

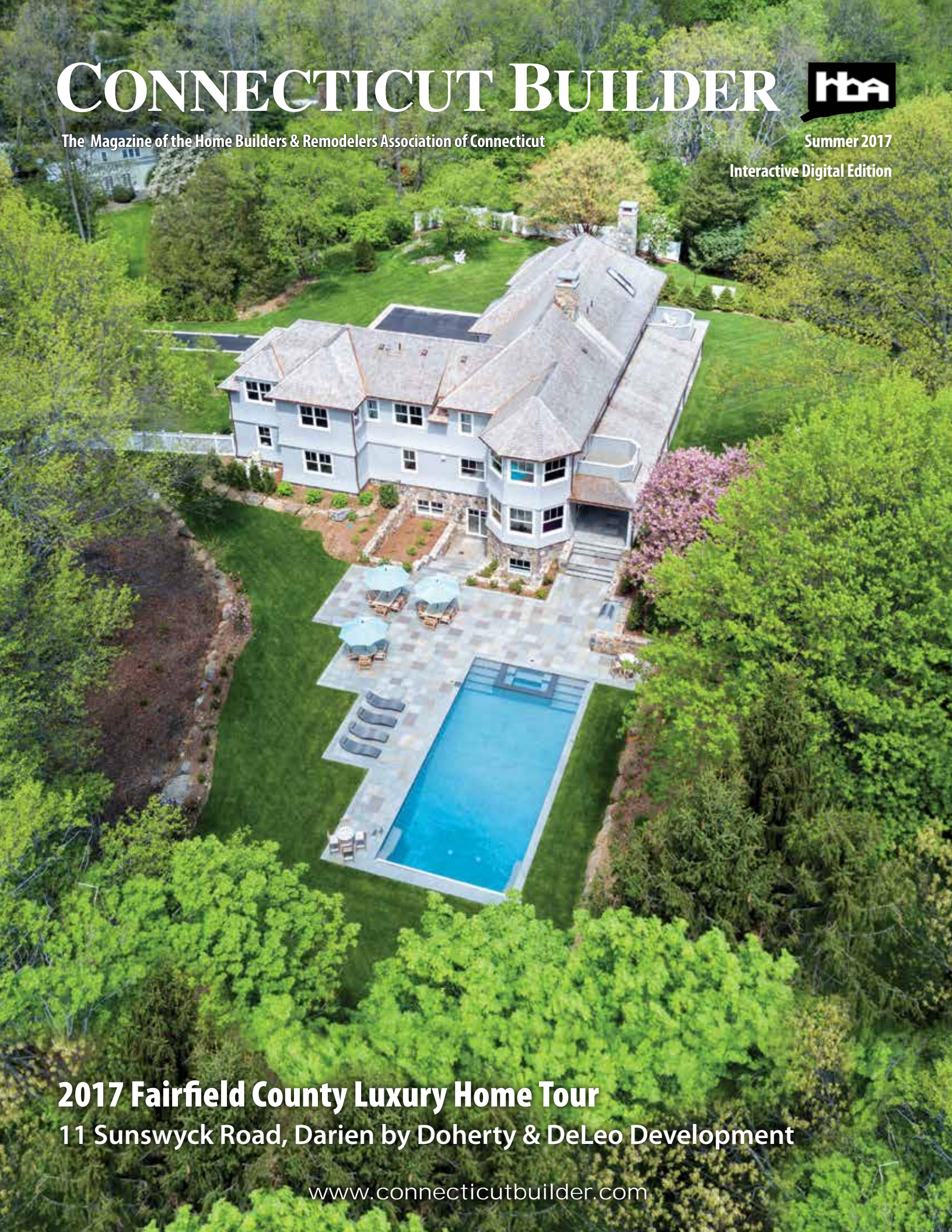
CONNECTICUT BUILDER



The Magazine of the Home Builders & Remodelers Association of Connecticut

Summer 2017

Interactive Digital Edition



2017 Fairfield County Luxury Home Tour

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On the Cover - The drone photo on the cover is an aerial view of an 8,500 sf six bedroom shingle style colonial by Doherty & DeLeo Development featuring a heated outdoor pool and spa, and sited on an exquisite 2 acre lot minutes from Peach Tree Beach and downtown Darien. The \$4.995 million estate home was one of four luxury homes on the April Fairfield County HBRA Luxury Home Tour. Photo courtesy of Halstead Real Estate.

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From the desk of Peter J. Fusaro



Congratulations to Central HBRA on your successful 70th Anniversary Connecticut Home & Remodeling Show!

"It was our most profitable Show in our 70 year history with attendance of over 13,000," said CEO, Eric Person. "Feed-

back from exhibitors and attendees are that people are ready to do the home improvement projects – they came to the show ready to buy."

Congratulations to Fairfield County's HBRA on their inaugural Luxury Home Tour!

"Over 140 unique visitors toured four beautifully crafted and decorated spec homes from \$2.3 million to \$6.5 million and the event raised over \$4,000 for charity," said CEO, Gina Calabro.

The builders included Doherty & DeLeo and Altamura Homes in Darien, and Argus Development & Karp Associates in Greenwich. Many thanks to Sound Beach Partners for hosting the kick off party. (SEE COVER STORY in this issue)

During the Luxury Home Tour, I asked Ken Deleo from Doherty & Deleo Development to give me his thoughts on the economy. Here's what Ken had to say:

I love Connecticut, almost everything about it, and for many years being a home builder was a great way to make a living.

Currently, with all of the fees that are associated with selling a home, its getting very hard to make a living building spec homes.

The price of new homes is the lowest its been in years, and everything, including land, architects, engineers, permits, building materials, conveyance tax, etc. has been increasing.

I really hope that whoever is the next governor can figure out how to address the financial problems our state is in, because raising taxes isn't the solution . . . The more taxes are raised the more people leave the state.

– Ken DeLeo, Doherty & DeLeo Development

Summer is here! Please join us at our 15th Annual NAHB BUILD-PAC Fiano Family Golf Classic July 10, 2017 played at TPC River Highland Cromwell, CT

2017 Legislative Session

Thank You, Bill Ethier, for the long session and everyone who attended Home Building Industry Day at the Capital. (See photos in this issue.)

The Budget Goes to Special Session - Dominating all other issues this year, again, is the worsening state budget deficit. For all advocates and organizations, it's been tough to break through the "noise" of budget talk. Democrats and Republicans in both the House and Senate, as well as the Governor, have all proposed different solutions to close the growing and already massive budget deficits. Most, but not all, realize that more revenues from higher taxes are not possible or wise. There will be Special Sessions this summer and fall to close whatever deal is made.

Property Tax Exemption Bill dies in Appropriations

As for the HBRA's top issue, our bill to adopt a property tax exemption for homes under construction passed unanimously in the Planning and Development Committee, but the bill later died in Appropriations. Legislators there on both sides of the aisle were hesitant to place any more burden on municipalities, knowing that various budget versions would reduce state aide for them.

Crumbling Concrete Issue

Competing versions of solutions to the crumbling concrete issue remain in play, and will be held over for a Special Session along with the Budget. We're trying to avoid a requirement to test aggregate or even finished concrete, for the mineral pyrrhotite, because the test is unreliable, and there is no standard method. We don't even know how much pyrrhotite in aggregates or concrete is too much such that it causes the crumbling problem years later. However, knowing that the issue has been caused by too much pyrrhotite in aggregates from one known gravel pit, the logical solution to avoid future problems, for now at least, is to prevent those specific aggregates from being used in concrete batching.

(continued)

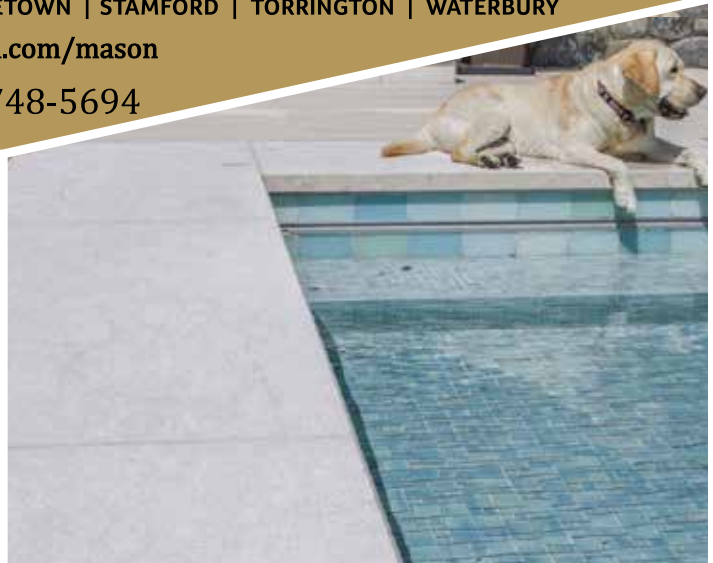
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From the desk of Peter J. Fusaro

(continued)

A Senate bill that would help fund a fix to existing foundation problems by placing a \$12 charge on everyone's homeowners insurance policy statewide has met resistance in the House. At this time, everyone is waiting for the House Speaker's proposed solution. Fortunately, the Speaker has kept Bill involved in negotiations and our concerns in the forefront. One HBRA solution the Speaker is considering is a training program for contractors, so more builders can help fix impacted homes.

Dept. Of Public Health Regulation of Wastewater

Effective July 1, 2017, developments with 7,500 gpd of wastewater flow will be regulated by DPH. Current law threshold is 5K gpd. The difference is a development of 50 or less bedrooms versus 33 or less bedrooms that will be regulated by DPH. According to leading HBRAC developer and affordable housing advocate, Bob Fusari, "The Affordable Housing community considers this a huge victory, and a step in the right direction."

Stay tuned for a report from our CEO, Bill Ethier, after the session ends. Go to www.hbact.org/2017Session to see all the testimony Bill has provided to the legislature this year on our behalf, and where his final report will be posted.

All the best,

Peter J Fusaro

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LUXURY HOME TOUR

On the weekend of April 21-23, the HBRA of Fairfield County held its 1st Luxury Home Tour. A twenty-eight person Luxury Home Tour Committee worked many hours leading up to the event and volunteered during the tour weekend, and Fairfield County HBRA CEO Gina Calabro and her dynamic duo Clare Michalak and Sarah Iannarone did an amazing job promoting the tour with Metro North transit posters, CTC&G magazine spread, social media campaign, a dedicated [luxuryhometour](http://luxuryhometour.com) website, Parade Craze ticket app and much more – which made the tour a great success!



Sound Beach Partners Jim Hoffman & Doron Sabag with Gina Calabro



On Friday evening, April 21st, Jim Hoffman and Doron Sabag of Sound Beach Partners graciously opened their 14 acre Greenwich estate and pool house to 167 guests to celebrate the launch of the tour, while also raising money for PSC Partners Seeking a Cure.

Guests gathered at the fabulous two story pool house with gym, yoga studio and walls of glass, where they were treated to delicious hors d'oeuvres and wine by One Hope Wines, a winery that is making a social impact by donating 50% of their profits to partnered causes.



One Hope Wines at bar



Chris Wright & Judy Doyle, who was an invaluable LHT Committee member.



Allison Wiele and her Mom, Joanne Carroll



L-R Doron Sabag & Shawna Feeley

(continued)



HBRAC President Pete Fusaro, Propane Pete Bataglio & Immediate Past HBRAC President Nort Wheeler



Builder Steve LoParco & Jeffrey Vangele of Wells Fargo, who sponsored the reception.



Buddy Ontra & Fairfield County HBRA President Chris Steiner



Craig, Ali, Claire & Brian Wiele



Stephanie Rapp Karen Bradbury & Connie Cooper



L-R Jen Cheih, Peoples Bank, builder Luigi Altamura, Ryan of Parade Craze and investor Alan Luchette



L-R Leo Velez, Michael DeRosa, Kristen Harrington & Aleighen Bunkers



Builder partners Ken DeLeo & John Doherty, HBRAC President Pete Fusaro & Jane Fusaro & Jim Hoffman.



Sean Rose, Propane Pete Bataglio, Phil DeTerlizi of County TV & builder Arnold Karp



Craig Wiele addressing attendees



The reception was sponsored by Wells Fargo and Jeff Vangele spoke about current Wells Fargo programs for builders and their homebuyers.

The ticket proceeds for the reception and tour benefitted PSC Partners Seeking a Cure and the Fairfield County Community Foundation.

Craig Wiele spoke to the group about PSC Partners Seeking a Cure, a non profit that provides primary sclerosing cholangitis (PSC) patients and their caregivers education and support, and raises funds to research a cure for this so far incurable bile duct and liver disease. Joanne Carroll's ten year old granddaughter was diagnosed with PSC at age 2 ½ and her father, Craig Wiele, thanked the Fairfield County HBRA for their generosity in supporting PSC Partners Seeking A Cure.



Clare Michalak & Jen Chieh at ticket tent outside Karp Associates home

the Luxury Home Tour Committee and CTC&G staff volunteered during the home tour.

Each ticket holder received a copy of the April issue of CTC&G, along with a glossy 36 page tour Guide Book and a trendy jute tote bag with LHT logo.

On Saturday and Sunday, ticket holders had the opportunity to tour four beautifully staged multi-million dollar spec homes by Fairfield County's leading home builders – all active members of the Fairfield County HBRA.

Media Sponsor

Luxury Home Tour Media Sponsor CTC&G, was instrumental in spreading the word through their social media and e-mail list, and in running a two page spread on the tour in their April issue. CTC&G Tracy Heinemann and Jennifer Barbaro participated on

(continued)

Karp Associates

5 North Crossway, Old Greenwich



Arnold Karp



Karp exterior

In Old Greenwich, a stunning \$5.4 million waterfront home on Lucas Cove, skillfully built by Fairfield County HBRA 2017 Builder of the Year, Arnold Karp, Karp Associates, was designed by celebrated architect, Jones Byrne Margeotes.

This stunning FEMA compliant beach home takes full advantage of its coveted Lucas Point location - with water views on three sides. The structure is capped by an architecturally appealing, custom designed, lead-coated, copper cupola that highlights the time, effort and

thought invested in designing and building this magnificent house.

A dramatic barrel-vaulted ceiling and paneled entry leads to a modern open first floor living room, dining room, kitchen and great room with custom



built-ins and exquisite millwork.

The sleek waterfall island kitchen features a ship lap ceiling and Wolf Sub Zero appliances from County TV & Appliance. While the footprint was severely limited by the town, this four bedroom, 3 ½ bath spec house is equipped with a stunning mud room and elevator for easy accessibility.

A sunlight-filled stair tower wrapping around the elevator core, highlights the well-designed house, and invites you to the second and third floors. The floor plans for the top two floors were designed to maximize the water views.

On both first and second floors, a 16-ft glass Nana Wall system opens to a spacious deck with cable railing that allows unobstructed views of the water.

(continued)



Argus Development

72 Meadow Road. Riverside



In Riverside, the exquisite \$6.4 million 7,000 square foot stone and clapboard colonial constructed by Tim O'Malley of Argus Development, and designed in collaboration with Mockler Taylor Architects and Rutherford Associates Landscape Architects, was the most visited home on the tour. Rings End Marvin windows grace staircase tower.



Tim O'Malley with Gina Calabro

While the exterior is classical with columned entry porch and latticed balustrade balcony above, the interior is freshly open and inviting with an elegant living room and wet bar, an oak paneled study, and a spectacular open concept kitchen/family room.

Albano Appliance provided all of the appliances for the project, including the Wolf range and range hood, integrated Sub Zero refrigerator freezer and under-counter refrigerations.



"Tim is an outstanding contractor and a real pleasure to work with. He is truly dedicated to staying ahead of the curve with appliance design, functionality and reliability. Tim always goes the extra mile to stay current on what clients want and it shows in his attention to detail, which is unusual and refreshing. He takes time to visit our showroom to familiarize himself with the latest trends and innovations. He thinks about the appliance process as a whole from start to finish, and is a hands-on manager who makes sure the job runs smoothly from start to finish."

- Fred Albano



Torco supplied all the plumbing fixtures and Tile America provided wall and floor tile throughout the home including the white glass subway tile backsplash in kitchen and butler's pantry and the stunning Monte Carlo Water Jet marble mosaic floor in the master bath.



"We supply Tim O'Malley with all of his tile. Tim has a real good handle on what the market is dictating. He utilizes the latest trends, and he knows that if he uses really good tile, he will get a greater bang for the buck. Tim is a pleasure to work with."

-Ryan Coyle, Tile America

The expansive lower level is designed with a temperature controlled wine cellar, playroom, second laundry and private gym.

Set on a beautifully landscaped half acre with an approved pool site, covered portico and outdoor room with bluestone terrace and stone fireplace, this luxury

home is steps to a private association beach and dock. It blends beautifully with the mature landscape of Meadow Road, where Tim O'Malley has built two other gracious, award winning luxury homes. Soon after the tour, the home SOLD and closed in June.



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Doherty & DeLeo Development

11 Sunswyck Road, Darien



A superb 8,500 square foot shingle style colonial by Doherty & DeLeo Development at \$5.2 million was the most popular home with tour attendees, and Ken DeLeo used the most HBRA member subcontractors and suppliers to build it.

Drenckahn Excavating, Fairfield County Portables, Hocon

Gas, Ring's End & Marvin Windows and Doors, Bender, Clarke Distributors, Elevator Service Company, LTW Designs and Riverside Fence all contributed to this fabulous home. Sited on a gorgeous two acre lot in the Delafield Island Association, it's minutes from Peach Tree Beach and downtown Darien.



(continued)

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Doherty & DeLeo Development

(continued)



Ken DeLeo & Leia Ward



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An open formal living room with stunning marble faced fireplace boasts Marvin sliding glass doors to a full length bluestone terrace. The warm and inviting family room with stone fireplace is open to a sumptuous white kitchen with Wolf Sub Zero appliances from County and gas supplied by Hocon Gas.

(continued)

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Doherty & DeLeo Development (continued)



Hocon Propane Pete

A bay windowed eating area overlooks the spectacular outdoor entertainment space with heated pool, spa and outdoor kitchen. There is custom millwork and built-in cabinetry throughout, 10 ft ceilings, smart house technology, six ensuite bedrooms, a 3rd level bonus room, a three car heated garage and a finished lower level with wet bar, and stone staircase leading to the pool.





Altamura Homes

51 Edgerton Street, Darien



Luigi Altamura



HBRA Exec Assistant Sarah Iannarone

A charming classic colonial by Altamura Homes with Control 4 home automation was priced at \$2.2 million. The sophisticated interior by Birgit Anich Staging & Interiors, brings Manhattan chic to Darien. High end finishes, volume ceilings and unique, contemporary light fixtures and furnishings make this home interior a stand out.

Custom stained oak barn doors with rain glass panels separate the tray ceiling formal living room and coffered ceiling dining room. The spacious white kitchen with Taj Mahal Quartzite counters and waterfall center island is equipped with luxury stainless steel Thermador appliances from County TV &



Appliance. An open family room features a gas fireplace flanked by upholstered window seats that open for extra storage. Oxford Lumber provided all of the lumber and windows for this home.

On the second floor, a sumptuous master suite features a walk thru closet with built-in marble top dresser and velvet lined jewelry drawers, a marble topped center island and custom shelving by Royal Closet. The adjacent tray ceiling master



bedroom opens to a glamorous master bath with enormous 3-sided glass shower, free standing soaking tub, Calcutta marble vanity tops and a built-in desk. There's a carpeted 3rd floor bonus room and the home is walking distance to train, shops and school. It sold in June.



"County TV & Appliance is fortunate to work with 3 of the 4 builders on the Luxury House Tour this year. Words cannot describe the valued relationships we have with Arnold Karp, Ken DeLeo, and Luigi Altamura, and the professionalism their craftsmanship exudes. They go beyond the extra mile for their clients, and we do the same to support them."

– Phil DeTerlizzi, County TV



The Fairfield County HBRA Luxury Home Tour raised a total of \$4,150 for two charities and a check for \$3,150 was presented to PSC Partners Seeking A Cure on June 9th at the Fairfield County HBRA Annual Meeting and Awards Night, a red carpet event, including live auction, which was held at the Hyatt Regency Hotel in Greenwich. □

***NOTE:** Photos of the Kick-off Reception and Luxury Home Tour were taken by Paul Bickford Photography, Darien and Jim Fuhrmann Photography, West Hartford. Photos of 5 North Crossway, Old Greenwich, courtesy of Alan Kun, New Canaan; photos of 11 Sunswyck Road, Darien, courtesy of Daniel Aranda ; and photos of 72 Meadow Road, Riverside, courtesy of Tim Lee Photography, New Milford.



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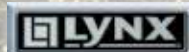
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2017 Connecticut Design Trends



Wide plank and random width flooring

Sunshine Floors has showrooms in Canton, Bridgeport and Norwalk, so owner, Razvan Tata (RT) knows the market statewide.

According to RT, “the market continues to trend toward longer and wider planks and random widths. The wide-width plank creates a sense of openness and space for a rich, sophisticated style that elevates any room décor. Longer and wider planks different cuts quartered sawn only, rift only, rift and quartered, plain sawn and center cut, are also a better platform to showcase hardwood’s unique features and textures, and wider boards means fewer boards are needed for the installation, which in turn means fewer, less visible joints. The result is a dramatic, more uniform look that lets the authenticity of the wood shine through.

Rustic and distressed looks featuring mineral streaking, knots, hand-scraping and wire brushing that aim to add character, also continue to rise in popularity across the Northeast.

Color-wise, manufacturers are exploring new possibilities for today’s most popular shades, while revamping classic hues. Grays are “hot”. Like all white kitchens, gray hardwood flooring shows no indication of losing popularity any time soon because gray and non traditional colors have a more contemporary look and feel.

There’s a small growing segment of the market that is bringing herringbone back in the design. That segment is going to continue to grow over the years.

Taking color and design a step further, manufacturers are creating hardwood planks that can be mixed and matched. Most recently, customers are requesting the mixing of colors on the floor, to create a patchwork, or what designers like to call a ‘mixed up aesthetic, as seen in this photo (above right) on Houzz. In most cases, colors come combined in a box, but by using numerous colors from a collection, you can create a unique non-monolithic look.

Kitchens and baths

Tyra Dellacroce of Connecticut Stone talks about what’s hot in kitchens and baths:

- ▶ This season, Connecticut Stone is seeing the strong trend to clean, tranquil spaces. In kitchens, this means waterfall islands, where the stone counter flows down the ends of the island from counter to floor.
- ▶ In bathrooms, tile or stone is being designed using large format tiles from the ceiling to the floor throughout the bathroom, not just in the shower. This creates a clean, modern look, and expands the space visually, and large tiles use far less grout.
- ▶ Another popular feature is seamless trough sinks in both bathrooms and kitchens - where countertop and sink are integrated using the same stone, as seen in this Greenwich bath from Connecticut Stone.

(continued)



2017 Connecticut Design Trends

According to Frank Webb Bath Center, freestanding tubs are still the rage and are available in different styles, materials and sizes. Lighter weight, small footprint freestanding tubs are a popular item in our urban showrooms for city dwellers in apartments and condos. On the more luxury side for suburban homeowners, the soaking/relaxation/spa-like tub, like the MTI Stream Bath, supports the new “home spa,” “healthy bathroom” trend.



The Stream Bath™ from MTI is a new form of luxurious hydrotherapy, relaxation at its best. Stream Bath creates the gentle touch and soothing sound of a slowly moving forest stream. The ultimate soaking tub, Stream Bath is ideal for all ages, from the very young to the more senior. Available through your nearest Frank Webb's Bath Center Showroom: frankwebb.com



Smooth, bright and extraordinarily solid, the Cape Cod bathtub from Duravit was designed to be spectacular yet simple. This free-standing tub fuses innovative material and organic form in a monolithic design. The finer details include the stunningly thin tub rims, gentle curves, and integrated headrest. The satin-finished surface is pleasant to the touch and creates a fine interplay between light and shadow. Available through Frank Webb's Bath Center showrooms: frankwebb.com.

Three New Ways to Bring Luxury Into Your Kitchen from Clarke Distributors

Wolf's New Contemporary Gas Cooktop

The Wolf contemporary gas cooktop is stunning in both performance and design. It has a striking, integrated look, with a cooking surface that sits flush to the countertop, and control knobs that mount to the cabinet panel of your choice. And the cooking performance is nothing less than thrilling, with the most powerful Wolf dual-stacked burner ever – a searing 20,000 Btu!



This powerful central burner delivers faster boils and restaurant-quality sears. It's flanked by four dual-stacked sealed burners that offer precise control from high end to steady low-end simmers and melts. Porcelain-coated, cast iron grates let you slide pans easily from one burner to another. And the seamless stainless steel burner pan is easy to clean. If you're aiming for new culinary heights, the CG365C/S is the cooktop to do it with.



Take the Guesswork Out of Cooking With Wolf's M Series Ovens

Now is your time to try your most ambitious meal, with the new Wolf 30" M series built-in double oven. It takes the guesswork out of even the most difficult dishes. Just dial in any of 10 precision cooking modes, and the oven delivers the optimal heat and airflow for the dish. Imagine beautifully browned roast

chicken, perfect chocolate chip cookies, crisply crusted casseroles. The Dual VertiCross™ system is Wolf's most advanced dual convection ever, quickly saturating the oven cavity with consistent heat across all racks. The cooking modes are precise and intuitive, to ensure that the meal you bring to the table is every bit as delicious as the meal you had in mind. A Gourmet feature has a menu of presets that automatically controls the cooking, making commonly prepared meals quick and easy. And the sleek handleless design of Wolf's new Contemporary M series oven, you simply push on the sleek door and it effortlessly opens.

Your Outdoor Kitchen Just Reached a New Level

Bring the design and worry-free performance of Sub-Zero refrigeration to your outdoor kitchen. With Sub-Zero 24" outdoor refrigerator drawers, advanced food preservation features keep fresh food and beverages at your fingertips. The outdoor drawers, paired with outdoor panels, have been engineered for temperatures up to 110°F and clad in heavy-gauge stainless steel that withstands UV rays, salt, and moisture – elements that would corrode lesser materials. Sub-Zero's outdoor refrigerator drawers hold 4 cu. ft. of food, and keeps it fresher with smart-touch technology that



lets you control temperatures from 34°F to 45°F. Organization is easy, with adjustable (and removable) dividers that allow you to separate fresh foods, beverages, snacks and more.

Learn everything you need to know about designing your indoor or outdoor kitchen with a visit to Clarke, New England's Official Sub-Zero & Wolf Showroom and Test Kitchen at 64 South Main Street in South Norwalk. Visit clarkeliving.com for more information.

Outdoor Entertaining

In 2017, the goal to create an oasis in your backyard. O&G Industries newest 118 page elegant magazine, *Stylish Spaces in Masonry* is packed with excellent articles by industry experts. Here is an excerpt from a Techo-Bloc article on “*Creating Outdoor Spaces with Style in Mind*”.

Sleek sophistication: Contemporary Style

The contemporary Techo-Bloc style is a modern and minimalist approach; consider sleek lines and smooth textures. Geometric patterns, as seen with the Graphix wall right, create a sleek but visually interesting effect to build everything from raised patios and garden beds to outdoor kitchens and a matching fire pit. For pool decks, smooth and polished textures such as the Blu Grande, create a clean and modern look

Seeking Comfort: Polished Casual

Create intimacy by building a seating wall around your fire pit to accommodate guests. Elements like fire and water are two great features that amplify serenity and peacefulness in a garden setting. Photos on the right feature the Prescott firepit, Mini-Creta seating walls, Aberdeen slabs and Antika paver border.



A New Vibe in Your Backyard: Country Rustic

Nothing says rustic like the raw texture of wood. Borealis outdoor slabs bring a modern twist to an otherwise traditional product. Although they look and feel exactly like wood, Borealis slabs have all the durability of concrete and do not require any special maintenance. No more rotting wood decks, sanding or



treating; they're incredibly resistant to freeze-thaw cycles (and other harsh climates) and look great throughout every season. Pictured below are Techo-Bloc's Borealis slabs, outdoor kitchen done in Brandon wall, a custom pizza oven built in Brandon wall and a custom fireplace made with Brandon mason. □

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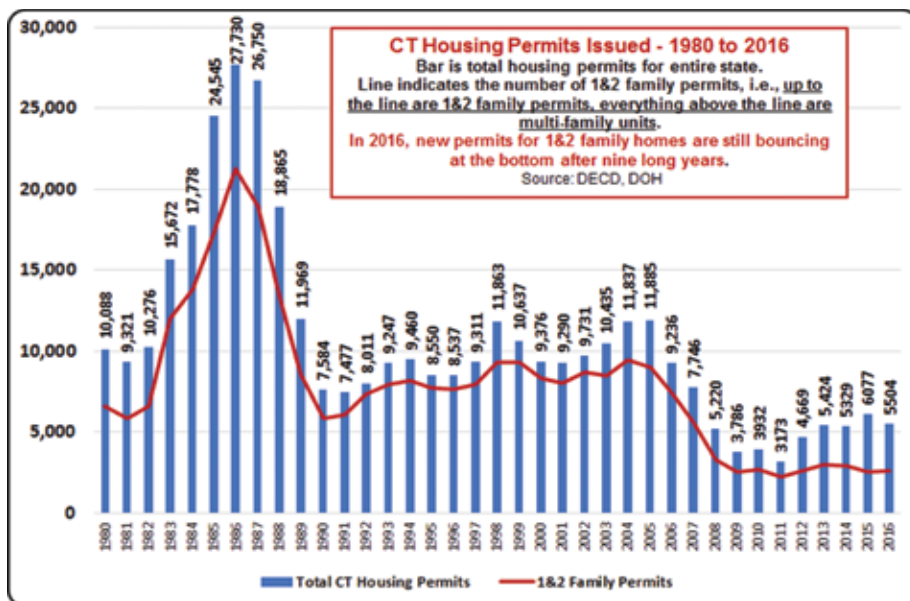
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Building Trends 2017

by Joanne Carroll



In 2011, Connecticut fell to last place in the country in number of housing units built per capita.

Over the last decade, we

have consistently ranked near the bottom of the country in housing production.

During the recession, new construction in Connecticut dropped from 11,885 permits in 2005 to a low of 3,173 permits in 2011. That's a 73% drop in 7 years. Last year, there were only 4,095 permits for the 104 reporting towns. And as single family builders know all too well, that number doesn't tell the whole story.

In 2004, 78% of new housing permits were for single family homes, but every year since, the percentage of single family permits has decreased to a low of only 1,947 in all of 2016. The trend to less permits, and more multi-family, in particular rental development, has been going on for the last 12 years.

And yet, lack of affordable housing production has kept Connecticut's rental prices 6th highest in the nation and our

Connecticut Permits

	single family	total	percent single family	SF % change yr/yr
2004	9263	11837	78%	
2005	8817	11885	74%	-5%
2006	7107	9236	77%	-19%
2007	5348	7746	69%	-25%
2008	3139	5220	60%	-41%
2009	2442	3786	65%	-22%
2010	2632	3932	67%	8%
2011	2162	3173	68%	-18%
2012	1997	4140	48%	-8%

median home value 8th highest.

Living costs for CT residents are in the top 10 for every measured category, including transportation, health care

and utilities, and the business climate is one of the worst in the U.S. We all know that Connecticut has lost more 25-34-year-olds than all but two states since 1990. It's no wonder we have lagged the country in our housing recovery.

For home builders, high land cost ... costly & time consuming approvals, overregulation... low density zoning... and lack of construction financing have

conspired to make it extremely difficult to produce affordable first time buyer or any other type of housing. Adding to



these concerns is the ever increasing price of building materials.

Given all of these challenges, home-builders throughout Connecticut are still finding ways to be successful. Here are some examples:

The Trend to PUD VS. CONDO

The term PUD is actually not legal in Connecticut - the legal term is Planned Community. The PUD is popular in land development because there are no pre-sale requirements for units, and the community does not have to be "approved" by lenders. The financing works like a single family home. However, there are certain requirements to avoid being defined as a condominium. For example, units can be attached, like Nordic Builders Village at Redrock in Manchester, but they cannot be stacked one on top of the other.

This PUD requirement has created another big trend across the state: Townhouses.

Changing demographics is also dictating the trend to townhouse development.

- ▶ Less than 1/4 of U.S. households today fit the married with 2.5 children model
- ▶ The fastest growing segment has been single-person households.
- ▶ But, according to Harvard's Joint Center for Housing Studies, married couples without children will grow at a faster rate than single-person households

Here's Toll Brothers Village Collection townhome at Rivington in Danbury which features an island kitchen, breakfast area and deck plus this finished lower level. Sales start at \$350,000. Rivington is a Mixed Product PUD.



Building Trends 2017

(continued)



Mixed Product Mixed Income Communities

This type of development allows builders to Trade Lower Land Cost for Higher Density. And three-quarters of retiring boomers say they want to live in mixed age mixed use communities that are walkable and close to town centers.

In South Windsor, T&M Homes is building South Windsor Woods, a 155 unit PUD on 49 acres with 3 housing types including 128 townhomes, 12 Duplexes and 15 free standing homes. There will be private walking trails, a clubhouse, two recreation areas and a community mail center.

The three story two and three bedroom townhomes start at an affordable \$189,900. The 12 Duplexes start at \$269,000, and are connected only at the garage. The Janice duplex has an 8ft breakfast bar island, three bedrooms and a 4'X5 ft shower in the master bath. There are also 15 free standing homes in the mid \$300's to hi \$400,'s.

In 2015, Bill Ferrigno started Stratford Crossing in Avon. This 39 lot community has three distinct neighborhoods:

- ▶ Family style homes on larger lots
- ▶ Cluster lot homes with 1st floor master suites
- ▶ Cluster homes for working professionals

There are only 9 homes left.

In 2009, the Home CT Incentive Housing Study identified a parcel in Simsbury as a potential Workforce Housing Zone, and this zone was adopted by the Town in 2013. For both demographic and economic reasons, more towns are becoming interested in HomeCT Incentive Housing Zones, and as Partnership for Strong Communities director, David Fink so aptly said –



“These Incentive Housing Zones provide home builders with what they want: density and as-of-right development.”

Sunlight Construction has begun clearing the land for Cambridge Crossing on this parcel, which will be a mix of single family detached, patio homes and possibly two story elevated buildings. Of the 88 units, 20% or 18 will be Workforce Housing units spread throughout the development; and set aside for those with incomes less than 80% of Simsbury median or \$80,000. The workforce housing is deed restricted for 30 years. Although plans are not set, sizes range from approximately 1000 - 2500 sq. ft. with prices starting around \$199,000 and single family at \$359,000 -399,000.

Again in Simsbury at Powder Forest, Ron Janeczko & Chris Nelson are developing Highcroft, which will be a mix of 224 luxury apartments, and 48 townhomes. Chris & Ron won Community of the Year last November for Highcroft Apt. Homes, which is a Low Impact Development with LED lighting and Craftsman style buildings.

The 1, 2 & 3 BR apartments are designed by Jack Kemper with 16 units per building and direct access to attached garages. Highcroft Lodge won Best Clubhouse for its amenity rich design featuring an outdoor saltwater pool and cabanas, a 4,000 sf patio with outdoor kitchen, a gym, game room and even a dog wash. For presale marketing, the website LifeInSimsbury.com was designed to communicate the benefits of a small town way of life. "Land Here" was used as the ultimate call to action. Result: 85 apartments leased in 9 months.



In Town Housing

For some time now, in town housing has been extremely popular with both empty nesters and millennials. The issue is finding the land at a reasonable price.

In a September 2015 public referendum process, Charter Group won approval

for a 54 unit active adult development in the heart of downtown Ridgefield. The site of the former Schlumberger campus, it had originally been purchased by Toll Bros., who sold it to Charter after Toll was narrowly defeated in their own referendum.



Building Trends 2017

(continued)



Just one month after approval, Charter Group opened 77 Sunset Lane for pre-sales, and 53 out of the 54 homes went on deposit! Pricing for the apt. style homes started in the mid \$400,000's and the townhomes started in the mid \$700,000's. The first closing took place in August 2016, and Charter Group's Jay Metcalfe is in the midst of the buildout, which includes a community clubhouse, fitness center and a mix of 45 single-level apartment style homes with elevator access parking garage, and 9 townhomes with 1st floor masters and two-car garages.

In Guilford on the shoreline, Kenny Horton spent \$1 million on environmen-

tal clean-up - then rehabbed an 1880 mill building to accommodate 15 luxury condominiums. Last November, 66 High Street won the top HOBII Award, 2016 Project of the Year. This year Horton Group is adding three new steel frame buildings overlooking marshland and LIS - all within a block of the Guilford Green. 66 Main Street has established a new luxury condo market in Guilford with sales ranging from \$650,000 - \$1.7 million. Buyers have been New Haven County empty nesters who are downsizing or looking for a 2nd home.

Listing agent, Nikki Travaglino, and her team at William Pitt Sotheby, have

done an exceptional job marketing The Residences at 66 Main Street, while taking full advantage of social media, including Facebook, Instagram and You Tube, hyper targeted Facebooks ads and traffic drawing Facebook events.

In Fairfield County, with Metro North issues contributing to longer commuting times, living close to a station has become a prime motivator in home location. This in town infill spec home in New Canaan by Ryan Fletcher, illustrates some of the most popular single family design trends. See photos at right.

Nantucket casual on the outside and transitional/modern on the inside, featuring a floating glass and steel staircase and a wall of glass bringing the outdoors in, with black window and door casings, a linear gas FPL, beadboard ceiling insets and shiplap paneling - all worth noting because of their popularity in both spec and custom homes today. This home, which won a 2016 HOBII Award, sold at \$2.4 million.

This article is excerpted from a presentation Connecticut Builder publisher, Joanne Carroll gave at an April Developers Council meeting. CT Mirror editor, Tom Condon, interviewed Joanne about these trends for an article on the same topic. ☐



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Builder News

Fairfield County Architect Chris Pagliaro on Overregulation



Here's why the single family housing market is under great stress

Each and every single family home directly stimulates a local economy! Yet our leaders and local governments have done everything possible over the last decade to squash it! They have rewritten the Residential Building Code several times. They have issued an incredibly more restrictive Energy Code. They have required incredible amounts of strapping and framing techniques. They have stripped the waterfront from the people, and have made it only for the wealthy.

I believe that the local single family housing market is in great stress for several reasons:

It's Generational

We came back on the other side of the Great Recession with a different buyer: The Millennial.

- ▶ They want to live in-town. With few exceptions, Connecticut is the result of post-war suburban sprawl. One acre here, two acres there, and many communities zoned for more. In short, current zoning regulations are in direct conflict with the Millennial's desired way of life. That is fortunate to the cities, as multi-family housing developments are booming. It is suicide to the single family home builder.
- ▶ The Millennial is a generation of instant gratification. They think email is slow! They grew up on instantly breaking news, tickers across the bottom of a screen, no cable tv (they get what they want when they want it), cell phones, internet access, etc. This is applicable because they

do not have the patience to wait out the development of a project. They don't want to hear "public hearing, appeals periods, Health Department review, 5-6 weeks for a building permit....and then 10 months to a year to build". They want answers, deadlines, and an end-game result of planning and financial impact. Our business has never been geared to provide that very well in the first place.

The Millennial would rather rent an apartment than invest in a home that they don't know when it will be ready or how much it will cost. They would rather walk to a train than have 2 acres and a 3 car garage. They would rather hike on a Saturday than mow a lawn. Our zoning regulations still look at parking regulations, while the Millennial pursues a world of shared car services in lieu of owning a car! There is a GAP between "the way it is" and "the future".

It's Regulatory, and Regulations Take Time... and Money... and That is Counterproductive!

Building Code revisions since the Great Recession:

- ▶ **Required drawings for permits have greatly increased.**
 - Wind Load Bracing and Moment Frames.
 - Strapping.
 - Death by a Thousand Cuts of many smaller items.
- ▶ **Energy Code**
 - Increased ceiling/roof R-Value requirements to R-49
That means that we HAVE to use closed-cell foam insulation in 2x10 roof framing. That is the MOST expensive insulation on the market.
 - Houses have become air-tight. So what happens, we now have to pay for mechanized fresh-air intake. One begets the other!
 - Blower Door Tests and the like. Increased MEP costs.
- ▶ **Framing:**
 - Simpson connections, Simpson connections, Simpson connections! Materials and labor, labor, labor. Money, Money, Money.
 - Brace walls. Or in lieu of Brace Walls, Moment Frames.
 - I am not saying that structure should ever be compromised, but the reality is that much of this was lobbying by insurance companies, Simpson itself, and a reaction to Katrina, where houses with Styrofoam sheathing failed.

(continued)



DXV Lyndon Collection, by American Standard

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Builder News

Joel Grossman - Calcagni

(continued)

In Wallingford, *Hidden Brook*, a new 7 lot pocket community by Timberwood Homes featuring 2,200 – 2,600 sq. ft. single family homes starting at \$429,900 has already taken three deposits since opening late April. Slightly off the beaten path, *Royal Oaks*, a Sunwood Community comprised of 16 lots with prices starting at \$399,900. Six lots remain, including one quick delivery colonial priced at \$469,000.

Just down the road in Northford, another Sunwood community drawing attention is *Bridgewater*, a 30-lot subdivision with 1+ acre lots. Seven homes have closed, with two currently under deposit with a quick delivery model home available. Sales at Bridgewater have been bucking the trend with sale prices in the upper \$500K's to \$700's.

Moving north to *HillCrest Village* in Southington, Verna Builders & Ianini Development have joined forces to build 98 single family homes in a classic styled neighborhood made up of smaller, easy to manage lots starting at \$379,900. Twenty-one homes are sold in Phase I at an average selling price of \$424,000. Two quick delivery homes are available, starting at \$399,900.

Ken DeLeo, Doherty & DeLeo, Darien

– The high end in every market is dead. For us in lower Fairfield County, that means anything over \$3 million.

Chris Nelson, Nelson Construction,

Simsbury – We have as much for sale product under contract in the first quarter of 2017, as we closed all of last year. However, banks are taking a much more conservative approach to financing apartments. They are charging more and because they see more risk, they are requiring 35-40 percent down.

Liz Koiva, Nordic Builders, Tolland –

I have three customers who want to build a new home, but can't sell their existing home because of potential crumbling foundations due to pyrotite issue.

Kathryn Redican, VP Marketing & Business Development, BHHSNE -

Sales and sales prices were up for both single family homes and condominiums in the 1st quarter of 2017 and through May. Due to demand for mid-priced single family homes, average days on market decreased 7.5% to 98 days while prices increased 3.4% to \$360,800. There were also 390 more sales year to date when compared to January through May 2016. While statistics show that inventory is higher now than in 2016, buyers in Connecticut certainly believe that inventory is lacking – more specifically new inventory. Homes brought to market in 2017 have sold quicker than homes that have been on the market since 2016.

According to our latest *Berkshire Hathaway HomeServices Homeowner Sentiment Survey*, optimism toward the U.S. economy and real estate market rose across all generations of current and prospective homeowners. However, rising interest rates continue to be a concern among prospective homeowners – Millennials in particular – reported a sense of urgency to buy before mortgage rates rise further.

A tight supply of available homes in many markets –

particularly at lower and entry-level price points – presents another challenge for buyers. Builders this year are responding with more focus on lower-priced homes, which may serve as an important nudge to hesitant Millennials. In the survey, 70% of prospective homeowners said they are willing to wait to buy a home that suits their needs – even with the likelihood of rising mortgage rates.

New housing permit data shows 56.8% of CT permits issued through April 2017 were for single family homes, followed by 38.9% issued for multifamily projects with five or more units. The most permits were issued in Stamford, Norwalk, and Milford; towns with a higher percentage of commuters and smaller residences. Through April, permits are down 29.3% across the state (981 compared to 1,387).

Buyers are active and looking for turn-key homes. In one of our subdivisions, we have a waiting list for townhomes, which will be complete by the end of the year. The enthusiasm by buyers continues, as interest rates are historically low and the job market is stable. The Northeast, and certainly Connecticut has a high demand for entry level homes. However, builders are struggling to build for today's entry level buyers and downsizing baby boomers, due to both the high cost of land and cost & length of approvals. Builders who are in the position to build to this price point will be most successful this year and likely into 2018.

– Candace Adams,
President and CEO of
Berkshire Hathaway Home
Services New England,
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(continued)



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Builder News *(continued)*

Connecticut Economic Resource Center, Inc. An excellent option for assessing market potential of an area or property

By Alissa DeJonge, Vice President of Research

Does it surprise you to know that Connecticut residents are slowly gaining optimism about their personal financial situations?

These results are from a quarterly Consumer Confidence Survey that the Connecticut Economic Resource Center, Inc. (CERC) conducts in collaboration with the Connecticut Data Collaborative and Smith & Company. The analysis is based on the responses of residents across Connecticut and addresses key economic issues such as overall confidence, attitudes toward the economy, personal finance, leisure spending, consumer purchases including homes and furniture, housing prices, government programs and current investments.

The 2017 Q1 Consumer Confidence results showed that 23% of respondents, a 5-point increase over last quarter, felt that overall business conditions in Connecticut are better now than they were six months ago. This represented the highest level since this time last year. In addition, there was a 4-point increase over last quarter in respondents who felt that they are much better off from a personal financial standpoint than they were six months ago, which is tied for the survey's all-time high with Q2 2016 levels. There were other positive indicators: The percentage of respondents who are planning to purchase a new car was at an all-time high (15%), as was the percentage of respondents expecting to purchase a major consumer good (such as furniture) (46%). There was slight growth in the percentage of respondents who said they are very likely to refinance their home or purchase a new one (8%). There also was a slight increase in the proportion of respondents who agreed that they would have enough money for a comfortable retirement, another all-time high (29%). The 2017 Q1 survey of 505 state residents has a margin of error of 4%.

This survey is one of the ways that CERC provides key information to our clients about current issues facing residents in Connecticut. CERC is a nonprofit corporation that provides research, real estate, economic development, municipal and marketing services – with a mission of leveraging Connecticut's unique advantages as a premier business location. CERC's unique offerings, particularly to the real estate community, also include feasibility assessments of market potential, economic and fiscal impact analyses, zoning and land use assessments, identifying growing industries in a region, and 'concierge' support for the state's business recruitment and retention efforts.

Our objective research expertise and data analyzes issues at the local, state, national and global levels. We offer a variety of online research products, resources and tools, as well as individually designed custom analyses for clients. Our web site (www.cerc.com) contains demographic, economic, fiscal and education data about municipalities in the state that may benefit your marketing efforts of areas or properties.

If you or your company are interested in additional information about assessing the market potential about an area or specific property, are looking for extra data about consumer sentiments, or want to add proprietary questions to the Consumer Confidence survey for your company's strategic planning purposes, please contact me at adejonge@cerc.com or 860-571-6206, or visit www.cerc.com.

Winners of 7th Annual Connecticut Zero Energy Challenge

Winning builders and homeowners in Derby, Ellington, Guilford, Sharon and Stonington demonstrate that super high efficiency homes are achievable

Energize Connecticut, in partnership with Eversource and AVANGRID, Inc. subsidiaries United Illuminating, Southern Connecticut Gas and Connecticut Natural Gas, selected five winners for the 7th annual Energize Connecticut Zero Energy Challenge (ZEC), a statewide design and build competition for single and multi-family homes. This year's competition featured 17 homes from across the state built between June 1, 2016 and January 31, 2017.

In this nationally recognized initiative, participants are challenged to construct high efficiency homes that consume little to no energy by using sustainable building practices.

"With new renewable energy technologies and energy-efficient building requirements, residential construction continues to evolve, and the Zero Energy Challenge exemplifies this shift in the industry. Participants in the Challenge are dedicated to the net zero energy movement and are building environmentally-friendly, resilient, comfortable homes. I applaud this year's participants and winners for their hard work and devotion to transforming the residential new construction market in Connecticut."

– Taren O'Connor, the Energy Efficiency Board Chair

(continued)

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Builder News *(continued)*

RESNET Rating Standards are used to determine each home's HERS Index (Home Energy Rating Score), a nationally standardized scoring system that measures a home's energy performance (the lower the number, the more energy efficient the home; a score of zero represents a net zero energy home). A low HERS index, the home's cost effectiveness and total estimated operating costs are used to determine the winners in each category.



Zero Energy Challenge Winners

The 2016 Zero Energy Challenge winners include:

Overall Winner

Project: Deb and Russell Heinrich Residence, Guilford, Conn.

Builder: Bill Freeman and Alicia Dolce – Celebration Green Design & Build, Madison, Conn.

“After spending time at an environmentally conscious community in Costa Rica, we decided to create a self-sustaining lifestyle for ourselves. Because of this interest, we attended an open house for a completed Zero Energy Passive Home built by Celebration Green Design & Build to learn how the principles of a passive home would enable us to achieve our dream,” said Russell Heinrich, homeowner. “Once we had conceptual plans, we began transforming our design for a high performance home into the reality of a zero energy home that would leave as small a carbon footprint as possible.”

Best Overall Envelope (tied)

Project: Silver Lake Conference Center, Sharon, Conn.

Builder: Greg Ariflian – Silver Lake Conference Center, Sharon, Conn.

Project: Deb and Russell Heinrich Residence, Guilford, Conn.

Builder: Bill Freeman and Alicia Dolce – Celebration Green Design & Build, Madison, Conn.

Lowest HERS Index Without Renewables Winner

Project: Sandy and Jeff Alexander Residence, Stonington, Conn.

Builder: Nick Lehto – Lehto Design/Build, Killingly, Conn.

Lowest Overall HERS Index Winner

Project: Janis and Steve Moser Residence, Ellington, Conn.

Builder: Steve Moser, Ellington, Conn.

Lowest Cost/Square Foot

Project: Derby Residence, Derby, Conn.

Builder: Mark Nuzzolo and D.J. Collins – Brookside Development, Woodbridge, Conn.

Specific project information for all entries can be found by visiting CTZeroEnergyChallenge.com.

The Connecticut Zero Energy Challenge is now seeking participants for its 2017 challenge. The deadline to apply is June 1, 2017. Homes must be completed by January 31, 2018. If interested in applying, please visit CTZeroEnergyChallenge.com for more details.

2017 Model Remodel Is Underway in Connecticut

Pro Remodeler's 2017 Model Remodel project is an old cabin that has been in the client's family for generations, New Milford builder, Ben Bogie of Built to Last was chosen for this serious makeover into a retirement home for a brand new grandma. While she is active, agile, healthy, and still a few years shy of retirement, she wants a home that will not need to be renovated every decade to accommodate changing needs. So the renovation plan embraces Universal Design principles for kitchen, bath, and general living.



(continued)

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Builder News *(continued)*

2017 Model Remodel Is Underway in Connecticut

New Milford CT builder, Ben Bogie, will also build in some other retirement-friendly, common-sense energy efficient upgrades that will help lower the client's energy bills, such as:

- ▶ He will replace the roof framing with raised heel trusses, which make more room for insulation in the attic.
- ▶ He will use ZIP R12 sheathing from Huber which features 2 inches of rigid insulation attached to the sheathing.
- ▶ Inside the walls will be Roxul mineral wool insulation, which will also be used for sound deadening in interior walls.
- ▶ The leakiest part of the house—the rim joist area—will be sealed at multiple stages of the process, because air sealing is THE most cost effective step in energy savings.

A standing seam metal roof from ValSpar, new composite siding from Grayne, exterior trim from Kleer, and triple-glazed windows from MI Windows complete the outer shell.

The tightened shell will have a balanced ventilation system that won't bust the budget with an expensive HRV. Air King's powered and programmable supply fan is wired to the exhaust fans in the bathroom and kitchen to balance the outgoing air with incoming air whenever the exhaust fans come on.

Air King's kitchen range hood will be parked among high-end cabinets from Wellborn. The Shaker-style cabinets will bring out the simple, proportionally pleasing New England Greek

Revival Farmhouse style of the home's exterior, which we'll talk about in a future post.

Speaking of exhaust fans, steam in the house will come from water heated with a Noritz tankless water heater.

It will (predictably) deliver water to the bathroom, where a five-piece Bestbath shower unit will be installed. The shower rolls many 'Thriving in Place' features into the mix – because it is constructed with solid, three-quarter-inch plywood under the resin coating, no blocking for future grab bars is required; the solid plywood is plenty strong for grab-bar installation anywhere in the shower, now or later. Also, the shower curb is removable for a barrier-free entry, if needed.

Sinks and toilets are coming from American Standard, and will pretty much wrap up the live coverage before we polish the home up for the October and November issues of Professional Remodeler.

Each week Professional Remodeler will check in with a new episode of the "Model Remodel Show", as well as other quick updates from the jobsite or drawing board.

Ben Bogie, Built to Last, is a second-generation custom builder and remodeler with a passion for historical renovation and high performance homes. A master carpenter whose expertise is featured on many Pro-tradecraft videos, Bogie is an active member of the Northeast Sustainable Energy Association, a leading advocacy organization promoting sustainable energy practices. He's also certified as a HERS rater by the Residential Energy Services Network.

Zillow officially launches RealEstate.com, new site for Millennials, first-time buyers

Site allows buyers to search by "all-in monthly price" of home

A study last year by Realtor.com found concerns about down payments and finding a house that fit their budget were the major factors holding back first-time buyers.

A Freddie Mac report in May found that while renters are feeling more confident about their finances, a larger percentage are planning to keep renting for now than said so last September. And a recent TransUnion survey revealed that 42% of millennials indicated they would delay homebuying due to the Fed's interest rate hike in 2016. (That was followed by another rate increase in March 2017.)

The new Zillow website addresses some of these concerns and behaviors by helping to educate first-time buyers about all costs associated with homeownership upfront during their



search process.

RealEstate.com also appeals to millennials' tech usage. A survey by the National Association of Realtors found that 99% of millennials used the internet for home searches last year.

Prior to the site's launch in May, RealEstate.com redirected to Trulia.com. Zillow acquired the domain name as part of its acquisition of Trulia in 2015.

What sets the new site apart, according to Zillow, is that

(continued)



Builder News *(continued)*

Zillow officially launches RealEstate.com, new site for Millennials, first-time buyers

RealEstate.com gives buyers a new way to search for a home — by their preferred down payment and monthly mortgage payment.

According to details provided by Zillow, RealEstate.com calculates an “All-In Monthly Price” for every home, which breaks down estimated expenses that may be part of a buyer’s monthly payment, including principal and interest, property taxes, homeowner’s insurance, HOA fees and utilities, and closing costs.

Those items will help buyers understand the additional costs associated with homeownership, Zillow says.

Zillow adds that a recently published report from its data division showed that homebuyers say that finding a home within their budget is their top concern.

“RealEstate.com is designed to equip the next generation of home buyers to find a home that suits their needs and budget,” said Jeremy Wacksman, chief marketing officer at Zillow Group. “We know from our research that affordability is a huge driver for home buyers, and that first-time buyers are more likely to go over budget,” Wacksman added. “By tailoring the home search experience on RealEstate.com around a home’s monthly cost, we hope to make the home buying experience less daunting and even more transparent for first-time buyers.”

Zillow conducted a study showing 70% of Millennials report using a real estate agent, find their real estate agent online and evaluate agents using online reviews.

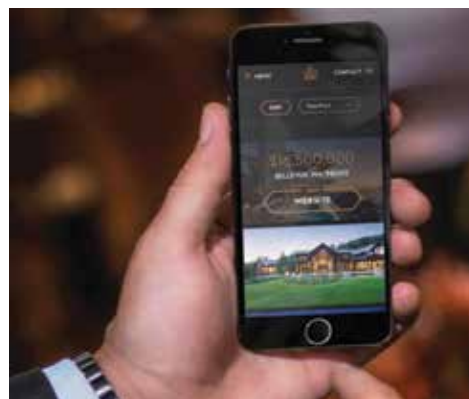
“We’ve spent a great deal of time thinking about millennials, how they approach real estate and the experience they expect during the search process,” Wacksman said. “We know from our own research they are driving the housing market because half of homebuyers in the U.S. are under 36 years old.

Windermere launches ultra-luxury brand, W Collection

The new brand will cater to consumers looking to buy or sell at \$3 million and up

Census data indicate the ultra-wealthy are on the rise — the number of households with incomes above \$150,000 rose by 52 percent between 2010 and 2016, and it’s projected to grow by an additional 34.6 percent by the year 2021.

That’s why Windermere president O.B. Jacobi is announcing the launch of a new ultra-luxury brand, W Collection in Seattle, which is an idea that Fairfield County and Connecticut shoreline luxury builders should consider.



The W Collection mobile interface

W Collection is a marketing program that is tailored to the specialized needs of clients with homes priced at \$3 million and above.

“Over the past few years Seattle’s high-net-worth population has exploded thanks to our booming economy, growing tech sector, and increasing international appeal,” said Jacobi. “This has created a need to provide premium level services and brand power to Seattle’s growing ultra-high-net-worth real estate market.”



What’s W Collection?

The company describes W Collection as a “standalone brand.” It has a separate website, WByWindermere.com, and its own signage, presentation materials and “specialized advertising opportunities”. Windermere began developing the brand about a year ago alongside real estate branding and marketing agency 1000watt.

“Windermere already owned commanding market share in Seattle, so we approached this as an opportunity to help them consolidate that lead,” said Brian Boero, founding partner of 1000watt. “Everything we created — the logo, the brand system, the website design — was designed to build on the strength of the Windermere brand, while opening up new territories aimed at the very top stratum of the market. □



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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 rocketed upward from late January to late April in anticipation of a countervailing duty on Canadian lumber. The actual duty announced on April 24th averaged just under 20%. Four individual mills were investigated with duties assessed to them ranging from 3% to 30%. The weighted average of 20% was assigned to all other Canadian mills. The duty is retroactive for 90 days. A decision on the Anti-Dumping portion of the investigation is due in late June. It is rumored that that could be another 10%.

Between late January and late April prices increased significantly. Douglas Fir and KD SPF were both up 20%, the exact amount of the duty. What a coincidence! Meanwhile plywood rose 17% and OSB rose 23%. Neither of these are directly affected by the duty.

Since late April, prices have declined a bit, probably in response to reduced demand. Douglas Fir, KD SPF and OSB are now up 16% from late January, while plywood is up 11%. We'll likely have wait for the Anti-Dumping duty to be announced for the market to make its next move.

The NAHB recently reported that softwood imports from Europe have increased significantly. While this is true, imports from Europe are currently approximately 2.5% of Canadian imports. Some of this is in the form of boards as opposed to framing lumber. Euro spruce has a very nice appearance and sells at a 20-25% premium to KD SPF. Most of what is currently available is 2x4

and 2x6 studs where strength is not a large concern. Beware the joist spans in Euro Spruce can be as little 13'0" for a 2x10. Euro spruce spans vary with species and country of origin. KD SPF spans vary between 14'6" for domestic production (SPF-S) to 15'5" for Canadian production (SPF). Euro spruce is unlikely to make much of a dent in Canadian imports.

Other items of interest include the following. Southern Yellow Pine exports are increasing. North American exports to China continue to drop. Interestingly, Norway Spruce (one of the component species of Euro spruce) has recently been approved for inclusion in SPF-S. This is first new species to be evaluated in nearly 100 years. These trees were often planted during the 1930's in an effort to prevent erosion in unused fields. Norway Spruce can be found throughout New England and upstate New York.

The NAHB is on the right track, encouraging more logging in national forests. Most of these forests haven't been logged since the Spotted Owl debate more than 25 years ago. It makes much more sense, to say nothing of creating domestic jobs, to log these forests in a sustainable way, before the trees start to die, rot and be at risk of forest fires. Growing forests produce oxygen and store CO₂. Dead trees release CO₂ and consume oxygen. This is the best way to reduce our reliance on Canadian imports. Contact Frank Sanford for more information FSanford@sanfordAndhawley.com about the critical lumber pricing. □

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New Administration Brings Questions in 2017

What the Trump Administration's proposed tax-plan could mean for housing market recovery

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



With the inauguration of any new administration uncertainly looms, especially in regulated industries. For the housing market, speculation ran rampant as President Trump prepared to take office. While the first 100 days of his administration did not provide much concrete information on what policies he plans

to enact or retract in the realm of housing, there have certainly been hints.

Mostly recently, the administration released the first draft of its tax-cut plan. The release confirms the president's desire to uphold the home mortgage interest deduction, while simultaneously doubling the standard deduction and removing several other incentives. On the surface, maintaining the home mortgage interest deduction would be good for homeowners and buyers alike. However, both the National Association of Home Builders (NAHB) and the National Association of Realtors (NAR) have argued that some of the proposals put forth in the tax-cut plan could, for some, nullify the benefits of owning a home.

The administration's thought is that the overall reduction in tax rates would make many of the current deductions and exemptions unnecessary. Their plan simplifies the process, giving consumers tax benefits from the outset, as opposed to through deductions and credits. The overall impact of this proposal remains to be seen because it is just that—a proposal. Until actual legislation is proposed, it's hard to predict how exactly it will affect consumers.

One thing is certainly true: home builders and real estate agents alike will be keeping a close eye on President Trump.

2017 Outlook

What Policies Could Impact Housing?

According to an informal poll at the National Association of Realtors legislative convention, 60 percent of real estate agents voted for President Trump in the 2016 election. What spurred this overwhelming show of support? As a businessman with a background in real estate, support of President Trump from the industry makes sense. However, how the president's business background will affect housing will depend on several key factors.

First, there is an inherent tie between the health of the U.S. housing market and the strength of the global economy. As the economy both domestic and abroad shows confidence, builder confidence also soars. We saw this trend at the close of 2016, when builder confidence reached a nine-year high. If the inter-

national markets gain strength, it's fair to assume the housing market will also grow.

Second, the fate of mortgage rates remains to be seen. Uncertainty in Washington has caused anxious investors, leading to dips in mortgage rates. However, there is speculation that they could rise in response to future administration policies. In any case, mortgage rates are a topic to watch.

Third, the "wealth effect" could bring more Americans into the market. As potential homebuyers and sellers begin to feel a renewed sense of financial security, from potential tax benefits or spikes in the stock market, there is an increased likelihood of buyers entering the market. This could include first-time homebuyers, re-entry buyers and those looking to make an upgrade. With inventory continuing to decline, these buyers will be fighting for homes in desirable markets.

Opportunity Knocks for Builders

Across the country, builders experienced a surge in the first quarter, where new-construction sales jumped to their highest point in nearly a year, according to MarketWatch. In March, new-home sales hit their second-highest point since early 2008, just below a high from last July.

Analysts point to shortened inventories as a reason for builders to pick up the pace of housing starts. But, a recent tariff on softwood lumber from Canada could further stall construction. NAHB estimates that the duty will increase the average price of a single-family home by \$1,236, cause the loss of nearly 8,000 jobs and reduce the single-family construction market by over \$945 million.

However, the outlook isn't all negative—there is still significant opportunity for home builders. With more buyers, especially millennials, entering the housing market each day, the need for renewed inventory is real. Rental affordability has continued to look bleak, and many renters are starting to feel to itch the buy. If mortgage rates stay low, the market is primed for an influx of new buyers. Builders with an eye on the trends will be looking to build starter homes to feed the hungry market.

Q1 By the Numbers

Housing Permits See Decline in First Quarter

At the start of 2017, new housing permits saw a decline of 29 percent, mirroring the sentiment that closed out 2016, when total housing permits fell 23.1 percent. In the first quarter, total permits sat at 773, down from 1,088 in the first quarter of 2016.

*Connecticut Monthly Housing Permits by Type
January to March –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

January to March Year-To-Date Comparison			
	2015	2016	2017
Total Units	845	1,088	773
1-Unit	360	424	407
2-Units	16	6	22
3-4 Units	17	6	4
5+ Units	452	652	340
Total	845	1,088	773

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Total 2015	845	360	16	17	452
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
Total 2016	1,088	424	6	6	652
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
Total 2017	773	407	22	4	340
Share of YTD total	100.0%	52.7%	2.9%	0.5%	44.0%

Data Source: Census - Compiled by DECD Research - 4/2017. All information is from sources deemed reliable but not guaranteed.

The most significant decline came with 5+ Unit permits, which fell 47.9 percent from Q1 2016 to Q1 2017. There were also declines in 3-4 Unit permits, which fell 33.3 percent, although it's important to note that this fall was from six total permits in 2016 to four total permits in 2017. A larger factor was in 1-Unit permits, which declined four percent—however that four percent decline is represented by just 17 units, a drop from 424 in 2016 to 407 in 2017. There was a segment that increased in Q1: 2-Unit permits jumped from 6 to 22, an increase of 266.7 percent.

Single-Family Home Sales Continue Upward Trend

In 2016, in the state of Connecticut Single-Family Home Sales rose 8.2 percent. That trend continued in Q1, when sales increased 5.4 percent, from 5,993 in 2016 to 6,316 in 2017. On a county-by-county basis, increases were across the state, including: Litchfield County at 10.8 percent, Tolland County at 9.9 percent, Fairfield County at 9.1 percent, Middlesex County at 7 percent, New London County at 4.9 percent, New Haven County at 3.6 percent, Windham County at 2.9 percent and Hartford County at 1.6 percent.

Averages Sales Price for single-family homes in Connecticut increased, following a full year downturn in 2016. In the first quarter of 2017, Sales Price increase 3.8 percent, from \$354,243 to \$367,645. Increases were seen in Windham County (14 percent), Litchfield County (10.7 percent), New London County (7.1 percent), Hartford County (3.5 percent), Fairfield County

(2.2 percent), Tolland County (0.2 percent) and New Haven County (0.1 percent). The only county to experience a decreased in the first quarter was Middlesex County, where Average Sales Price fell 6 percent.

To round out the quarter, Average List Price increased 6.1 percent, Months of Supply fell 16.5 percent and Price Per Square Foot increased 2.1 percent from Q1 2016 to Q1 2017.

Connecticut Real Estate Market Overview Full Year – 2017 vs. 2016 Single Family Marketplace

January 1st to December 31st

County	Number of Units Sold		% Inc./Dec.	Avg Sales Price		% Inc./Dec.	Avg List Price		% Inc./Dec.
	2017	2016		2017	2016		2017	2016	
Fairfield	1,545	1,416	9.10%	\$754,781	\$738,653	2.20%	\$1,418,533	\$1,343,718	5.60%
Hartford	1,511	1,487	1.60%	\$243,474	\$235,286	3.50%	\$336,804	\$339,893	-0.90%
Litchfield	410	370	10.80%	\$291,016	\$262,871	10.70%	\$584,469	\$529,997	10.30%
Middlesex	380	355	7.00%	\$279,816	\$297,282	-6.00%	\$469,409	\$439,279	6.90%
New Haven	1,338	1,292	3.60%	\$235,691	\$235,480	0.10%	\$375,224	\$367,280	2.20%
New London	583	556	4.90%	\$234,475	\$218,876	7.10%	\$394,149	\$380,306	3.60%
Tolland	267	243	9.90%	\$214,178	\$213,697	0.20%	\$292,616	\$301,983	-3.10%
Windham	282	274	2.90%	\$187,687	\$164,650	14.00%	\$249,472	\$273,513	-8.80%
Statewide Stats	6,316	5,993	5.40%	\$367,645	\$354,243	3.80%	\$695,855	\$655,780	6.10%

County	Months of Supply		% Inc./Dec.	Price per SF		% Inc./Dec.
	2017	2016		2017	2016	
Fairfield	6.90	7.80	-10.80%	\$294	\$296	-0.90%
Hartford	4.30	5.30	-18.60%	\$129	\$127	2.00%
Litchfield	8.30	10.30	-19.10%	\$149	\$139	6.80%
Middlesex	6.30	7.60	-17.00%	\$150	\$150	-0.10%
New Haven	5.50	6.40	-15.10%	\$133	\$133	0.40%
New London	5.90	7.50	-21.00%	\$131	\$124	6.10%
Tolland	5.10	6.50	-20.60%	\$118	\$119	-0.60%
Windham	4.10	6.00	-31.30%	\$109	\$100	9.20%
Statewide Stats	5.70	6.90	-16.50%	\$183	\$179	2.10%

Information contained herein is based on information obtained from CMLS, CTMLS, GRWMLS and DARMLS and is deemed accurate but not guaranteed

Connecticut Condominium Sales and Prices Rise in First Quarter

To kick of 2017, we saw Units Sold increase for condominiums in the state of Connecticut, up 8.7 percent from 1,552 in 2016 to 1,687 in 2017. Most counties experienced gains in the first quarter, including: Middlesex County at 18.2 percent, Litchfield County at 14.3 percent, Fairfield County at 11.4 percent, New Haven County at 10.3 percent, Tolland County at 4.9 percent and Hartford County at 3.9 percent. Decreases were seen in the state, however, with Units Sold falling by 4.5 percent in Windham County and 1.4 percent in New London County.

Averages Sales Price of condominiums in Connecticut increased 5.3 percent, from \$202,857 to \$213,609. Significant increases were seen in Windham County (26.3 percent) and New Haven County (18.7 percent), with more modest increases in New London County (7.4 percent), Hartford County (2.5 percent) and Fairfield County (2.4 percent.) Several counties experienced decreases in Sales Price, with Middlesex County prices falling 12.5 percent, Tolland County prices falling 10.8 percent and Litchfield County prices falling 0.2 percent.

(continued)

A smiling couple, a man and a woman, are shown from the chest up. They are standing in front of a wooden structure, possibly a bridge or a large piece of art made of logs. The woman is on the left, wearing a white top and large hoop earrings. The man is on the right, wearing a blue shirt. They are both smiling and looking towards the camera.

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New Administration Brings Questions in 2017

(continued)

Connecticut Real Estate Market Overview Full Year – 2017 vs. 2016 Condominium Marketplace

January 1st to December 31st

County	Number of Units Sold		% Inc./Dec.	Avg Sales Price		% Inc./Dec.	Avg List Price		% Inc./Dec.
	2017	2016		2017	2016		2017	2016	
Fairfield	559	502	11.40%	\$322,680	\$315,094	2.40%	\$473,252	\$426,121	11.10%
Hartford	397	382	3.90%	\$160,294	\$156,382	2.50%	\$208,203	\$203,272	2.40%
Litchfield	64	56	14.30%	\$123,701	\$123,965	-0.20%	\$179,749	\$174,738	2.90%
Middlesex	91	77	18.20%	\$155,257	\$177,529	-12.50%	\$245,080	\$213,919	14.60%
New Haven	439	398	10.30%	\$166,151	\$140,023	18.70%	\$224,537	\$210,390	6.70%
New London	73	74	-1.40%	\$158,690	\$147,816	7.40%	\$266,145	\$234,603	13.40%
Tolland	43	41	4.90%	\$148,678	\$166,731	-10.80%	\$194,945	\$211,141	-7.70%
Windham	21	22	-4.50%	\$160,920	\$127,461	26.30%	\$157,423	\$152,974	2.90%
Statewide Stats	1,687	1,552	8.70%	\$213,609	\$202,857	5.30%	\$302,909	\$273,542	10.70%

County	Months of Supply		% Inc. / Dec.	Price per SF		% Inc. / Dec.
	2017	2016		2017	2016	
Fairfield	5.50	6.10	-9.50%	\$240	\$233	2.70%
Hartford	5.10	6.00	-14.00%	\$122	\$121	0.80%
Litchfield	6.30	9.40	-32.90%	\$101	\$101	-0.80%
Middlesex	6.40	6.80	-5.10%	\$125	\$133	-5.70%
New Haven	5.70	6.90	-17.40%	\$126	\$114	10.30%
New London	6.80	8.90	-23.40%	\$123	\$120	1.80%
Tolland	5.90	7.70	-22.90%	\$119	\$120	-0.70%
Windham	8.00	9.10	-12.40%	\$120	\$100	19.80%
Statewide Stats	5.70	6.60	-14.80%	\$162	\$157	3.40%

Information contained herein is based on information obtained from CMLS, CTMLS, GRWMLS and DARMLS and is deemed accurate but not guaranteed

To round out the quarter, Average List Price increased 10.7 percent, Months of Supply fell 14.8 percent and Price Per Square Foot increased 3.4 percent from Q1 2016 to Q1 2017. INSERT Condominium Comparison Chart (Mark Condominium chart is the bottom half of the 1st Quarter chart. Please place left half 1st with right half under it.

Hope for 2017

As we look to the 2017 Spring market, we anticipate a few things remaining true into 2017. Specifically, the increased pace of unit sales and rising average sales prices. Sales price will maintain its steady climb as long as market supply remains short. While builder confidence hit a high point to close out 2016, housing starts and permits are still lagging. We're keeping a close eye on this trend, specifically.

Looking forward, one thing is certain: nothing is certain. There are a lot of variables at play, from global economic stability to the price of timber imports. In truth, only time will tell what impact current conditions will have on the housing market. □

Governor Rick Scott To Connecticut: 'Give Up, Capitulate' And Move To Florida

As Connecticut reels from the expected departure of another corporate headquarters, Florida Governor Rick Scott came to Connecticut in June to try to convince companies and workers to move south.

“My pitch is you should give up, capitulate, come to Florida and make it easier on yourselves,” Scott told an audience that included Republican state legislators who welcomed Gov. Scott to Connecticut on his recruiting mission.

“If you want to live in a place that has lower taxes, less regulations, has good universities, is less expensive, where there's a greater chance your kids and grandkids are going to get a job, you're going to be in Florida,” Scott told a morning panel discussion.

Scott was planning visit to companies in Darien, Stamford and New Canaan.

Like Connecticut, Florida offers generous incentives to companies that relocate. The state also does not have an income tax.

Earlier this month Aetna announced it was planning to relocate its corporate headquarters out of Hartford. The legislature is struggling with a projected \$5 billion deficit and growing concerns that the state is not competitive with other states.

“I have a message for all the businesses and individuals who have been contacted and courted by Gov. Rick Scott. Do not give up on Connecticut. Our state is at a crossroads,” said Senate Republican Leader Len Fasano in a statement released Monday afternoon.

“Now is not the time to give up on Connecticut and leave. Now is the time to unite our strength and push for the structural changes needed to make Connecticut the place we all know it can be; where jobs can flourish, families can prosper and future generations can find opportunity.” □

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Buisness Product News

Connecticut Builder Interviews Margaret Price on Ridgefield Supply's Major Expansion

Today, Ridgefield Supply has 100% of its lumber & building materials under roof plus a spectacular 30,000 sf retail store and education center



L-R Ridgefield Supply Sales VP Ed Rekos, Ridgefield Supply President Glen Albee and owner, Margaret Price

Ridgefield Supply, has undergone significant changes over the last couple of years. The concept for what has been a massive building and renovation project began over seven years ago, when Margaret Price's late father, Louis Price Jr. was President and CEO of the company. The two started planning a complete overhaul of the aging facility, which included a new retail store, along with nine more buildings to insure 100% of the lumber & building materials would be under cover, and protected from the elements.

CB – You are currently in the final stage of the project. What are you building now?

Margaret Price – We just tore down the old retail store and will be building a guard shack and final warehouse.

CB – Who designed the nine new buildings and can you describe them?

MP – Craig Sinclair was the designer, and architect, and Philip Doyle of Landscape Architectural Design Associates, was instrumental in siting each steel building on our 4 ½ acre property. For the exterior,

we used Boral beveled siding with Kleer PVC trim. The Boral Bevel Profile offers the true taper and shadow line effect historically seen with cedar and redwood siding, without the moisture-related issues that commonly plague wood.

The lumber and building materials warehouses are designed with vertical storage and offer contractors and homeowners drive thru convenience, and a tremendous amount of roof coverage. We are a Doug fir lumberyard and offer kiln dried, premium, mill specific lumber. I do the commodity buying, and I buy from Weyerhaeuser, Hampton, Seneca and Rosburg mills. We carry LVL's and engineered lumber from Rosburg on site.

CB – I understand that your customers are extremely happy with the retail store. Can you describe that building for us?

MP – Our retail store was designed to serve customers ranging from homeowners to building contractors, interior designers and paint contractors. At the center of the 16,000 sf main level is our Andersen® Showroom, where we exhibit every single product line from Andersen®, both replacement and new construction, including 200 different entry and patio doors, the E Series window (formerly Eagle) for both commercial and residential applications, the Andersen® 400 Series and Silver Line® products from Andersen® and much more. We are proud to be an Andersen Circle of Excellence dealer.

On either side of the Andersen showroom is our Benjamin Moore Paint Center, as well as plumbing, electrical, power tools, a fastener line, and we even carry barbecue grills. Then, there's our Architectural Hardware Experience,

which is managed by Chris Hicks. In addition to all of the popular hardware lines, we exhibit two full lines of barn door hardware.

Upstairs, handsome Unilux tilt turn perimeter windows offer state of the art energy efficiency, security and sound insulation. Every office also features a different molding package and barn door hardware, and a lift & slide door is part of the Education Center.

Essentially, the entire building acts like a living-breathing showcase; from the windows, siding, roofing, molding/millwork, the products used to build this facility are from the same vendors we carry for sale

CB – The Education Center is especially significant to you. Tell us about it.

MP – In any industry, you have to keep abreast of market trends and product and technology innovations. We are so excited that our new Education Center allows us to offer AIA credit classes for architects, ASID continuing education classes for interior designers and OSHA and certification courses for builders, remodelers and subcontractors. Our President, Glen Albee, is very focused on education. Glen is on the Board of Directors of the Lumber & Building Material Dealers Foundation (LBMDF), and he is very involved in developing industry education courses.

Beyond trade classes, we have opened our Education Center to the Ridgefield community for events. The facility accommodates 55 people, and it is already a huge success!

(continued)



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Margaret Price in what was the Old Train Station building and is now the new Kolbe Showroom.

CB – Tackling the historic Ridgefield train station depot was quite an undertaking. Tell us about that part of the Ridgefield Supply project.

MP - The Victorian Ridgefield train station depot building was too fragile to renovate, so we painstakingly dismantled it and then rebuilt it on a code-compliant shell, replicating it, and reusing whatever original parts could be saved. We even rebuilt the tracks running in front of it.

The train station now houses our Kolby Window Showroom, where we exhibit a complete representation of their product line, including a dramatic Magenta 5' X 10' double hung window

with 25 sf of glass, as well as double hung casements and sliders.

These mahogany and oak pre-primed windows have a high end factory finish for coastal applications, and the sky's the limit when it comes to customization. Kolby is a

family owned business and a leader in the industry. They know how to make both homeowners and builders happy.

CB – Final question. . . how have you coped with being a woman in a male dominated industry, Margaret?

MP – I started early in life with two strong minded parents, who taught me to be independent. Growing up, I was an equestrian on a national level, and it's a sport where men and women compete as equals. I attended Wheaton College, which was focused on developing strong minded women.

I believe that you pave your own

way by working hard. I had to work even harder because I was the owner's daughter. I'm quite proud of spending eighteen months earning recognition as a Certified Building Materials Specialist.

2017 Woman of the Year - On May 25th, at the Ridgefield Chamber of Commerce's 12th Annual Women's Forum. Ridgefield Supply Company's CEO & Owner, Margaret Price, was honored as this year's Woman of the Year.

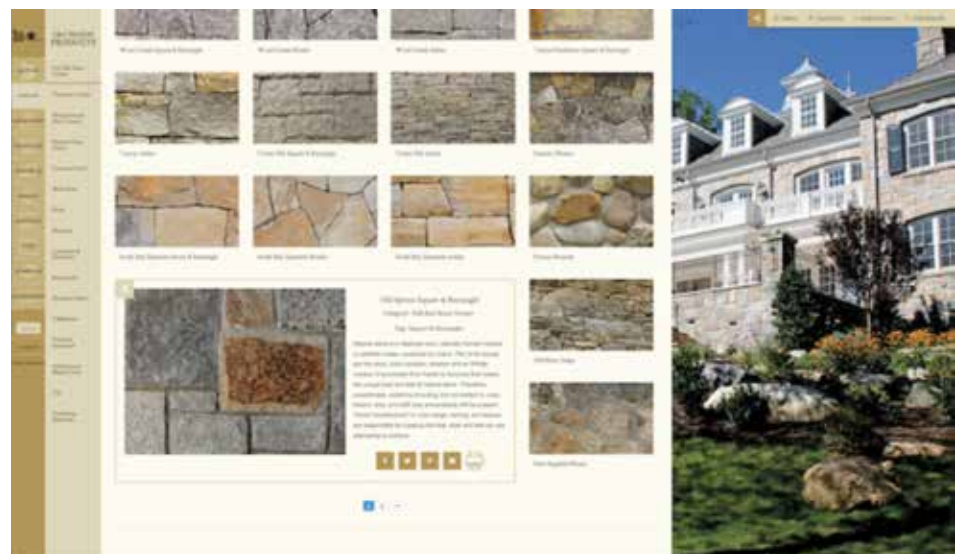
"It is a privilege to be recognized as Ridgefield Chamber of Commerce's 2017 Woman of the Year," said Ms. Price. "I encourage other women to follow in my footsteps and not be afraid to go down the less conventional path. Pursuing my passion and continuing my family legacy in the Ridgefield community is one of my proudest accomplishments."

About Ridgefield Supply Company: *The Ridgefield Supply Company, a third-generation family-owned business, has its roots in a lumber company founded in 1883. The 4 ½ acre site on Prospect Street, now occupied by the lumberyard and building products showroom and store, started out as the Osborn and Gilbert Lumberyard. Ridgefield Supply continues to be one of the leading lumber and building dealers servicing residential and commercial builders with windows, interior/exterior doors, lumber and architectural hardware.*

O&G Industries Masonry Division New Interactive Website Launches for "All Things Masonry"

O&G Industries Masonry Division announces the launch of its feature-rich website, mason.ogind.com. Designed to assist retail and professional customers, the site incorporates numerous interactive features for viewing O&G's extensive product lines, custom fabrication and restoration services, and continuing education offerings.

The website presents consumers and design and construction professionals alike with numerous ways to find information that will assist them with their projects. Featuring informative videos, downloadable product literature and promotions, a comprehensive product



showcase with photos and descriptions to share, profiles of inspiring projects, and listings of upcoming events provides viewers access to all masonry capabilities.

The new website also offers design professionals 30 diverse American Institute of Architects 1-hour CEU “Lunch ‘n Learn” programs for 2017. An easy-to-complete online request form allows professionals to choose dates that best suit their schedules. Programs are conducted by industry experts from O&G’s supplier partners and held at client locations. Professional clients will also find the Safety Data Sheets (SDS) readily available through a keyword search function.

“We designed a site that is easy to use, and technically and visually helpful

to all of our clients, from masons and landscapers to architects, designers, and homeowners,” says Kara Oneglia, Vice President of the Masonry Division. “Our primary objective was to accommodate our customers’ requests for lots of helpful information in one location, in a format that is heavily visual, straightforward, and simple.” The company’s sales staff will continue to supply actual product samples and provide expert consultation on all size projects.

About O&G Industries Masonry Division

Since its inception in 1923, O&G Industries, Inc. has grown to become one of the most diversified construction companies in the Northeast and one of the larg-

est suppliers of masonry products and services in New England. Headquartered in Connecticut, the masonry division’s facilities include:

- ▶ 7 mason stores and stone yards;
- ▶ 6 Earth Products Showcase retail showrooms; and a
- ▶ Fabrication and Distribution Center for custom stonework.

For more information about O&G Industries Masonry Division, please navigate to mason.ogind.com to learn more; visit the site often, for the latest offerings, news and events.

Sanford & Hawley Contractor Night A BIG SUCCESS



On June 1st, Sanford & Hawley held their popular annual Contractor Night at Waypoint Spirits in Bloomfield. Builders and subcontractors were treated to delicious food from area food trucks, wine and spirits tast-



Frank Sanford (center) with John Taylor and Chris Carlson, owner of Waypoint Spirits and a builder customer of Sanford & Hawley.



Judith Landers and builder Mark Stidsen

ing from Waypoint Spirits outstanding collection, as well as raffle prizes - all while learning about the latest products from exhibitors including Boise Cascade, Huber, Brosco, Kohltech, Tando and more. See accompanying article on Tando’s amazing new exterior cladding, Beach House Shake, which Sanford & Hawley now carries.





Outdoor Living Event



In May, CAFD held an Outdoor Living event to debut their newly remodeled outdoor showroom with built in kitchens, gas and wood burning fire pits, outdoor heaters and more. Lynx, DCS and Napoleon vendors were on site grilling and answering questions on their product between 11-3:30, and CAFD staff grilled on a Weber Genesis E-310.



Napoleon Eastern Regional Sales Manager
Steven Shimp



Chef from luxury grill manufacturer Lynx



CAFD Production Manager, Craig Reola demonstrating a "Weber Genesis II grill. Weber grills are very popular because they offer great value!

The Bellagio™ – PTH31GTSS Patio Torch (pictured above) is a 360 degree art form that can be enjoyed 365 days of the year. The Bellagio™ provides cozy mood lighting from an attractive single, luminous four foot flame. The uniquely designed patio torch meets the demands of today's modern lifestyle and is a perfect accent for pools, decks and outdoor rooms.

We now have approximately
1400sq ft of showroom
dedicated to outdoor living –
grills, fire-pits and fireplaces.
Currently, we have more than
30 grills on display.

– Drew Petrizzo, CAFD

Alfresco and DCS grills are the same high end product category as LYNX. Sedona is a sub-brand of Lynx. It's very well made, and a step up from standard



Doug DuPont warms himself next to a Napoleon "Skyfire Bellagio Patio Torch".

grills, but a lower price point than the luxury brands. CAFD has many grills on the floor ready to go, with special pricing, plus free local delivery. There may still be deals on floor model appliances and wood and gas stoves from the 2016 burn season as well.





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Tile America Announces Supplier of the Year



Marjaun Donah, Product Development/Marketing Executive of Onyx France with Tile America owner Brian Niece

Tile America is proud to present Onyx France with the 2016 Supplier of the Year award. For over ten years, Tile America has been recognizing one industry partner each year for an insurmountable level of service; high quality and innovative products; responsive field support and product training; effective sales promotions and marketing, and on time delivery.

"Onyx France stands out with their superior customer service, amazing fill rates and on time delivery. It is such a pleasure to do business with them" explains Brian Knies, owner of Tile America. Purchasing Manager, Laurie Routolo agrees, "Onyx France is such a reliable vendor and truly enhances our stone program." Lana Camera, product manager adds, "Onyx France offers innovative waterjet designs with stones of the highest quality. And we love that they are local!"

Tile America suppliers are nominated and chosen by Tile America employees. The award is presented at the industry trade show Coverings. Past winner of the award include: TerraBella, NuHeat, Van Hearn, Laticrete, Nasco and Quemere.

Onyx France, Inc. is Connecticut's premier wholesaler of all types of natural

stone products for over 23 years. Located in Woodbridge, CT, Onyx France, Inc. (O.F.I.) directly imports and distributes tiles, pattern & straight mosaics, waterjets, moldings, slabs, building and "cut to size" natural stone from many different countries all over the world.

About Tile America - Tile America is a Connecticut family business for over 50 years. With seven showrooms, Tile America offers an endless selection of quality products, highly specialized design consultants and an exceptional experience, every time.

Beach House™ Shake by Tando Takes Realism to New Heights

The name says it all! From its texture – right down to the subtleties of grains and saw cuts – Beach House™ Shake is a cedar like cladding that evokes the feeling of a beach house. Tando Building Products new exterior cladding product is engineered to meet the harshest shore line weather, while having the unmistakable look of white cedar.

Introduced in April 2017, and available now in a natural cedar color called Sandcastle, Beach House Shake is a low maintenance cladding that is so realistic and stunning, you'll feel the urge to touch it. Its authentic five-inch reveal and protective UV coating has caught the attention of shoreline architects and luxury home builders from Long Island and Fairfield County CT to Rhode Island.

Recognizing that Mother Nature is often toughest along the coast, Beach House Shake is backed by the most comprehensive warranty in the industry – a 10 year "look like new" warranty.



Easy One-Person Installation

Lightweight panels make one-person installation fast, while simultaneously reducing installation cost. With Beach House Shake, there are no special tools or fastener systems required. A hammer and nail gun is all you'll need.

Beach House Shake created by Tando is going to change the way the market thinks about cedar shakes. Engineered to meet the harshest shore line weather as well as any climate, Beach House Shake has the attention to detail that will convince any wood purist.

- Ralph Bruno, President
Tando Building Products

Beach House Shake features an unprecedented level of realism for customers looking for natural beauty without the continuous maintenance associated with stained wood.

Russ Hampton of Miami Beach, who has 40 years of experience as a professional contractor, says, "Tando's Beach House Shake looks more like cedar than cedar itself. The fact that it is impervious to all moisture, including rain, snow and sea spray, all while requiring no annual upkeep. It's, a no brainer for homebuilders and their clients."

Beach House Shake is designed as a stand-out option for coastal builders and homeowners. Learn more about Beach House Shake by Tando at www.tandobp.com.



TUFF-N-DRI H8 and Northeast Foundation Coating

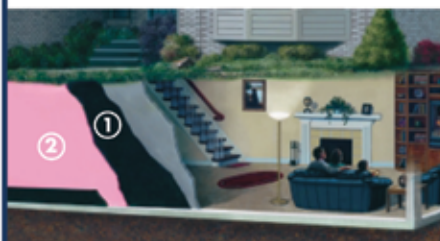
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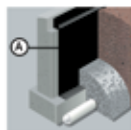


- [1] The black, flexible membrane of TUFF-N-DRI H8 seamlessly seals out water leaks and seepage.
- [2] Pink WARM-N-DRI® foundation board insulates basement walls on the outside to reduce condensation inside.

*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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*See actual warranty for details. ©2009, Tremco Barrier Solutions, Inc. WATCHDOG WATERPROOFING® is a registered trademark of Tremco Barrier Solutions, Inc.



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Overlook These Home Improvement Contract Requirements . . . And Risk Not Getting Paid

By Jeremy Donnelly, Esquire

The Home Improvement Act (the Act) was designed to protect consumers from unscrupulous individuals holding themselves out to be qualified home improvement contractors. Most professionals are aware that the Act requires contractors to register with the Department of Consumer Protection. Its most important – and most overlooked – section, however, relates to the requirements for home improvement contracts.

A well intentioned and qualified contractor who fails to strictly comply with the Act's contract provisions will be unable to collect from a homeowner who refuses to pay. This is true even if the work completed is of good quality and the contractor complied with state and local law in every other way. Most contractors know that a home improvement contract must be in writing. Many, however, use contracts that omit the Act's necessary contract provisions. Connecticut General Statutes § 20-429 requires that:

1. The contract be in writing,
2. Signed by the homeowner AND the contractor,
3. Contain the entire agreement between homeowner and contractor,
4. The date of the transaction,
5. The name and address of the contractor and the contractor's registration number,
6. A notice of the owner's cancellation rights in accordance with Chapter 740 of the General Statutes,
7. The start and completion dates of the project,
8. A section that states that the contract is entered into by a registered salesman or registered contractor, and finally
9. A provision disclosing all of the other home improvement companies operated by the owners of the contractor within the previous five years.

Failing to use a contract that includes the items listed above on each and every home improvement will result in the contractor being unable to collect for breach of contract if a dispute arises with a homeowner.

A contractor may be able to collect under a theory of unjust enrichment if the contract includes sections 1, 2, 6, 7, and 8 listed above. It should be noted, however, that the contractor may not collect for the full value of the contract in this situation. The court will only order damages in the amount that the homeowner was "unjustly enriched." Essentially, a contractor in this situation is leaving its ability to collect anything completely in the hands of a judge.

If there is no contract at all (or if there is a contract that



does not include sections 1, 2, 6, 7, and 8), the contractor will not collect anything. Violating the Act is a complete bar to all forms of recovery. The amount owed to the contractor and the quality of the work completed is completely irrelevant. The consequences for failing to comply with the Act can be devastating to a contractor's business.


In addition, a violation of the Home Improvement Act is considered a *per se* violation of the Connecticut Unfair Trade Practices Act (CUTPA). A contractor can be ordered to pay treble damages to the homeowner. Since it is a "*per se*" violation, the homeowner only has to prove the amount of the damages. The additional consequences under CUTPA are severe but can easily be avoided with a compliant home improvement contract.

There is one saving grace for a contractor who fails to comply with the Act. A homeowner who acts in "bad faith" is not protected. This exception, however, is far too nuanced to be relied on. It is often impossible to discover the facts necessary to prove bad faith. In addition, the law on this issue is open to a great deal of interpretation. A compliant contract saves the contractor from having to overcome an enormous legal burden.

It should also be noted that the contract provisions of the Act also apply to contractors doing repairs, remediation, or mitigation for a loss under an insurance policy. In that situation, additional requirements under Connecticut General Statutes § 38a-313a are imposed on the contractor. That statute is beyond the scope of this article. That being said, it is important that a contractor is aware of these requirements to assure full compliance.

While the consequences are severe, there is no excuse for a contractor who fails to comply with the Act. The most efficient and sound practice is to create a standard form contract to be used in each and every home improvement. The contract should use the exact language of the General Statutes. Project specific information can later be filled in by the contractor and homeowner when reviewing the project. Any disputes will then be limited to the quality of the contractor's work and the homeowner will not receive a windfall due to the contractor's failure to comply with the Act.

This article cannot cover all of the potential pitfalls in creating a contract specific to your business and should not be relied on as legal advice. All contractors are encouraged to contact a qualified attorney to help draft a compliant contract. Copying another's or using online products is not the best practice. The Act is specific to the State of Connecticut and the consequences of failing to comply are too severe to take shortcuts.

Jeremy Donnelly is an attorney with Butler, Norris & Gold in Hartford, and can be reached at (860) 236-6951 



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Connecticut Economy

Business and Political Leaders Say Aetna Departure Could Be Devastating for Hartford and the State

Insurance giant Aetna, a Hartford icon for more than 150 years, has not told top political and business leaders that it has any imminent plans to move its headquarters out of Connecticut.

“The move from Hartford will initially involve several hundred top corporate jobs moving to a new home base in Manhattan,” blogger Kevin Rennie reported. Rennie — who writes a weekly column for The Courant and is a former legislator — offered no on-the-record attribution for his report.

“You can’t overstate the importance of a headquarters at a company the size of Aetna and the reputation that Aetna has not only within the health insurance world, but within the corporate world generally,” said R. Nelson “Oz” Griebel, head of the MetroHartford Alliance, a business group. “They’re a very, very important employer and obviously if they decide to move their headquarters to New York or elsewhere, the next goal would be to ensure that the vast majority of the employees who are here today stay here.”

“You also worry about things regarding what their long-term views on their real estate would be and the impact that could have on the city’s grand list,” Griebel said. “They’re a very, very important company for multiple reasons, and your hope is they will ultimately decide to keep the headquarters here and if not, that a large number of their employment base will remain here in Hartford.”

Aetna, a Hartford icon for 164 years, has been quietly searching for a new headquarters outside Hartford for the last year as concerns over the state’s economic future have grown. Earlier this year Massachusetts officials said the company had been looking at real estate in Boston.

Aetna has about 6,000 workers in Connecticut, the heaviest concentration in its Hartford headquarters.

An Aetna departure would come a year after General Electric, in a much-publicized decision, shifted its headquarters from Fairfield to Boston, citing a highly educated and young workforce and the city’s reputation as a technology and innovation hub.

GE and Aetna, along with other business leaders, have been critical of Connecticut’s economic and tax climate and an overall failure to get state finances in order. Connecticut faces a \$2 billion deficit in coming years.

Aetna is Hartford’s fourth largest taxpayer, paying nearly \$8 million last year, a third for personal property such as computers.

“You can’t even put it into words,” said House Majority Leader Matt Ritter. “It’s a pillar. It is so critical to the city. It’s so critical to the suburban towns around it.”

Aetna CEO Mark Bertolini telegraphed HQs move years ago

Aetna CEO Mark Bertolini doesn’t grant many interviews to local media, but in Dec. 2010 he talked with the Hartford Business Journal, which named him a Hartford region executive to watch in 2011 — his first full year as CEO.

In that interview, Bertolini said he liked Malloy and had high hopes for his administration. But he also described Connecticut’s business climate as “not a very good one,” and said if the situation didn’t change it could impact Aetna’s future work-force decisions.

“We are committed here as long as it’s a fair and competitive business climate, and we are prepared to act if it does not become a fair and competitive business climate,” Bertolini told HBJ in 2010.

That interview, which occurred a few weeks before Malloy was inaugurated to his first term, sent a clear and early warning shot across the bow of the Democratic governor’s administration.

So what’s happened to the Bertolini-Malloy relationship since then? We don’t know what has gone on behind the scenes, but we can point to a few seminal moments that likely frayed the relationship.

In his first year in office, Malloy signed into law one of the largest tax increases in state history — \$1.5 billion — to balance a budget deficit and announced a \$51 billion aid package to Bloomfield-based Cigna Corp.

Cigna, of course, is a health insurer and competitor to Aetna, which couldn’t have been thrilled its nearby rival was getting support from the state to add jobs and renovate its campus.

General Electric, which recently moved its headquarters to Boston from Fairfield, also didn’t have the coziest relationship with Malloy and there were reports the company wasn’t pleased that its jet-engine competitor, United Technologies Corp., received millions in state aid in 2014 in exchange for investments in its Connecticut operations.

It’s a clear signal that government’s role in picking private-sector winners and losers can have unintended consequences.

Fast-forward to 2015, when the legis-

Aetna, a Hartford icon for 164 years, has been quietly searching for a new headquarters outside Hartford for the last year as concerns over the state’s economic future have grown.

Connecticut Economy

Business and Political Leaders Say Aetna Departure Could Be Devastating for Hartford and the State

lature adopted another major tax hike including \$700 million in new or additional business taxes. The budget prompted an unprecedented public display of dissatisfaction from major employers including GE, Aetna and Travelers, which put out statements condemning the tax hikes.

"We strongly believe this will undermine the competitiveness of Connecticut-based businesses and will lead to an exodus of jobs and business from the state," Aetna said at the time. "Connecticut is in danger of damaging its economic future by failing to address its budget obligation in a responsible way. Such an action will result in Aetna looking to reconsider the viability of continuing major operations in the state."

Lawmakers eventually rolled back some of those tax hikes, but the damage was already done and the state remains mired in its fiscal crisis.

Meantime, Aetna confirmed for the first time this week that it is headquarters shopping. The company, which also is no fan of Connecticut's own U.S. Sen. Richard Blumenthal, who vocally opposed Aetna's blocked merger with Humana, is expected to announce in the weeks ahead where it will choose to locate its headquarters and top executives. New York City is the front runner, but Boston also remains in the mix.

Connecticut Employment Recovery Worst in the Northeast

Connecticut has the slowest economic recovery rate in the Northeast, according to the Connecticut Department of Labor.

In its latest economic digest, the state Department of Labor highlights the state's job growth since the Great Recession, during which time Connecticut has regained only 74 percent, or 91,200, of the 119,100 jobs lost.

That's more than 23 percentage points below its nearest Northeast competitor, the state of Maine, according to CTDOL and the U.S. Bureau of Labor Statistics. Connecticut, which had 1.7 million jobs at peak employment in March 2008, had more than 1.6 million jobs as of Feb. 2017, according to the report.

Massachusetts has a recovery rate of 293 percent, and New York's recovery rate is the highest in the region at 307 percent, statisticians found. Overall, the U.S. has a 184 percent recovery rate.

Despite these challenges, continued growth in Connecticut is expected over the next two years, state labor officials say.

Short term, overall employment is projected to increase by eight-tenths of a percent through the second quarter of 2018.

The mix of growth also is changing, with more opportunity in the manufacturing sector and less in the health and education sectors, the report said.

Connecticut Faces Today's crisis Vs. Tomorrow's

The question about Connecticut's ability to weigh future costs against immediate needs comes as the state's cash-starved benefits system, as well as its impending deficit, are drawing unprecedented harsh reactions from Wall Street.

'We can't have incremental changes'

"I think we have to have unprecedented scrutiny over the changes that are being proposed," said Joseph F. Brennan, president and CEO of the Connecticut Business and Industry Association. "This is a very critical time for the state of Connecticut, and we can't have incremental changes around the margins. We have to have major structural change if we're going to pull the state out of the doldrums."

That has been a business demand for months. R. Nelson "Oz" Griebel, chief executive officer of the MetroHartford Alliance, told The Mirror during a mid-February interview that any deal should include a 401(k)-style benefit in lieu of a pension for future state workers.

Defined-benefit programs are essentially gone for everybody in the private sector, while public sector benefits continue to be funded by the private sector. This is a legitimate philosophical question, Griebel said.

With about \$34 billion in unfunded liabilities, Connecticut has one of the worst-funded retirement benefit packages for state employees in the nation. Connecticut has enough assets to cover 35 percent of the long-term obligations in its pension fund for state employees. And earlier this year it struck a deal to shift \$14 billion to \$21 billion in pension contributions until after 2032.

The fund to pay retiree health is in far worse shape with

assets equal to less than 1 percent of its long-term obligations to retirees and current workers.

Connecticut currently saves less than one-fourth of the funding it should reserve annually to cover the retirement health care of present-day workers. That is scheduled to improve to just under one-half next fiscal year. But the rest of this benefits' cost for present-day workers would be borne by future taxpayers.

In its latest economic digest, the state Department of Labor highlights the state's job growth since the Great Recession, during which time Connecticut has regained only 74 percent, or 91,200, of the 119,100 jobs lost.

Need for immediate labor savings grows

Three of the four major credit-rating agencies on Wall Street downgraded the state's bond rating. And while all three cited the retirement program debt, they also called for Connecticut to address the growing deficit in its next budget.

Due to rapidly eroding state income tax receipts, the potential shortfalls now approach \$2.3 billion, or 12 percent, in 2017-18, and \$2.8 billion or 14 percent the year after that.

Concessions at the level sought by Malloy would close about 30 percent of the updated, projected gaps.

Even with those concessions savings assumed, budget proposals from Malloy and from legislative leaders rely on hundreds of millions of dollars in new tax revenue and municipal aid cuts to balance the books.

The top Republicans in the House and Senate, Themis Klarides of Derby and Len Fasano of North Haven, have called repeatedly in recent years for major "structural change" to curb labor costs, including not guaranteeing benefits contractually to future workers.

That won't be accomplished under either the current benefit contract or — according to sources — under the modifications being negotiated.

For Now CT ranks # 2 in U.S. In millionaire RESIDENTS

With a growing concentration of high earners holding a quarter of the nation's liquid wealth, Connecticut again ranked second nationally for high percentages of millionaire households, according to the 2016 Phoenix Wealth & Affluent Monitor.

Last year, 7.4 percent of all households in Connecticut were millionaire households, a statistic exceeded only by the state of Maryland, with 7.55 percent, according to the Monitor. Connecticut held that same ranking in 2015.

The number of millionaire households in the United States has grown by more than 800,000 over the past five years and by more than 1.3 million since 2006, before the financial crisis, PMI reports.

The report comes out as Connecticut is facing calls from labor unions and others to raise taxes on the state's wealthiest residents to help close billion-dollar deficits in each of the next two years. Governor Malloy didn't heed those calls in his two-year budget proposal, arguing higher taxes on wealthy residents would encourage people to flee the state.

Approximately 70 percent of the wealth and affluent market is comprised of Americans age 52 or older who have at least \$100,000 in investable assets. Baby Boomers account for more than half (55 percent) of the market, while the older Silent Generation represents 15 percent. Millennials aged 36 or younger comprise about 13 percent of the market at age 36 or younger. Generation X, which makes up the remaining 17 percent of the market, faces financial challenges of aging parents and education costs for their children, the report stated. □

Local Leadership Breakfast



From right to left: Steve Temkin, Executive Officer of HBA of Northwest CT, Thomas Carey, Thomas Custom Builders; Litchfield, Bantam, Northfield First Selectman Leo Paul; Thomaston First Selectman Edmond V. Mone and Tim Bobroske, President of HBA of Northwest Connecticut.



L-R Greg Ugalde 2nd Vice chair of NAHB, First Selectman Edmond V. Mone, Thomaston and Tom Carey from Thomas Custom Builders and HBA of Northwest Connecticut



L-R: Eugene Farley, Torrington Mayor Elinor Carbone, Executive Officer of HBA of Northwest Ct Steve Temkin, Winsted Mayor Candy Perez, Andrew Ugalde T & M Building Co. Inc. Roselle Fanelli at podium



Greg Ugalde, 2nd Vice Chair of NAHB with New Hartford/Pine Meadow First Selectman Daniel V. Jerram.

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Home Building Industry Day At The Capitol

Leadership Meetings



L-R Bob Wiedenmann, HBRAC T V.P. Chris Nelson, Nort Wheeler, Speaker of the House Joe Aresimowicz, HBRAC T CEO Bill Ethier, NAHB 2nd Vice Chair Greg Ugalde, HBRAC T President Pete Fusaro & HBRAC TB Treasurer Eric Santini.



L-R HBRAC T President Pete Fusaro, Nort Wheeler, Bob Wiedenmann, Eric Santini, Senate Republican President Pro Tempore Len Fasano, Bill Ethier, Greg Ugalde & Chris Nelson



L-R Bob Wiedenmann, Bill Ethier, Nort Wheeler, HBRAC T President Pete Fusaro, Deputy Sernate Rep. President Kevin Witkos, Chris Nelson, NAHB 2nd Vice-Chairman Greg Ugalde & Eric Santini



-R HBRAC T CEO Bill Ethier, Chris Nelson, Bob Wiedenmann, HBRAC T President Pete Fusaro, Senate majority leader Bob Duff, Greg Uglade, Eric Santini & Nort Wheeler



L-R HBRAC T V.P. Chris Nelson, Bob Wiedenmann, NAHB 2nd Vice-Chair Greg Ugalde, House Minority Leader Themis Klarides, HBRAC T CEO Bill Ethier & HBRAC T Treasurer Eric Santini



Lieutenant Governor Nancy Wyman with Rep. Tim Ackert and Senator Henri Martin

(continued)



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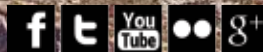
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Home Building Industry Day At The Capitol

(continued)



HBID Northwest members with Rep. Dorinda Borer (D)

While members of Northwest HBA were in Room 1D, a woman walked in and inquired about why they were there. She turned out to be the newest member of the state legislature, Dorinda Borer of West Haven. Steve Temkin, Ev Hyde and others went over HBRA issues with her, and she seemed very enthusiastic about her new position in the Connecticut legislature.

Democrat, Dorinda Keenan Borer won the special election to the 115th state representative seat left vacant by the recent resignation of longtime state Rep. Stephen Dargan, D-West Haven. Borer, who runs her own management and consulting business after formerly working as a vice president for United Healthcare, said she's running because she thinks she can make a real difference.

"It's time to make Connecticut competitive again. We're losing jobs; our young talent don't have options; and our elderly people don't have much, so I want to take my passion and my experience up to Hartford, where I can make a significant contribution. We're in crisis! We can continue to talk in circles, or we can roll up our sleeves and get the job done."

Joanne Hoerrner Recognized on 10 Year Anniversary with HBRACT



Joanne Hoerrner & Bill Ethier



HBRACT President Pete Fusaro
with Joanne Hoerrner

At the May Board of Directors meeting, HBRACT CEO, Bill Ethier presented HBRACT Director of Administration & Events, Joanne Hoerrner, with a Certificate of Appreciation for her 10 years of service to the HBRACT. Joanne's upbeat personality and willingness to take on whatever responsibilities have been asked of her with a smile, have endeared her to members, and enriched the association. In particular, she has managed to coordinate a long list of sponsors and seat close to 800 at the HOBI Awards Dinner, while making everyone happy. That alone deserves a commendation! Congratulations Joanne!

NAHB News



NAHB Chairman Granger MacDonald with Central CT HBRA CEO Eric Person & NAHB 2nd Vice-Chairman Greg Ugalde. 🇺🇸

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2017 Lovley Development Home of Distinction

Will Raise Funds for Bread for Life

On March 30th, Central Connecticut HBRA held a membership meeting at the Lovley Development 2016 Home of Distinction at 23 North Ridge Court in Southington, which served as their model home for Northridge Estates, and is located adjacent to Northridge Golf Course.

The Southington charity, Bread For Life, received \$4,500 from ticket sales from a September home tour. BFL provides more than 39,000 meals to neighbors and friends in Southington who would otherwise go hungry.

The 3,000+ sf colonial features James Hardie siding and an 18ft high two story family room with stacked windows and

a floor to ceiling stone fireplace wall with Heat 'n Glo fireplace and an all white kitchen with Cambria countertops and GE Café appliances and 36" GE Monogram Pro range from CAFD. Connecticut Lighting provided the lighting fixtures throughout the home. The open floor plan also includes a large home office.

The 2016 Home of Distinction sold at \$799,900.

Mark Lovley was asked to build a 2017 Home of Distinction, which will be built at 52 North Ridge Court and will be marketed at \$750,000. Tour dates are Sept. 29- Oct 1. This year's tour tickets will also benefit Bread for Life. ☐



Fairfield County HBRA Annual Meeting & Awards



HBRA President Chris Steiner, CEO Gina Calabro, Clare Michalak & Sarah Iannarone

On Friday June 9th, the Fairfield County HBRA held its Annual Meeting & Awards Dinner at the Hyatt Regency hotel in Greenwich.

The red carpet event included both a Live & a Silent Auction to raise funds for the association's scholarship program, and the highlight of the evening was the presentation of Association Awards, which was followed by dancing to the music of Pimpinella.



❖ **President's Choice Award**
Fairfield County HBRA CEO

❖ **Builder of the Year Award**
Karp Associates Inc.



L-R HBRA President Chris Steiner, CEO Gina Calabro with Robin Carroll, Arnold Karp & Paul Stone of Karp Associates

❖ **Remodeler of the Year Award**
ERI Building & Design



ERI partners Kent Eppley & Mike Palumbo w/Chris & Gina

❖ **Associate of the Year Award**
Steven Roth, Elevator Service Company



Steve Roth, Elevator Service Company w/Chris & Gina

❖ **Member of the Year Award**
Rob & Marc Michaud, The Michaud Group



Marc Michaud w/Chris & Gina

❖ **New Member of the Year Award**

Emilia Ferri, Emilia Ferri Architecture + Design, LLC



Emilia Ferri with Gina & Chris

❖ **Woman of the Year Award**

Karen Bradbury, Closet & Storage Concepts



Karen Bradbury with Gina & Chris

❖ **Business of the Year Award**

Marlin Electric



Jonathan Small, Marlin Electric w/Gina & Chris

❖ **Supplier of the Year**

Clarke Distributors



L-R Gina Calabro, Clarke V.P. Joe Tanguay, SONO Showroom Manager Marco Barallon & HBRA President Chris Steiner

❖ **Volunteer of the Year Award**

Lora Mazurak, Aitoro



Laura Mazurak with Gina & Chris

❖ **Associate Council Award**

Ken DeLeo & John Doherty, Doherty & DeLeo Development



L-R Ken DeLeo, Steven Roth & John Doherty

❖ **Associate Council Award**

Pete Battaglio, Hocon Gas



Hocon Pete Battaglio with Steve Roth, Gina Calabro & Chris Steiner

❖ **HBRA Hall of Fame**

Gary Fanali, City Carting



Gary Fanali w/Gina & Chris

❖ **HBRA Hall of Fame**

The DiMatteo Group



Kim DiMatteo w/Gina & Chris

❖ **John P. Rowins Meritorious Service Award**

Peter Fusaro, Preferred Builders, Inc.



Gina Calabro w/Fairfield County HBRA President Chris Steiner

Check Presentation to PSC Partners



Allison Wiele, Chris Steiner & Gina Calabro



2017 Building Inspector of the Year

Tom Conley - Town of Fairfield

CLARKE SUB-ZERO WOLF



Fairfield First Selectman Michael Tetreau, Tom Conley, HBRA President Chris Steiner and CEO Gina Calabro

Clarke Distributors hosted the May membership meeting at their SONO Showroom, and Tom Conley, the Town of Fairfield's Chief Building Official, was recognized as the HBRA of Fairfield County 2017 Building Official of the Year.

Conley, who heads Fairfield's Building Department, was honored at the association's annual building official's night held on May 3 at a meeting hosted by Clarke Distributors in South Norwalk. The sold-out event was attended by HBRA members and guests, the Town of Fairfield First Selectman Michael Tetreau, who presented a proclamation naming May 3rd "Tom Conley Day" in Fairfield, and other Fairfield County building officials.

Fairfield County HBRA President Chris Steiner said, "Our members are able to provide a high level of service and quality thanks to the input we receive from our town and city building officials. This night is always an important opportunity for our builders, remodelers, and associates to socialize with officials from different municipalities and discuss our mutual goals."



L-R Amber Wilder, Steve Roth, Gina Calabro & Rocky Pograno

It was barbecue night at the April membership meeting held at Connecticut Stone's Stamford yard. Over 160 feasted on delicious grilled treats by Dinosaur Barbecue, and Tyra Dellacroce organized multiple demonstrations of Connecticut Stone products.

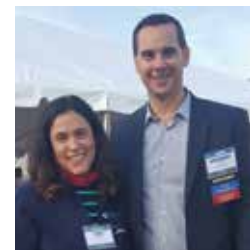
In addition to the expansive inventory of stone supplies in Stamford, Connecticut Stone's beautiful Milford showroom and 15 acre yard displays a huge selection of native and imported natural stone, including marble, granite, limestone, building stone and more.

In their factory, Connecticut Stone cuts and finishes materials to your exact specs, and their experienced staff will guide builders and their clients thru luxury product lines of porcelain, ceramic and glass tile, featuring well known respected brands such as Artistic Tile, Walker Zanger and Ravenna.

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CT Stone demo



Fairfield County HBRA Vice-President Anthony DeRosa with CT Stone V.P. Tyra Dellacroce



L-R Aleighen Bunkers, Connie Cooper, Birgit Anich & Sharon McCormick

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