.



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Terrence Beaty Joins BA Staging & Interiors



BA Staging & Interiors has named Terrence Beaty as its sales representative for their Southern Connecticut and Westchester County marketplace.

Terence is a 28-year veteran realtor, and has enjoyed a long career with William Pitt Sotheby's International Realty in Connecticut. He specialized in

new home sales and marketing, handling hundreds of home sales in developments throughout Connecticut, but predominantly in Fairfield County.

BA Staging & Interiors is an award-winning Fairfield County home staging company, catering to home sellers who are looking for a competitive marketing edge when selling real estate. Founded in 2009, the company has staged hundreds of homes, helping builders and real estate agents sell properties quicker and for top dollar.

BA Staging & Interiors is based in Norwalk, CT, and headed by Birgit Anich, an Austrian-born home staging and decorating professional with a strong marketing background. Her work has been featured on HGTV, NBC, FOX News, CBS, ABC and the New York Times.

"Our goal is to help as many home sellers as possible to attract homebuyers. We want buyers to fall in love with our clients' properties for a successful quick sale.

The collaboration with Terrence Beaty compliments our goal. Now, we will be able to assist even more home sellers, realtors®, home builders and real estate investors. I am thrilled about working with Terence."

- Birgit Anich

"I'm excited to be able to lend my real estate experience and support for the decorating

industry to this company," said Beaty. "I look forward to bringing BA's creative and energetic services to more consumers directly and through the professional builder and Realtor® communities".

Both BA Staging & Interiors and Terrence Beaty are long-time members of the Home Builders and Remodelers of Fairfield County.

You can reach BA Staging & Interiors by calling (203) 807-4040 or visiting www.BAStagingInteriors.com. You can contact Terrence Beaty at (203) 913.3535

Katz Road Show Comes to Sanford & Hawley

Over 100 builders and carpenters and 12 students from Cheney Tech attended the Katz Road Show at Sanford & Hawley yard in Farmington. Sanford & Hawley is now selling the entire Andersen product line including Silverline, Eagle and Weiland products.



Contractors busy registering for door prizes



Attentive contractors listening to Gary Katz. (It was like this all day!)



Gary Katz introducing the Sanford family members in attendance. (L-R Frank, Bobby, Bob & Ted)



12 carpentry students from Cheney Tech attended with their instructor.



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This construction will save the builder money as one ICF sub will put the walls up from the floor to the roof. That eliminates the need to coordinate a foundation sub-contractor, framer, insulator, sheather, because all products are built into the ICF block.

We strongly feel that it is going to be the future's building standard. We are one of a few architectural firms designing with this wall system and that makes our firm unique. Please feel free to share this information with anyone you feel may benefit from it, especially clients who are contemplating new residential and commercial construction.

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- ▶ 50%-70% savings in energy consumption and costs – **Good for your wallet**
- ▶ Building with ICF saves at least 10 trees – **Good for the environment**
- ▶ Tornado, hurricane, earthquake, and fire resistant – **Keeping you safe**
- ▶ 75% reduction in outside air infiltration – **Healthier, less dust and allergies**
- ▶ Five times quieter than wood or metal frame – **More comfortable, better quality.**
- ▶ ICF can be used to construct virtually any building plan using any finish – **Brick, stucco, siding, etc.**
- ▶ Same price as 2 x 6 framing. – **With reduced HVAC equipment sizes.** ■

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Tile Trends from Tile America

Tile America marketing manager, Tanya Weinberg, and design consultant, Penny Greenhut discussed tile and bath trends with Connecticut Builder.

“This is a recent project, where we used an ACCENT WALL in three of the four small bathrooms in a beach cottage,” said Penny. “I find using freestanding tubs for form, as well as function, is a huge trend. They are actually like sculpture. Texture is also popular. You get great looks by juxtaposing different textures.”

Large rectangles, 12x24, have been a trend for years now. Lately, we are seeing more and more requests for large squares, 18x18 & 24x24. We used a 24x24 in one of the small bathrooms in the cottage.

Level entry showers, sleek clean lines and wall hung vanities, are also gaining in popularity.

Finally, here's a Coastal Chic pool house featuring a wood look tile floor, glossy white beveled subway tile backsplash and nautical mosaics with glossy white beveled subway in the shower. ■



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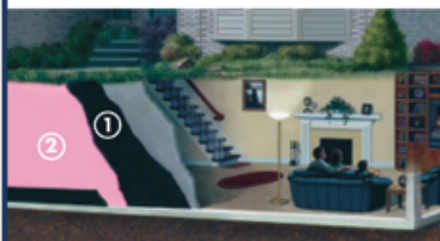
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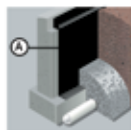


- [1] The black, flexible membrane of TUFF-N-DRI H8 seamlessly seals out water leaks and seepage.
- [2] Pink WARM-N-DRI® foundation board insulates basement walls on the outside to reduce condensation inside.

*Visit TUFF-N-DRI.com for full details on the 30-year performance warranty. **Builder magazine Brand Use Studies. ©2009, Tremco Barrier Solutions, Inc. TUFF-N-DRI® is a registered trademark of Tremco Barrier Solutions, Inc. WARM-N-DRI® is a registered trademark of Owens Corning.



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In stressful times, families see their homes as an oasis. Increasingly, they are seeking outdoor environments where they can relax. They imagine the welcoming appeal of a fireplace or firepit. They picture a waterfall spilling into a pool, or a wall of cascading water: irresistibly calming sights and sounds. Even outdoor kitchens are no longer a luxury but an upward trend higher-end customers want. And stone can play an integral role in every one of these projects.

Among the many options available at Connecticut Stone for pool surrounds and decks, you'll find granite and limestone pavers that remain comfortable for walking on in hot weather and are frost-proof to carry through the winter. Working with a client who prefers the look of consistent coloration? Textured porcelain pavers with anti-slip qualities are an excellent choice.

Beyond creating the appealing atmosphere of a backyard haven, stone can solve problems as well. After water damage, one recent client had the siding



on their house replaced with Liberty Hill ThinStone, a natural veneer, up to the level of the water table. To achieve the traditional look they wanted, the homeowners selected HardieShingle siding for the surface above the ThinStone; for a different look, wood, metal or brick were other options. This worry-free combination means these homeowners will no longer have to be concerned about water damage—and their home is an oasis once more! “We are thrilled with the siding and ThinStone we selected for our exterior renovation. We upgraded the look of our home and simultaneously provided a superior level of durability that will serve us well for years to come,” said homeowner Jeff Rabel.

What if homeowners want to replace the wood or vinyl siding on their house with stone? Here again, ThinStone is an ideal solution because it can be applied even in situations where there isn't the shelf normally required to bear the weight of a traditional masonry veneer. Happy homeowners get the look they want—a look that adds value to their house—without the increased expense of installing additional support for the stone.

No matter what the look—rustic, contemporary, traditional—there's a stone that can help you create it, boosting value even as it beautifies the exterior of a home and its outdoor space. ■





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HBRA of CT President Pete Fusaro and HBRA of Fairfield County incoming President Anthony DeRosa.

This year's golf tournament was held at beautiful Tashua Knolls in Trumbull, and 144 golfers braved the damp weather for what turned out to be a great day! Thank you to Golf Committee chairman, Michael DeRosa and his committee, including Anthony DeRosa, DeRosa Builders, Lora Mazurak, Aitoro Appliance, Karen Bradbury, Closet & Storage Concepts, Connie Cooper, Connie Cooper Designs,

Len Volpe, Interstate+Lakeland Lumber, Rich Cahill, Rings End, Matt Orsala, Complete Dismantling Services, Win Smith, Tooher Ferraris and HBRA staff Gina Calabro, Sarah Iannarone and Clare Michalak.

The Presenting Sponsor was Rings End. Hocon Gas sponsored lunch and Martin Electric provided a fabulous raw bar. Interstate Lumber sponsored the cocktail hour and Rings End sponsored dinner.



The Hocon team with Propane Pete Battaglio far right.

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September Clambake



At the September Clambake, held at the Penfield Pavillion at Fairfield Beach, 180 members & guests dined on lobster, clams, burgers & hot dogs and Ripe Craft Bar juice margaritas. HBRA President, Chris Steiner, presented Gina Calabro with the medal and plaque she won as NAHB CEO of the Year. The Award recognizes Gina's outstanding record of achievement over the past two years. Gina has inspired the admiration, respect and friendship of her fellow EO's around the country, Fairfield County HBRA members, and all who know her. Please see article in this issue on Gina's national award.





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2017 Central CT HBRA Award Winners



❖ **Builder of the Year**

Bob Wiedenmann



❖ **Remodeler of the Year**

Greg Zajac



❖ **Associate of the Year**

Superior Hearth, Spas & Leisure
Deborah Wolfenson



❖ **HBRA Hall of Fame**

Bob Mariano

President's Awards



Ted Brown



Johnny Carrier



Garrett Cook



George LaCava



James Narduzzo

(continued)

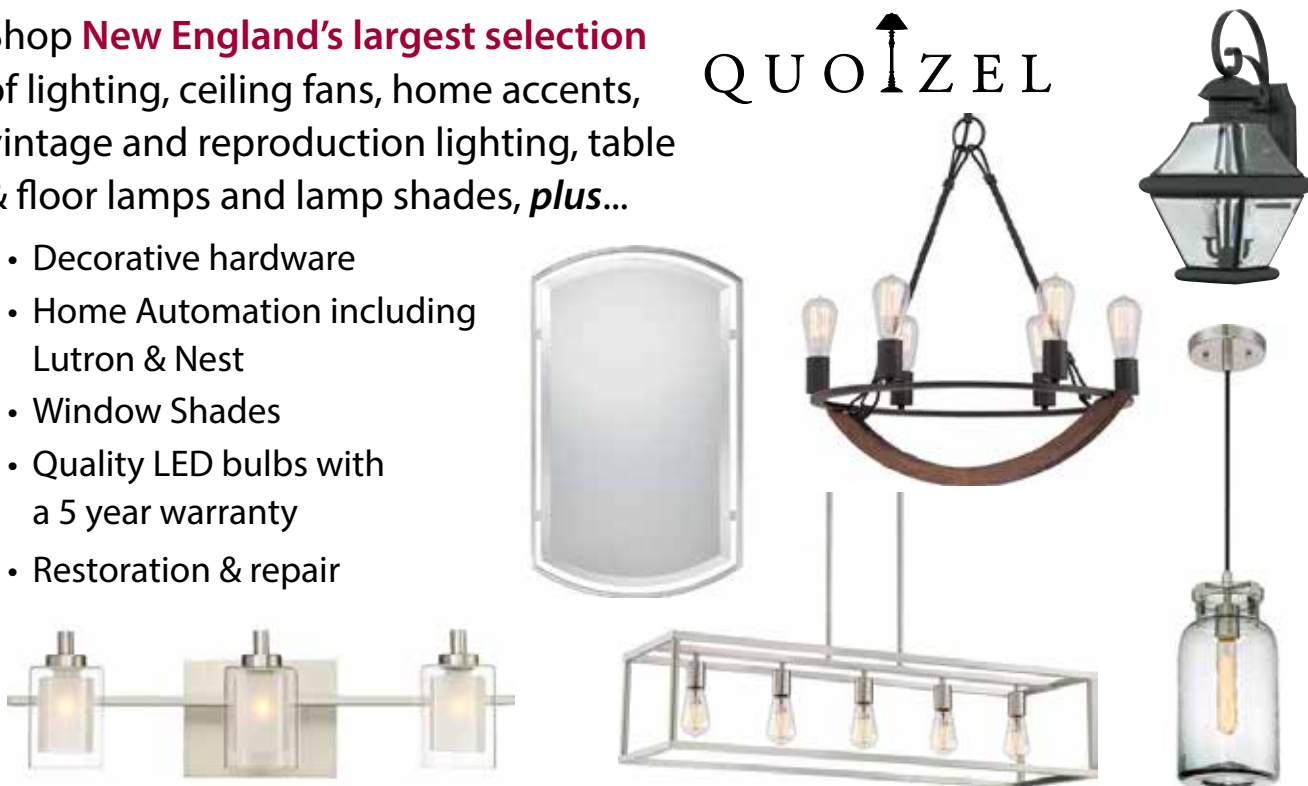
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HBRA Charitable Foundation Scholarships



Gina Elizabeth D'Amico (left), Heather Chenette and Mary Elizabeth Clark accepting college scholarships

This year was the first year Central CT HBRA distributed college scholarships from the HBRA Charitable Foundation. The six recipients for 2017 are:

1. Rachel Abrahamson membership affiliated with Simscroft Echo-Farms
2. Heather Chenette membership affiliated with Dalene Flooring (see photo above)
3. Mary Elizabeth Clark membership affiliated with Liberty Bank (see photo above)
4. Gina Elizabeth D'Amico membership affiliated with D'Amico Construction Company (see photo above)
5. Adam Foster membership affiliated with Nelson Construction
6. Rachel Roncaioli membership affiliated with Windsor Federal Savings



HBRA OF CENTRAL CONNECTICUT AND WESTERN MASSACHUSETTS CLAMBAKE & SUMMER OUTING



On September 8th, Central CT HBRA held their annual Clambake & Summer Outing at High Meadow in North Granby, and 300 members of the Central CT HBRA and Western Massachusetts associations, along with NAHB Field Rep,

Morgan Giovannucci, attended. There was plenty of delicious food, and fun activities including: bocce, golf chipping, horseshoes, ping pong, plywood toss, shuffleboard, volleyball, arm wrestling and a nail driving contest. ■

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HBRA 2017 House of the Year

2 Wellesley Court, Avon



On June 15th, House of the Year builder, Bill Ferrigno held a thank you open house for the suppliers who so generously contributed their time and materials to help make it a success!

This is the 2nd House of the Year Bill has built for the HBRA of CT, and as chairman of the Housing Defense Fund, Bill is gratified that the proceeds from its sale, after expenses, will go towards HDF and the legislative, regulatory and legal advocacy efforts of the HBRA of CT.

The hillside lot for the 2017 House of the Year was purchased by HBRAC in Bill's 15 lot single family subdivision, West Hills in Avon, and is the last lot to be developed.

The house is 4,000 sf on two floors, plus a 1,000sf finished walk-out lower level.

Bill is working with Bob Franco- lini of Simsbury Bank, who once again has stepped up to provide construction financing.

In addition to providing foyer crown and trim molding, Sanford and Hawley was instrumental in soliciting the interest of six distributors of quality and technologically advanced building products.

- ▶ Seven D Wholesale, supplied GAF Timberline American Harvest roofing.
- ▶ Louisiana Pacific supplied Smoothlap Habor Gray siding.
- ▶ Tapco supplied Klear PVC exterior trimboards & moulding.
- ▶ Coastal Forest Products supplied the Fiberon decking & railing
- ▶ Huber supplied its Advantech & Zip system flooring & sheathing.
- ▶ Distributor Warren Trask supplied Boise Cascade Firebreak HITS, which meets IRC floor fire protection requirements for the engineered joist floor system.



Code requires the equivalent fire performance of a 2X10 for any I-joist, or alternative framing material, over an unfinished space.

HBRA 2017 House of the Year



Fight fire with Boise's Firebreak HITS — this high intumescent thermal shield reacts to fire by automatically activating and expanding into a strong, thick fire shield. The ceramic fiberboard layer protects the joist web in high heat, and it's construction friendly. It does not interfere with joist hanger installation, and arrives ready to install. The House of Year mechanical room is now a teaching tool for several fire protection solutions and code compliance.

The newest version of Boise's fire resistant i-joist is the Fire Membrane Joist (AJS24-FMJ). It uses a ¾" Dow Thermax panel to protect both sides of the i-joist web. DOW THERMAX™ Sheathing is a nonstructural, rigid board with a glass-fiber-infused polyisocyanurate foam core laminated between 1.0 mil reflective aluminum faces.



For the stunning House of the Year interior living spaces, CAFD supplied the GE kitchen appliances, Sharp microwave drawer, and CAFD supplied and installed the Heatilator Novus gas fireplace and granite surround.

Bender Plumbing discounted plumbing supplies. Moen supplied faucets and valves and Viking Kitchens supplied discounted Homecrest cabinetry, Zodiac quartz countertops and Adorne™ under-counter lighting.

Thank you to these additional individuals and companies, who have generously donated their services and supplies:

- ▶ Attorney Bob Meyers – bank counsel
- ▶ Attorney Dori Famiglietti – HBRAC construction loan counsel
- ▶ Buck & Buck – site plan
- ▶ Cyclone Home Systems – discounted Closet Maid shelving & frameless shower door.
- ▶ Dalene Flooring – discounted tile, carpeting & pre-finished oak flooring.
- ▶ Denno Surveying – stake out and as built
- ▶ Kwikset - exterior & interior locksets at no charge
- ▶ Nelson Construction – gravel fill & blacktop provided at no cost by JSL Asphalt
- ▶ Overhead Door of Hartford - 3 carriage style garage doors with openers at no charge.
- ▶ Peter's Landscaping Service - discounted landscaping services.
- ▶ Trilacon Realty – MLS Listing
- ▶ Simscroft-Echo Farms – trucking fill
- ▶ Pella Windows – two sliders and front door
- ▶ Glasco – HVAC equipment

The House of the Year is being marketed for \$787,500. ■

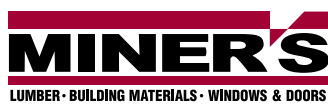


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