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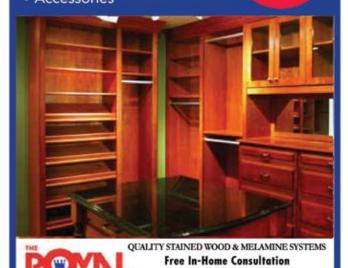
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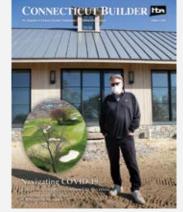




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CONNECTICUT BUILDER



On the cover – In the midst of an historic pandemic, Jerry Effren is building the 2020 Idea House. Amazingly, he has managed to stay on schedule for an August 15th completion.

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From the desk of Jim Perras, CEO



Hello HBRA Members,

The 2020 legislative session ended like a lamb rather than a lion on May 6th as it passed one single bill before suspending business on March 13th as a result of the COVID-19 pandemic. The legislature is expected to come back sometime over the

summer to pass legislation that is necessary to facilitate the tax collection delays as well as legislation to fund school construction and legislation to close the growing budget deficit.

Prior to the end of the legislative session, the HBRACT vigorously promoted various pieces of legislation that, if passed, would have positively impacted the residential construction industry. A few examples of what we advocated for included:

- ▶ legislation that would have sparked increased construction activity by overhauling the zoning enabling act and requiring each town to do its part to ensure there is sufficient housing to meet the various needs of Connecticut residents.
- legislation that would have allowed builders and developers to utilize third parties for building inspections.
- Legislation that would have expanded economic opportunity for licensed trades by:
 - Requiring state agencies that issue permits, licenses, registrations and certifications to do so online
 - Amending apprenticeship ratios
 - Allowing continuing education requirements to be completed online, whenever possible
 - Promote ease of licensing for individuals licensed and in good standing in other states to encourage relocation to Connecticut
- Legislation that would have continued to mitigate the negative economic impacts of the Transfer Act by minimizing its regulatory burdens

Our lobbying team, at the direction of our Government Affairs Committee successfully opposed various pieces of legislation that, if passed, would have had a negative impact on our industry. Here are some examples of legislation that we successfully defended our industry from:

▶ legislation promoted by the Department of Energy & Environmental Protection (DEEP) that would have given DEEP the authority to bypass our existing code making process and promulgate 'Stretch Codes' which are energy and environmental codes that exceed existing codes that each municipality could then choose to adopt.

- ▶ We fought legislation that would have overhauled the Home Improvement Contractor statutes and in doing so would have, among other things, imposed numerous regulatory burdens on how remodelers, insure themselves, advertise and draft contracts.
- ▶ Legislation that would have mandated Energy Star rating as a minimum standard for the state's energy, water efficiency standards for appliances and equipment and would have granted DEEP the authority to inspect new construction for compliance with these new provisions prior to the issuance of a C.O.

Our advocacy on behalf of our members and our industry did not end when the legislature suspended its business. As policymakers began the process of shutting down our state's economy in the face of the COVID-19 pandemic, we ramped up our advocacy with the Governor's office and the Department of Economic & Community Development to ensure that the residential construction industry be deemed essential. As a result, we here in Connecticut were able to remain open for business as neighboring states like New York or Massachusetts either halted or severely curtailed construction. We also worked in tandem with the NAHB to ensure the guidance provided by the state regarding construction site safety would adequately protect workers while minimizing disruptions. In addition, we communicated with municipal lobbyist and the state building inspector to ensure that guidance be provided to towns that would allow towns, wherever possible, remain accessible to our industry.

Please know during these unprecedented times our association is firing on all cylinders at the local, state and national levels to the benefit of our members. The benefit of membership has never been more apparent. I encourage all members reading this letter to reach out to peers and friends within our industry with whom you do business and encourage them to consider joining. Membership information and links to the NAHB and our local associations can be found at www.hbact.org/join. Our strength as an association can be found in our members. We are truly stronger together.

Sincerely,
Jim Perras
CEO, HBRA of CT

3 Connecticut Builder Summer 2020







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A Message from NAHB Immediate Past Chairman Greg Ugalde

After weeks of social distancing measures aimed at slowing the spread of the coronavirus, restaurants, salons and gyms are beginning to re-open across the country. In response, the economy has started to show signs of a slow – but steady – recovery.

Home builders are reporting a growing confidence in the market, and new home starts are up across the country. This vote of confidence for the industry, reflect-

ed by the NAHB/Wells Fargo HMI, renews the urgency of investing in the future of home building – the next generation of construction trades professionals.

In early May, Governor Lamont announced the expansion of SkillUp CT, an online repository of workforce training programs and skilled labor certifications. The program is available to all recipients of unemployment benefits in Connecticut, including those facing economic hardship due to the coronavirus. The program will allow recently laid-off Connecticuters to hone their skills – or learn new ones – and earn industry-recognized certifications free of charge.

I commend the Governor's forward-thinking and believe that the next step is to include the building trades among the available offerings. Nationally, our industry came into this year underbuilt by nearly one million units, and, if history holds, our industry will be one of the leaders out of this economic downturn. Now is the time to build up the residential construction workforce, to help meet the demand for safe, desirable housing, and to help our economy back to its feet.



2019 NAHB Chairman Greg Ugalde with Vice-President Mike Pence

The National Association of Home Builders continues to support programs across the country through the Home Builder Institute, the workforce development arm of the Association. We believe in the mission of training the next generation of home builders, because without folks on the jobsite, we cannot fulfill our core mission: Build Homes, Enrich Communities, and Change Lives.



This Old House 2020 Idea House

Jerry Effren is building a modern farmhouse overlooking Shorehaven Golf Club and L.I.S.

In the midst of an historic global health and economic crisis, Jerry Effren has managed to stay on schedule for the August completion of the 2020 Idea House he is building in partnership with This Old House.

The gracious 3,700-square-foot modern farmhouse is designed by Jamieson Architects, and built by the The Greyrock Companies. A grand, vaulted great room looks out across Long Island Sound, and is open to a chef's kitchen and butler's pantry. The spacious master suite is conveniently located on the ground floor, and the second floor features two additional bedrooms and baths and a bunkroom. The home has a three-car garage.

The site is 22 feet above the road facing south, with killer views of the Shorehaven Golf Course and Long Island Sound.





A 44ft X 22ft. family room with fireplace and kitchen are completely open, with a Marvin casement window system supplied by Rings End.

Rings End rep, Len Volpe, was instrumental in coordinating all of the building materials supplied by Rings End.

"We doubled the floor joists to support the 22ft span and a 5' X 9' center island with thick Caesarstone top," Jerry explained. "The cathedral ceiling has a 10ft plate height with 8 more feet to the ridge. The engineered LSL studs are perfectly true and square, so there's no worry about buckling. There's less waste and it's a renewable resource. These products make it a lot harder for us to screw up!"



Jerry used the ZIP System® with zip tape for wall sheathing and roof sheathing. The product streamlines the weatherization process by including an integrated water- and air-resistive barrier that delivers moisture and air protection in one step — eliminating housewrap, and providing a 180 day exposure warranty. A strong, resilient roof is a home's first line of defense when the roof deck is exposed to weather. ZIP System roof assembly combines Huber's



This Old House 2020 Idea House (continued)



revolutionary integrated sheathing and flashing tape or liquid flashing to provide a sealed roof for protection against moisture intrusion during construction or if high winds strip the roof covering away.

The AdvanTech subfloor is moisture resistant and engineered for more strength than standard plywood or particle board. There's no delamination, or seam swelling. AdvanTech allows for the installation of finish floors earlier in the construction sequence. That saves time and dollars.

"Unlike years ago, today's engineered flooring actually has weeps for drainage," Jerry explained. "The tongue goes into the groove easily, so when I lay my ¾" oak over it, everything will be smooth. Building has become a science with much better products, like the Huber Zip system. The decking, sheathing... everything ties together so efficiently."

The home's master bedroom is on the first floor, which makes the per sf cost go up, but that's what people want today. There's 2,200 sf of living space on the first level and guest suites along with a middle bunk room and outdoor deck upstairs. Outdoor living starts with a screened porch, and continues with an outdoor kitchen, plunge pool, fire pit and putting green. "Everything in this house is top of the line," said Jerry.

Jerry Effren also talked about some of the positives that have come out of the COVID crisis:



"We got our pool permit in one day! It's even better by e-mail, because you have a record of it.

We are building a custom home in Riverside, and the homeowners and their kids made masks for us, and left them on the site."

COVID 19 - Two Months We Will Never Forget



A t 8:00PM on March 16th, as the coronavirus spread rapidly, Connecticut shut down all non-essential businesses, and everything as we knew it changed. Although construction was deemed essential, social distancing, masks, gloves and disinfecting job sites created a whole new world for builders. Their clients and potential clients began postponing construction projects, as they sheltered at home, uncertain of when and how they could go back to work.



On May 20th, Connecticut enacted the first phase of a long and painful reopening process, and the New Normal began for all of us. Governor Lamont tallied the death toll at 3,769 and the hits taken by the local economy in the wake of the virus outbreak, including the shuttering of 35,000 businesses, a 4.8 percent decrease in the State's gross domestic product in the first quarter, and 531,000 unemployment claims.

This issue of Connecticut Builder will focus on how builders and suppliers have navigated this historic crisis, and what we can expect in the coming months.

Joanne CarrollEditor/Publisher



Connecticut Builders & Suppliers Speak Out

Anthony DeRosa – DeRosa Builders

We have two projects in Westchester, and because of the New York shut down, we are at a standstill there. Both houses are vacant, and we are only allowed one painter in the house. If I have a meeting, I stand outside the house and FaceTime with the guy inside.



We have two multi-million dollar remodeling jobs in Connecticut. No customers are living in either house, so we are allowed 4-6 guys, and we pump spray the bathrooms 2-3 times per day. Jobs on the board have been cancelled and 50% of our workload is lost. I have promised my staff two months, and I give them an update every week. I've given site supers new roles, like helping with bidding new jobs.

Marketing - We're sending letters to interior designers and have called at least fifty architects. We've ramped up Instagram and other social media and reached out to local churches to donate . . . There's a pent up demand, so it's going to be chaos when everything reopens. I'm telling clients to lock in now.



Gatehouse refers to this project as "The Lake House" and it's the second custom home they have worked on with this client. It was designed by Grandberg & Associates Architects.

Randy Sullivan Gatehouse Partners

We're framing a new house in Greenwich with one crew at a time, and wrapping up a remodel in Rhinebeck New York, where the owners are living in the house. We have the area, where we are adding a front entry, contained from the rest of the house. At one point, we had only one carpenter on site. The next week, it will be an electrician. All crew wear gloves and masks. And we have cameras on a few job sites. One issue we've run into is the no car pool rule. No more than two people in a car, which is a real problem in getting laborers to the jobs. We use Zoom for client meetings. We get the word out about our company on Facebook, Linkedin, Instagram, Alignable and Houzz.

Permitting and Inspections - A lot of what's changed is for the better! It's been smoother using e-mail. Plans are sent electronically. . . In Greenwich, John Valerie, will copy the counter guy, and then that guy will get right back to us. I think it's going to be hard to go back to the old way.

The Market - Architects are working...The pandemic has motivated New Yorkers to head for the suburbs and Connecticut, especially lower Fairfield County, is benefiting.

> "I see this as the boost our area needed!" - Randy Sullivan

Greenwhich had 30 houses on the market that weren't selling, and have rented to people from Manhattan — one \$7.5 million house for \$50,000 per month. Many of these short term renters will decide to purchase. Why go back? Taxes here are a lot cheaper than N.Y.C.





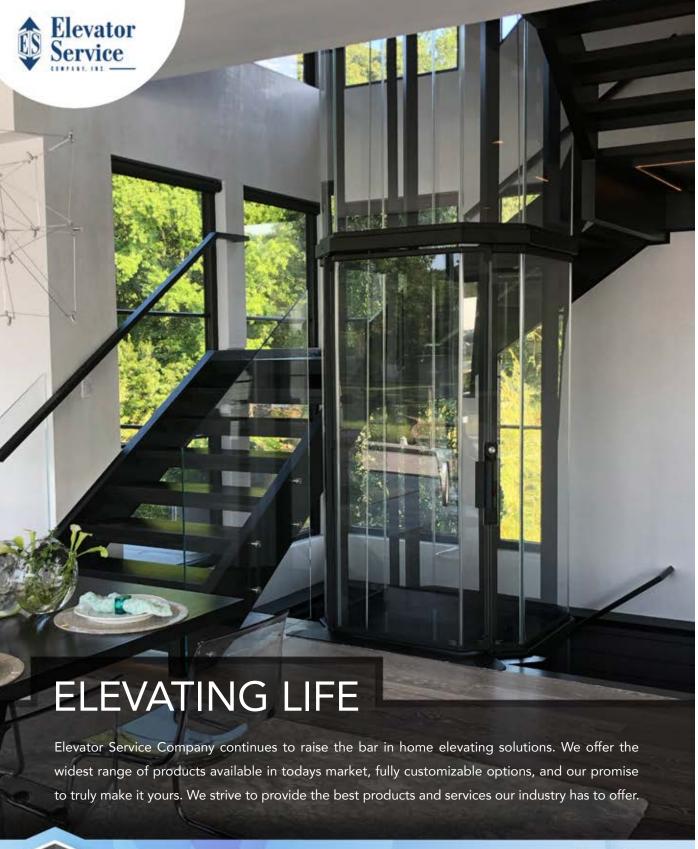
Jarrett Kravitz Advantage Contracting

The importance of air quality - I have always built super energy-efficient homes, and especially now with the virus, stale air in a house can cause real issues. So, I run all bathroom fans and the range hood all day long to create negative air pressure in the house. I bought window and box fans at Walmart, and make my own sanitizer.

We have two jobs in Old Saybrook: a new construction spec in a beautiful location, and a waterfront home renovation, where we're gutting the interior and adding 1,400 SF.

On each of our sites, I've installed sanitizer bars across the inside of the door openings at 60" high. They are low enough to hit you in the face, so you pay attention and use them, and workers can still slip under as they work throughout the day. As exterior doors are installed, I am going to build sanitizer pedestal stations throughout each home.

My other message to our crews is that masks are far less effective if you have a beard. Even more sophisticated 3M paint respirators fit poorly around the edges. To test my theory, I put my 3M respirator mask on one day, and then mixed up some fiberglass resin, which has a very strong odor. I could easily smell the fumes with a beard, but the odor was eliminated once I shaved and repeated the process.





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COVID 19 – Two Months We Will Never Forget (continued)

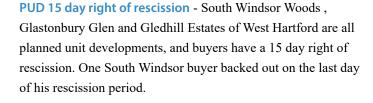
Steve Temkin T&M Homes

With our accounting system housed on the server at the office, we have utilized "Team Viewer" software, so that it can be accessed remotely. It is strange to see the mouse move on a computer screen in the office, with no one sitting at the desk!

How have sales been since the shutdown?

Toward the beginning of the Covid 19 shutdown, we had 3

cancellations at South Windsor Woods, all related to the Covid situation. We also had a cancellation in Glastonbury by a couple who worked in the medical field, and were experiencing an 80% decline in their work, because it involved elective procedures.



I was very encouraged when we had 3 new sales contracts on April 30 and May 1 in South Windsor. However, the next week, two of them cancelled. This leaves us with just one new sale for the shutdown.

How has T&M been navigating the shutdown re. permitting, inspections, dealing with subs and safe construction rules, and model showings?

Permitting has its challenges - In Glastonbury, we need to send permit applications in by mail. However, the inspections are done live in the field.

In West Hartford, the inspections are done by live video using a phone or other device to stream to the remote building inspector.



Glastonbury Glen

In South Windsor, the inspectors come to the field for inspections, but the administrative assistant who schedules the inspections is working from her home, and is best reached by email. She is doing a great job emailing out the certificates of occupancy we need for our closings.

Have you experienced supply chain disruptions?

For the most part, our supply chain had been smooth. However, the windows were delayed for one duplex building in South

Windsor. We just had a situation in Glastonbury where we had to make slight modifications to a kitchen layout to avoid a two month delay in getting the cabinets delivered.



What are you projecting for the summer and fall?

We are uncertain what the summer and fall will be like. Sometimes I feel like there will be pent up demand when this shutdown ends, and other times I wonder if people will feel nervous to proceed with a house purchase for a while. We will have some catching up to do on house warranty issues, as we have generally not been going into customers' homes during this shutdown.

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COVID 19 – Two Months We Will Never Forget (continued)



After experiencing 9/11 and the Great Recession of 2008-2009, one would have thought we had seen it all. The former was an act of war, and the latter was a financial crisis. Today's pandemic feels like a combination of both.



social distancing guidelines. While we will have to absorb increased fuel costs, at least the price of gasoline has plummeted, offsetting the increase in vehicle usage.

Showroom - Before we locked our doors to the public, our showroom was very busy

with people panic buying and picking up their own goods. It got to a point where we had no choice but to lock our doors in order to keep our customers and employees safe, and we have been conducting business strictly by phone and email.

Starting the week of April 27th, we allowed showroom visits

Back in March, we were debating keeping our plans to attend the HPBA Expo in New Orleans. At the time, the conventional wisdom was "it's not international travel" so ultimately, we decided it was safe to attend. It did not take long for us to hear about the crisis back at home. As soon as we returned from our trip, unable to get tested, we self-quarantined in our respective offices for two weeks. Fortunately, neither one of us fell ill, but New Orleans turned out to be a hot spot for transmission.

I have worked at CAFD for 22 years, under the ownership of

my father, Doug DuPont, who retired last year, and transferred

nothing could have prepared us to lead in these times of crisis.

ownership to Sisto and me in August. Even though we have been managing the day-to-day business for the past couple of years,

During the pandemic, we unfortunately had to lay off a handful of staff members. I've never had to do that over the phone, but it was simply not safe to do it in person. We spent our first few days trying to source hand sanitizer, gloves, and toilet paper. We were lucky enough to find a distillery in Hartford that sold us some hand sanitizer. Facing shortages of crucial items has proven frustrating.

Installation & Deliveries - We have had to make the adjustment to have our installers and delivery crew take two vehicles to job sites, as mandated by Governor Lamont, so that we can maintain by appointment only once again. We continue to make a limited amount of sales with a reduced staff and appliance deliveries and fireplace installations to customer's homes and job sites. It has been very challenging. I'd like to say we can't wait for everything to return to normal, but who knows what normal is going to look like, and when we can expect that to happen.

Our HBRA membership means more now than ever

Thankfully, we have the HBRA of Central Connecticut, as well as the chapters in Fairfield and Eastern providing us with critical information on a regular basis. We very much appreciate all of the effort they have been making to keep their members informed. And we are also extremely grateful to our regular builder customers, who have continued to support us during this time.

Our thoughts are with our front line workers, medical personnel, business partners, colleagues, and customers, as we face these uncertain times together. When this is over, we want to be here to serve all of you. Stay safe and be well.



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COVID 19 – Two Months We Will Never Forget (continued)



Pete Fusaro, SBP Homes

"It's the end of April, and we are two weeks away from the owners moving into 20 East Point Lane in Old Greenwich. We are all wearing masks, which really fogs up my reading glasses. Subs have been very cooperative and we are keeping our distance."

David Trachten, Viking Kitchens

I am still in the office every day, and we are actually reasonably busy, especially with multi-family projects, but with some of our key builders too. We continue to deliver to all types of job sites, but other than multi-family, we are restricting deliveries to curbside or garage. My granite shop is working primarily on new construction, but we are not sending template or installation crews into occupied homes. Most customers are very cooperative and understanding.

In light of this horrible crisis, I actually have some things to be thankful for. Two of my three children are home and all three were home for Passover. We have been approved for the PPP program and hope to be back to full staff in the upcoming week.



Johnny Carrier, By Carrier

On technology - We are utilizing online meetings with sales teams, and clients. With the ability to share screens, we are able to look over designs, do electrical plans, walk throughs & selections. We also have uploaded all of our marketing materials, selections books and contracts to a google drive account for easy download and transfer.

Active projects - We had the Grand Opening for Arbor Meadows in Cromwell in January at \$550,000-600,000, and we have Yorkshire in Farmington and Castle Heights in Cheshire.

"We already had a back load of contracts for one house every two weeks until the end of the year."

We have not held a traditional open house for about 6 weeks. Traffic has been entirely online, but we have not been able to move to qualified sales.

Permitting & inspections - Half the towns we are building in have online permitting. The ones that don't, have set protocols to be able to keep a permit moving, allowing for electronic copies of plans, plot plans, etc. Inspections vary from town to town. Some have limited hours or days, limitation on exterior, but all have worked with us to make sure that we are able to properly move forward. Some inspectors are taking photos in lieu of video walkthroughs.

Supply chain disruptions - We have seen items being pushed to 1 or 2 week lead times. We have issues from some of our vendors not able to get the raw materials in order to facilitate their orders.

Projections for summer & fall - We see short term supply issues, but think that by fall we will be back in full motion sales wise. There will be remaining safety practices, but overall, we do not see this as a hurdle in us continuing to build homes.



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*2018 U.S. Homeowner Brand Study of Andersen and Renewal by Andersen brands vs. competitive brands.

COVID 19 - Two Months We Will Never Forget (continued)



Masked Interstate worker loading a pallet of Azek decking materials in their Greenwich yard.

Ben Kahan - Interstate Lumber

How are you employing technology for communication and marketing?

In addition to our sales team communicating directly with builders, we're able to get our messaging out through email announcements, social media, and directly on our IL website. With hours and operations changing so rapidly, it's important we're able to communicate quickly and clearly, so everyone can stay up to date.

What have you been supplying and where have you seen the most activity?

Most of the activity has been in exterior decks, siding, and exterior trim. There are still some new construction houses, though certainly not at pre-COVID quantities. But we're seeing a surprising amount of interior trim and other miscellaneous projects.

Curbside pick-up has been working well for us, and customers are even asking us to continue the program even when things get back to normal.

Have you experienced supply chain disruptions?

We've been able to maintain a decent level of inventory in spite of some shortages. We're doing lots of product transfers between our locations to ensure that each store still has the inventory it needs. Many vendors have reduced their minimum order requirements, which has helped a lot..

What are you projecting for the summer and fall?

Based on the locations of our yards, a lot of our business is done in Westchester County N.Y. Right now, we're waiting on Governor Cuomo to open up construction again, and then we're anticipating a rush in the summer, as the pent up demand for construction in lower New York is released.

Longer term, we're excited by the anticipated influx of people from the city to the suburbs over the next eighteen months. We plan on being there for them, alongside the builders and architects of Westchester and Fairfield Counties, and showing them how to celebrate the home.

Chris Pagliaro, Christopher Pagliaro **Architects**

"We downsized last year to myself and three employees. I haven't seen my people in five weeks. We've been doing screen shots and marking up on an iPad. I miss sitting around a conference table and sketching out ideas... I'm designing a restaurant in Manhattan, and my client doesn't want to open with only 70 diners!!

"This crisis is creating an air pocket in our work pipeline. I'm afraid that one day I will turn on the faucet and only air comes out!"

Delayed projects will pick up again. I'm just afraid of the potential gap down the road. It's not a credit issue. Money will be cheap. Main Street just closed down! However, on the plus side, this should re-emphasize the importance of HOME and having a HOME to people."

NOTE: Chris Pagliaro hit on a COVID shutdown related change in attitude that will benefit the housing industry going forward the transformative value Americans now place on HOME!!



"The transformative Value of Home is evidenced by a new weekend section of the N.Y.Times. At Home focuses on suggestions and resources to live life at home today!"

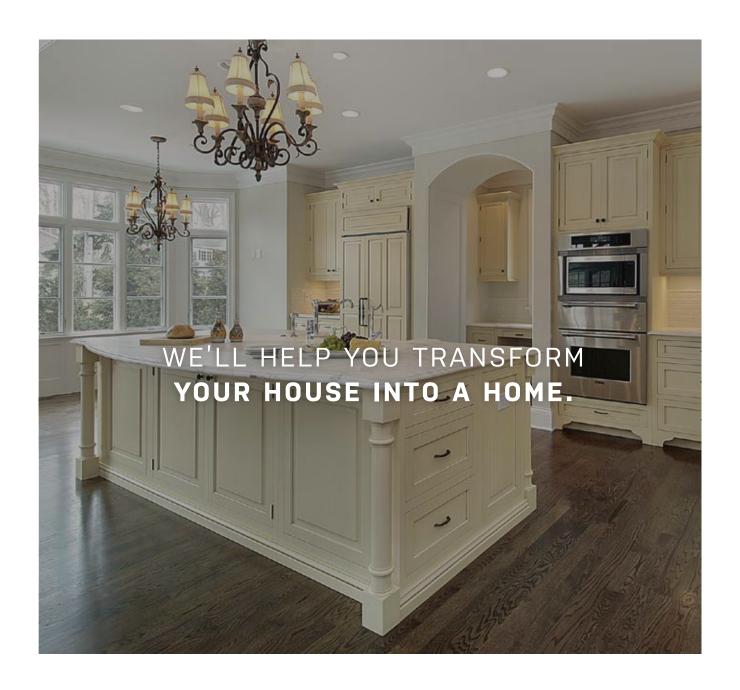
Chris Nelson, Nelson Construction

"We have not seen much impact on our luxury apartments at Highcroft in Simsbury. There's been no rise in delinquencies or vacancy rate... We have 48 townhomes under construction with a CO on the first building. The 2300-2400 sf units have rents of \$3,800-3,900 per month... the town tried to push our assessment 20-30 percent higher, even though the new units were smaller... At our for sale single family at Carson Way, we had sales in place before the pandemic... We have 4 under contract and 2 more under construction, plus a new model... We lost 3 contracts to people who wanted to postpone purchasing...

"I'm not looking for any new ground for single family."

– Chris Nelson

I've taken on a new job as contractor for an apartment project, and met with CHFA on a new apartment site in the center of Simsbury that we're purchasing from Mike Girard."





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COVID 19 - Two Months We Will Never Forget (continued)

Peter Sciaretta, Hemingway Construction

From FaceTime to Zoom to organized dial in conference calls – for City/Town Building Inspections, for client site inspections, for construction weekly meetings: technology Apps are performing well and proving to be effective and efficient business tools.

Active Residential Projects: Darien – Addition & Alterations Stamford – Addition & Alteration



Rowayton - Remodeling



Westport – Major new additions and renovations including historic preservation for an existing estate on 14 acres.

Have you experienced supply chain disruptions?

We are seeing longer then normal lead times on custom or specialty supplies and YES, we have seen out of stock with no ETA available.

What are you projecting for the summer and fall?

We are projecting a stable summer and fall. Once clients with contracted projects feel confident that the environmental is safe, we will commence at a full go. During this time, we are focusing on the organizing, designing and preparing projects - including preordering and storing on-site.

Gault Stone



Our contractor counter sales are all being done out of a window now.

Propane Pete, Hocon Gas

"I am so busy all over the state.

All of our builders are busy.

We are making deliveries, doing installations and servicing, but our showrooms will remain closed until they open the state."

One of Hocon's builder clients, Eric DeLaurentis, owner of DeLaurentis Developments, had this to say about Propane Pete: "I recommend "Propane Pete" Battaglio from Hocon Gas for all your propane needs. I met Pete a few years ago from a referral through another contractor.

His communication and response time to my needs in this fast-paced business goes a long way. He has come through for me countless times, and has never disappointed. He is not only a great business partner, but I would call him a friend as well. Thank you "Propane Pete"

COVID 19 - Two Months We Will Never Forget (continued)



Steve Temkin's wife, Gayle Temkin made an appointment to visit CT Lighting showroom. Masked sales rep Ryan Carter and David Director gave her personalized service.

David Director, Connecticut Lighting

Connecticut Lighting has employed technology in numerous ways to connect with and provide convenient service to their trade and consumer customers:

- ▶ Live Chat
- ▶ Website Internet Sales
- ▶ Separate phone number that can be answered after hours
- ► The ability to check our vendor's inventory through web portals
- ▶ Virtual conferencing for contactless service

Activity has been especially strong with builders and electricians with lighting, fans and hardware, and having a full stocked 25,000 sq. ft. distribution facility has helped immensely.

We are navigating through this with one eye on the future, and the other day to day. We are incredibly fortunate to have a staff that is doing whatever needs to be done with the same drive we have always had at putting the customer first. We are being especially sensitive to making sure we can meet or exceed timelines put to us by contractors and electricians.

We will be moving from by appointment only to a modified showroom schedule, understanding that we can change at any point, depending upon customer sentiment and demand.

Prediction for coming months — We believe that summer will be one of consumer uncertainty. Having the consumer feel comfortable in your environment will be the key. This virus is not going away anytime soon. So, we all have to adopt the way we run our business. I think if the virus subsides, it will be a very strong fall, as people will appreciate the ability to deal with sales professionals who can help with their projects. More than ever, knowledge of product, understanding how to solve particular needs, and showing them how to achieve their goals.

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How are you employing technology for communication and marketing?

Communication with contractors and retail consumers has been through email, text message, and social

platforms like Instagram, Facebook, and LinkedIn. We added a "chat" feature to our website, and it has really taken off. Our retail marketing has mainly gone the way of SEO, SEM, and display advertising in social media targeting our demographic. We have also found local TV advertising during the morning shows and local news very effective.

How are you dealing with supply chain disruptions?

Luckily there have been very few supply chain disruptions. Italy and Spain were shut down for short periods of time, but there was plenty of inventory in the supply channels. We have over \$10mm in inventory in our central distribution warehouse, and domestic suppliers have also risen to the occasion and kept material flowing.

Where have you seen the most activity - Porcelain tile and

setting materials have been in high demand. Our new line of LVT has also done well. Activity has been split between residential projects that were in process, and commercial projects. We have also had many clients who are now working from home, who have decided to make some improvements, while they can. Our New Haven and West Hartford Outlet's have been busy as well.





How have you been navigating the crisis with staff, builders & homeowners?

We are proud to say that we have not furloughed or laid off any employees. We temporarily reduced hours, but are now back to full staff. Our team of designers and trade sales professionals have really gotten creative with how they communicate and reach out to our customers. We have more contractors texting or calling in orders and driving in for curbside pickup. It's fast and easy. Our showroom design consultants have mastered the virtual consultation by helping a client walk through our website, narrow down products, and use our visualizer to see what a tile looks like in their space. We have more clients making appointments, and making better use of their time when they do get to our showrooms. We've created a new Quick Ship Sample Center to get swatches to clients who can't stop by. We also opened two Outlet Centers and have that material on our website for customers to browse. The website has so many tools, it has become invaluable to both clients and our designers.

Projections for the summer and fall – We are expecting a surge in business as people shift from travel plans to home improvement plans. Projects that were put on hold will move forward. In addition, people have spent so much time at home, they are focusing on how important it is to make it a special and beautiful place, that they can enjoy and relax in. We expect that social distancing, facemasks, and sanitizer are here for the foreseeable future, and we have made our stores as safe as they can be for the comfort of both clients and employees.

"We are seeing people fleeing New York City to the New London shoreline, and we have just as many flocking here from MA.

We are breaking ground on the Professional Endodontics project, and we have several other smaller projects under construction, with a nice pipeline of future work in the design and estimating que".

- Nort Wheeler, Mystic River Building Company



Although First Quarter momentum was artificially reduced mid-March, due to the external impact of the COVID-19 pandemic; sales for both new, and resale homes through April were up by 3.6% in Connecticut. Pending sales were down in all markets due to stay-at-home orders, job loss, and low consumer confidence, which led to a 22% decrease in new listings brought to the market. Buyer demand is strong, especially from incoming New York City buyers and renters. Rental transactions are up by 10% overall, and those over \$8,000 and \$10,000 per month, have increased by 59% and 65%, respectively, when compared to 2019. These renters are mostly in 6-month to 12-month leases and will likely turn to buyers in the coming year.

In the new development sector, there was a 17% increase through April in new construction sales, when compared to 2019. Permits are also up, primarily in the multi-family arena according to the Department of Economic and Community Development (DECD). Land interest has grown in the last eight weeks, most notably in Fairfield County, and we expect to see more custom building due to low inventory in the resale market. Developments represented by Berkshire Hathaway HomeServices are moving forward and are breaking ground as planned to meet the buyer demand across the state.

Clearview Farm Preserve in Cheshire recently announced the opening of Phase II after selling out Phase I in less than 18 months. Other developments moving onto Phase II include Carson Way (Simsbury), Cambridge Crossing (Simsbury).

Founders Ridge (Middletown). Edgewater Hill (East Hampton) will be completing the first of its luxury estates in June. The apartment rental market is also growing, with construction underway at Goodwin Park (Wethersfield) and groundbreaking expected for Turnpike Ridge (Berlin) in the fall.

While in-person showings are allowed in all Connecticut Counties, the first appointment for most starts with a live virtual tour. We have trained all Berkshire Hathaway HomeServices agents on both, pre-recorded video tours, as well as in-person live tours through Facebook, Zoom, WhatsApp and other social platforms. Social engagement is up 61% over normal usage rates, and there has been a 70% overall increase in web browsing across all industries (Kantar.com). In addition to regular posts with help-







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COVID 19 - Two Months We Will Never Forget (continued)

Berkshire Hathaway

(continued)



Carson Wav



Cambridge Crossing

ful content on pages, at the company level we employ a targeted display and PPC campaigns to drive traffic to our various new development properties. Once stay-at-home orders were announced in mid-March, we shifted our strategies, and deployed campaigns with stronger call to actions, which has resulted in a 57% increase in inquiries direct to listing agents. New Development listings and developments all have virtual tours and renderings. Our sales teams are performing virtual Open Houses in addition to private showings, which is a benefit of new construction projects, especially those with model homes, as appointments can be accommodated for interested buyers at practically any time.

Low inventory for resale homes will likely bode well for new development builders in the second half of 2020, as buyer demand remains strong. Additionally, the stay-at-home orders have made potential move-up buyers strongly consider what is most important in their home and surrounding property, making custom home build options much more desirable. Lastly, we believe the virtual trend will continue even after states have fully opened, and our agents and developments are positioned to have success in this new climate. Technology was already a driving force in residential real estate, as most home searches begin online in one way or another; however, the COVID-19 pandemic has exponentially moved that process forward. With Millennials becoming the largest home-buying population, outpacing both

their Boomer and Gen-X parents, there is no doubt that technology within our industry is going to continue to evolve rapidly.

At Berkshire Hathaway HomeServices, we have the unique ability to help buyers and sellers alike with all their homeownership needs, both virtually and in-person. As the largest real estate company in the nation, our agents have partnerships with mortgage, insurance, home warranty professionals, and exclusive seller concierge and moving concierge to make the real estate experience a true one-stop-shop for today's consumer. If you have any real estate questions, please contact the Berkshire Hathaway HomeServices New Development Division. Our REALTORS® are here to help you navigate the current market with expert knowledge and exceptional service. Katie Redican, VP Operations, kathrynredican@bhhsne.com Gregg Wagner, Director of New Development, greggwagner@ bhhne.com

"A millennial couple from N.Y.C. took a virtual tour of our model at Cambridge Crossing, and I'm building a house for a guy who can't wait to get out of Manhattan."

– Bill Ferrigno, Sunlight Constuction

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COVID 19 - Two Months We Will Never Forget (continued)



Luigi Tevolini, County TV & Appliance

A whiz at social media, he has been using technology for communication and marketing more than ever during the crisis!

One of the first things we did is update our online platform and modified our website to add a live chat feature; allowing our cus-

tomers to communicate directly with our staff.

Social media platforms have been especially important for us during this time. We were able to let our customers know that we are an essential business, and would remain open seven days a week

for anyone who needed to service or replace an appliance for their home or business. We have also used social media to express our gratitude for those on the frontlines, showing support for other local businesses, and by participating in community fundraisers.

What have you been supplying and where have you seen the most activity?

We continue to supply Fairfield and Westchester Counties, with most of the activity coming from the building community completing projects, and homeowners who need to purchase appliances. Since so much time is being spent at home now, we are also seeing homeowner's taking the opportunity to upgrade their televisions and audio equipment.

Navigating the crisis with staff, builders & homeowners -

Even prior to government regulations, we implemented social distancing rules, supplied personal protective equipment to our staff, and incorporated routine sanitization activities to sterilize high traffic areas and surfaces; such as door handles and personal workspaces.

We offer discussions over the phone, and guidance from our sales team, video chats, and our website to purchase directly; but if preferred, customers still have the option to shop in person. However, we have limited amount of people inside the store at any given time: signs are posted regarding mask usage: and safe distance lines marked out in tape around the store for customer reference.



In some cases, we can offer customers a contactless delivery service, but for most major appliances it is required for our delivery and installation teams to enter the home. We take our staff and customer's safety very seriously, and this has been important adjustment

to our delivery guidelines. We can proudly report that our staff has been exceeding the expectations of our customers, and we continue to receive praise for the professionalism we demonstrate consistently throughout the shopping experience.

Any supply chain disruptions – In the very beginning stages of the quarantine, there was an extremely high demand for freezers which caused a slight delay once our store inventory was depleted. Fortunately, the manufactures we work with still have plenty of inventory to provide us with, and we have yet to experience any serious disruptions in our supply chain.

What are you projecting for the summer and fall?

The future is currently unpredictable, and we are taking things day by day, as new information continues to evolve. Like most everyone, we are hoping for a global solution to be found soon, so that we all can resume living a reasonably "normal" lifestyle once again. Until then, we will continue to keep positive and push forward to support our community.

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COVID 19 – Two Months We Will Never Forget (continued)

Sanford & Hawley's Response to Covid-19

With the onset of Covid-19 in early March, we put our thinking caps on and revamped our operations to keep our customers and our employees safe. We have increased our use of technology, added curbside pickup and added products.

Technology:

- Webtrack allows you to login to your account from a computer, tablet or smartphone to place or check on orders, create quotes and now pay your bill... all from wherever you are.
 I used Webtrack to pay my own bill this week! Just a few clicks on our website, and you can create your new account or a link to your existing account.
- 2. Speaking of payment, we can send you a link to enter your credit card info. No more giving credit card info over a phone line with questionable security.
- 3. You can now text your orders or inquiries to our sales team at 860-673-3213! This is our oldest phone number dating back into at least the 1950's, updated with the latest technology. No more waiting at the sales counter or in the yard.
- 4. With our Curbside Pickup, your order will be waiting for you when you arrive.
- 5. Delivery notifications can now be emailed to you. I got one this week, as the truck was pulling out of my driveway!
- All this adds up to nearly paperless transactions. Less paper leaves more trees for lumber! We no longer require signatures upon pickup or delivery.

Products:

- 1. We have added counter screens to shield customers and employees from each other. We are building wood framed plexiglass screens in our shop. These are custom sized up to 4' x 8' and are made to order.
- 2. We can also source vinyl framed tempered glass screens from Kohltech. There are 3 standard sizes in white. Painted finishes and custom sizes are available.
- 3. We are seeing increased interest in outdoor living, and in response, we are increasing our offerings of bluestone and decking. We now offer outdoor kitchens and picnic tables. See our website for details. Otherwise, it's business as usual.





"It's going well! We've always had the attitude that appliances are essential, and we were happy that Governor Lamont agreed."

- Eric Aitoro

Eric Aitoro – We are seeing a big replacement business. We had a couple, both working from home, who ordered a Sub Zero package. Now they are not sure when they are going to redo their kitchen... It's future business, not deposits that have to be returned... People don't want to pull the trigger, and builders are impatient with projects on hold...

Safety Guidelines

We're sanitizing everything. I make my own sanitizer... We use rubber gloves and booties on every job... People really appreciate that... We pushed our annual Builder Night from May until November... Luxe magazine Battle of the Chefs will include teams of builders, kitchen designers and architects.

Outdoor entertainment

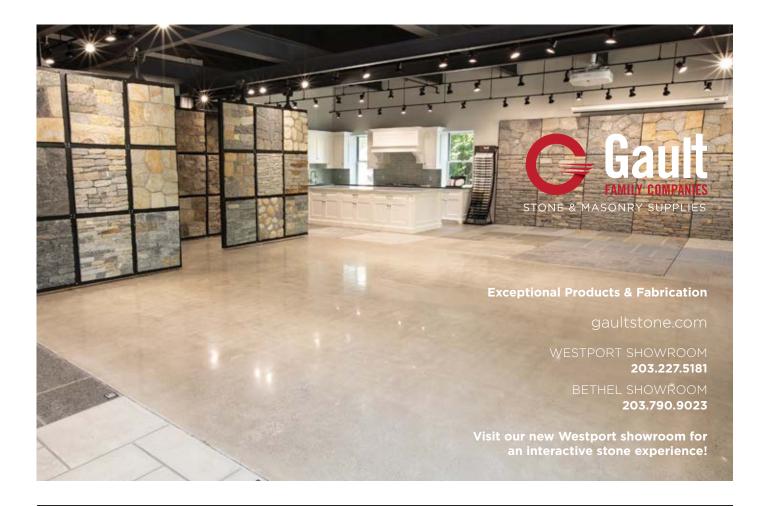




Grilling is the focus! We just took on a new company, Urban Bonfire, which provides full grade aluminum countertops, templated in an 8ft-11ft grilling center, ready to ship out the door.

Compatible with all major outdoor cooking equipment brands and Dekton countertops, it features quality domestic manufacturing, Urban Bonfire is the market leader in creating truly memorable outdoor living and entertaining spaces. Each Urban Bonfire custom kitchen is configured to maximize outdoor storage and entertainment spaces, while offering clients a vast choice of material, color and finishing options.

Numerous interior accessory options to choose from (functional pull-out drawers, adjustable height shelves, refuse & recycling modules, hose attachments, pull-out peg systems...). Planters in custom shapes, heights and sizes and a 10-year limited warranty.



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COVID 19 - Two Months We Will Never Forget (continued)

Luigi Altamura – Altamura Homes

We have a couple of projects in permitting. Norwalk is doing approvals by e-mail, and Darien moved to online as well. We have a Zoning Board of Appeals hearing scheduled for June.

"Lending may become a big problem. Banks are tightening up. One totally qualified client of mine was asked to get his employer to state that his bonus won't change next year!"

I have a big job in Rowayton, and my client asked if my pricing was going to be better.

"The client is going to drive the pricing."

The Market – People are leaving the city. Two couples were bidding on a house rental in New Canaan, and the 1 1/2 year lease went for \$20,000 per month.

Murphy Brothers Shares 6FT Closer App

Like you, Murphy Brothers Contracting is grateful for all the essential workers who are serving us during the pandemic.

"6ft. Closer" is an App developed to assist people who want to thank these essential workers for the wonderful, mostly selfless work they are doing while the rest of us wait at home for the eventual end of the Covid 19 pandemic. Murphy Brothers asked Connecticut Builder to share this app with you.



The platform allows you to safely thank a front line worker, right from your phone. You may be matched with a healthcare professional, postal worker, grocery store worker, etc. or nominate someone. If you feel so inclined, thank someone in a video, and perhaps you'll pass it on to someone else. If you want to do something small to show your gratitude, just head to 6 ft Closer at https://www.6ftcloser.com/.



Peoples United Bank is a lender for the SBA Paycheck Protection Loan Program. Steven Roth of Elevator Service Company, was very pleased at the personalized assistance he received from Peoples in successfully obtaining his Paycheck Protection Loan in the first round of funding.

How is People's United Bank helping the community?

Central to their mission is to serve as a lifeline for their communities in times of need, and this could not be truer today. People's United Bank and their two charitable foundations allocated more than \$3 million in funding in support of COVID-19 relief efforts, including:

- Donation of N95 Face Masks Donated more than 1,000 N95 face masks to local hospitals
- ► COVID-19 Relief Funds \$250,000 committed in financial support to COVID-19 Relief Funds established by our philanthropic partners to adress all aspects of the outbreak
- ► **General Operating Support** More than \$1.1 million allocated in general operating support for nonprofits.
- ▶ Accelerating Grant Payments Our Foundations are working to accelerate grant cycles and expedite payments to our nonprofit partners.

Steve Roth – Elevator Service Company

"We are using GoToMeeting™ daily and we are being bombarded with leads, because people are home."

Elevator manufacturers were down for a week – 10 days to disinfect facilities, but we are able to get parts with only some delays.

Hocon has the largest, most dependable support team in the region providing you with expert planning and installation services



Hocon's highest priority is the health and safety of our customers and employees.

We continue to closely follow the guidance given by the CDC, State and Federal Authorities and we reinforce safe behavior practices in both customers' homes and businesses as well as our facilities. Some steps we have taken:

ASSISTING OUR CUSTOMERS

Our trucks are deep-cleaned daily and drivers have been assigned specific trucks and equipment. We have issued hand sanitizers and gloves to all our drivers and field technicians. Employees that feel ill have been told not to report to work. We continue to practice "Social Distancing" and our employees have been instructed to keep a safe distance from our customers and other employees, even if it feels awkward at times.

ASSISTING OUR EMPLOYEES

We were able to provided remote work solutions early than most for our customer support and administrative staff to ensure the safety of our employees. We continue to follow State guidelines from the Governor to slowly phase people back into their branches.



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Lumber Market Update

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



ince my last update nearly three short months ago, the world has changed due to the Coronavirus. We've all heard enough about that! The viruses impact on construction has caused lumber and panel prices to be more volatile than usual. Over the last three months, prices started out continuing the

upward trend underway since last year. Prices then dropped bottoming out in late April to early May and are now rising. It is a crazy roller coaster ride that we are on.

What has happened?

- ▶ Since February, Douglas Fir is down 13.4% after peaking up 4.4%.
- ▶ KDSPF is down 15% after peaking up 3.1%.
- ▶ Douglas Fir plywood is down 3.3% after peaking up 11.3%.
- OSB is down 8% after peaking up 10.4%.
- ▶ KDSPF is now at a record discount of 21.1% to Douglas Fir. It's no surprise why so many builders continue to switch to KDSPF from Douglas Fir.

Why has this happened?

In one word, Coronavirus. Earlier in the year, good demand had the mills cranking up production and prices rising. Suddenly mill closures in Quebec and Ontario reduced supply, with construction curtailments in those provinces as well as the states of New York, Vermont, Pennsylvania, Washington, Oregon, Michigan and parts of Massachusetts and other states reduced demand further causing more temporary mill closures in response to low demand and falling prices.

Imports

Lumber imports continued to increase, primarily in European Spruce species. While these are generally very nice in appearance, strength varies significantly from species to species and all are weaker than domestic and Canadian KDSPF. Be sure to refer to the appropriate span tables if you use these. And read the HBRA of CT's email regarding ungraded European Spruce on the docks in Perth Amboy. Imports of framing lumber are still insignificant compared to the volumes from Canada, however the volumes from Canada are dropping

Exports

Exports from the U.S. are dropping, especially to China. Chinese tariffs on logs and lumber from the USA are having a big impact.

Conclusion

By the time I write my next column in the Fall, I'll be able to tell you what happened. For now prices are rising, how long this lasts is anybody's guess.

It's Time to Get Out of Dodge

All the real estate action is now in the suburbs

or an increasing number of New Yorkers, it's time to get out of town for good. While some are accelerating plans that had been simmering on the back burner, others are doing what once seemed unthinkable, opting for a split-level on a culde-sac, after decades of apartment living. Others seem to have acquired a taste for country life after sheltering with parents.

The rush of activity could help revive affluent suburbs like Greenwich, Westchester County and parts of northern New Jersey that were slow to recover from the 2008 housing crisis. The recent federal limits on state and local tax deductions also hit suburbs hard because of their high property taxes. Wealthy buyers also didn't want the big classic estates and mansions because they were too much work to maintain, and they wanted to be in the city.

But in the post-coronavirus market, sprawling homes with multiple rooms and living quarters, and an acre or two of land in Greenwich, Westport/ Weston and even remote Litchfield County, have become an asset rather than a liability.

Between March 15 and April 28, moves from New York to Connecticut increased 74 percent over the period a year ago, according to FlatRate Moving. Also, suburban towns not really known for their rental stock, have had huge spikes in activity.

According to one broker, eighteen people are waiting to see a home in Greenwich, Connecticut, that is renting for \$65,000 a month.

"Cognizant of the near-term impact of unemployment and stay-at-home orders, the residential real estate market will end up being a bright spot as we emerge on the other side of this pandemic and recession.

Homes sales, new construction, home improvement, housing finance – it will all expand. Home has never been more important. The residential real estate market will be an economic driver that powers the economy forward!"

- Clayton Collins, CEO Housing Wire



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It's Time to Get Out of Dodge

A big home office, pool & great internet service

Having a place big enough for future quarantines is newly important, and the most requested amenities for those leaving the city are a big home office, a pool and excellent cell and internet service.

"I feel sometimes like I am only safe in my car," said one woman, who has lived in New York since 1991. "One of the purposes of Manhattan is to socialize, and if those things are going to be taken away, then what's the point of staying?"

The coronavirus has made shopping for a house more complicated. In Connecticut, for instance, buyers can't ride in cars with brokers to prevent the spread of the coronavirus, and they must wear masks and gloves.

Connecticut Governor Says Days of Commuting to NYC May End Companies explore CT suburbs as social distancing complicates return to NYC

Those Monday through Friday commutes from Greenwich, Connecticut, to Wall Street may become a thing of the past. Connecticut Governor Ned Lamont said the chief executives of some large companies have told him that telecommuting could help them save money by cutting office space by as much as 30%, signaling what may be a national shift by businesses. And with employees already stuck at home for weeks, they realize they can run just as well when they work at home.

With a mass return to offices looking like wishful thinking in New York and other cities, even as businesses start to reopen as the coronavirus outbreak is contained, companies are exploring real estate options in the suburbs, which suggests that a backto-the-suburbs trend already in place before the coronavirus outbreak could accelerate at least for a few years.

Six-feet social distancing will limit mass transit usage, and create bottlenecks at elevators, despite landlord efforts to speed the process. Densely populated cities, especially in Asia, that are skyscraper friendly, constrained by geography, and mass transit-dependent, have already encountered difficulties in reopening. One commercial leasing company in Stamford, CT has received one to three inquiries a day in the past week by companies ready to lease space or contemplating such a move

Housing demand is starting to bounce back from coronavirus impact

In an unexpected, but very much welcome turn of events, pending home sales flipped positive in April, after plummeting nearly 40 percent below the same time last year in early April. Though the pending sales are still 32 percent lower annually,

the uptick may represent the beginning of the market's recovery. Housing professionals cannot yet point to what is causing the growth in pending home sales even during high levels of unemployment, but a few preliminary contenders are the strengthening stock market, the possible flattening of the pandemic's curve, and the awareness of virtual tools that minimize the risk of infection.

Is A New New Deal Coming?

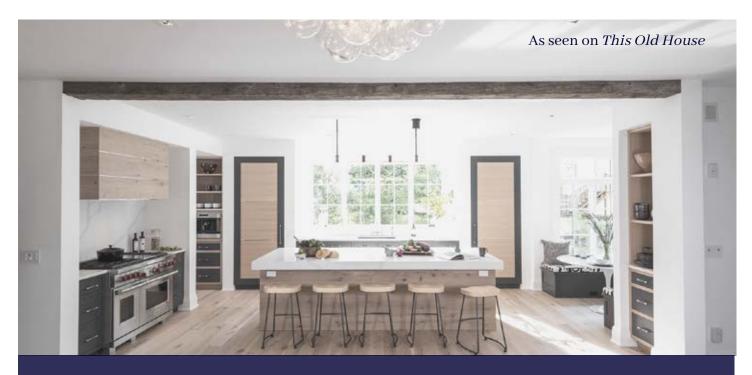
After the coronavirus, political transformation may be inevitable. Thousands of lost jobs won't come back, and at this point, even many Republicans acknowledge that the era of small government is over.

Former presidential candidate, Andrew Yang, believes that his signature universal basic income proposal could happen this year.

"We are going to be faced with a national rebuilding project at a scale that has never existed in our lifetimes. The biggest battle in politics now, is over who will control that project, and whom it will prioritize."

– Andrew Yang

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Designing During COVID-19

How One Interior Designer Was Up for the Challenge

s Connecticut faced a global pandemic, Melissa Muszynski, owner of MBM Design, a full-service interior design firm based in Wethersfield, received a call from a West Hartford client looking for design services on a major renovation project.

Understanding the complexity of the design services needed, and the impact CO-VID-19 was about to have on our state, she quickly went into planning mode.

"Within days we were visiting showrooms that were still open," said Melissa Muszynski. "There were a lot of design elements we had to source in a short amount of time."

Melissa never felt uneasy during the design process. Her background in project management and communication prepared her for designing during challenging times.

"I went from working around the clock to waiting for the state to reopen nonessential businesses," said Dr. Harold Beam, a plastic surgeon in Glastonbury. To say it was an adjustment would be an understatement, and then add in the challenges of a major home renovation, including limited product supply and showroom hours."

When asked how MBM Design prepared for the design challenge, Dr. Beam states, "She was not only my designer, but a confidant, a breath of humor and understanding during a challenging time for us all."

Muszynski said, "Dr. Beam and I were partners in the design process. We formed a strong, trustworthy designer-client relationship. There was a high-level of trust and patience, because we just didn't know what the next day would bring."

Bill Atkinson of Atkinson Design Build is a friend and neighbor of architect, Jack Kemper, and the builder Dr. Beam chose to remodel his home.

"Our team persevered through COVID-19, because we prepared for the challenges and adapted throughout the process. My subcontractors and industry partners were in constant communication with one another to ensure that our client's goals were our number one priority."

As part of MBM Design's business model, Melissa sources from local businesses, including New England Cabinet in New Britain and Connecticut Lighting Centers. According to Melissa, all of these businesses have taken the utmost in precautions to minimize the risk of COVID-19, and that is why she felt comfortable visiting and ordering through them.

David Director, owner of Connecticut Lighting Centers, explained, "We've reduced our hours to Monday through Friday, by appointment only, and are being very cautious for the safety and wellbeing of our employees and customers."

Connecticut Lighting Centers is relied heavily upon, not only by Muszynski, but also by contractors, homeowners and other designers.

Director adds, "Construction continues throughout Connecticut. Our team is working hard to assist homeowners with selecting lighting, hardware and other materials quickly. This helps ensure that these projects are completed on time and within budget."

Joel Salwocki, owner of New England Cabinet in New Britain says, "We are prevailing through this pandemic because we took the necessary steps very early on. Twice a day we clean our



Bill Atkinson, owner of Atkinson Associates Design Build discusses the progress of construction with client, Dr. Beam.



(continued)



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Designing During COVID-19 (continued)

workspaces, and always keep our distance from one another. Because we have a team who can do it all, from the drawings and manufacturing to the installation and delivery, we can reduce the risk of exposure to our clients."

MBM Design is also working with Mark Stidsen, owner of Landsen Construction, on a renovation and addition project in Avon. He too is taking the extra precautions, since their client has young children. Melissa's design project kicked-off outside on the client's patio, where she later took a "tour" of the space by looking through the windows.

Stidsen states, "Our Avon project is a prime example of special requirements. All of our meetings are held outside with masks, while practicing social distancing. The renovation area is sealed off from the rest of the house to ensure that the workers and the owners will not have physical contact."



Plantsville project

Both MBM Design's West Hartford and Avon projects were designed by Kemper Associates Architects, an award-winning architectural firm in Farmington, led by Jack Kemper.



Landsen Construction, Avon remodel

"Our business has remained consistent. In fact, it seems like people are taking more of an interest in their home environment these days. However, we are working in a different way now. We are doing a lot more video conferencing and much less travel. There has been a technology learning curve for us and our clients, but we are working together as a team in delivering an excellent design-build experience for our clients."

Muszynski is also working on a design project in Plantsville. Here, rather than visiting art galleries and showrooms, she is FaceTiming with artists to source her client's artwork.

Her client, Renée Meuse explained, "We are so grateful for her willingness to work with us during these unforeseen times. We would never have been able to get this far in the process without her help.

The past several months also presented Muszynski with an opportunity to reflect on how mental and physical health play a role in interior design.

"Designers always need to consider how we can assist in mental health through the textures, lighting, and other design elements we use in interior environments," said Muszynski.

"We can still design beautiful homes for our clients. We just have to become creative in how we deliver that experience."

- Melissa Muszynski

Over the past several weeks, Melissa has been contacted by clients throughout the region looking to create more "flexibility" with their spaces. She has offered virtual design and video

conferencing for those clients.

"People are looking for ways to design or better utilize a home office," said Muszynski. "This will be a top priority for our industry for years to come."



Melissa at Design Center

Melissa has been a vital team member within the Connecticut residential building industry. Her welcoming demeanor, positivity and her client centric approach to interior design have been valuable in the success of residential design projects throughout the state, in particular during the COVID-19 crisis.

MBM Design is based in Wethersfield, Connecticut and is a full-service interior design firm that provides clients with beautiful homes with purpose and function. To learn more about their services and capabilities visit mbmdesignco.com or on Instagram @melissambmdesign.

The Real Truth about Your Business Insurance and COVID-19

by Kim DiMatteo, DiMatteo insurance



don't need to tell you the devastating implications we are seeing and will continue to see on the business front due to the pandemic we lovingly call COVID-19. The biggest shock to many business owners is that COVID-19 was NOT a covered

loss under their insurance programs — to say I fielded more than one frustrated call is an understatement.

Business income took a hard hit, and yes, the SBA offered the Payroll Protection Plan as well as low interest loans which helped many of my clients stem the bleeding. Others are still waiting for funds to hit their bank accounts, all the while cash flow has come to a trickle and supply chains are unreliable.

I have faith all our industries and our country will rebound! We've learned quite a bit over the past few months, and I'd like to share some important insurance information to help you ease some fears and better prepare for the uncertainties of the next 6-12 months as we begin to open our businesses and get people back to work.

The next wave of panicked questions I'm receiving are about the Phase One re-opening of Connecticut Businesses and the liabilities faced by business owners.

It's VERY important that businesses clearly follow the guidelines to not only avoid fines, but to ensure you aren't putting employees at risk by creating a potential "hazardous work environment". It is unclear on how insurance carriers will react to potential claims if business owners willfully go against mandates.

What if one of my employees is sick and transmits the CO-VID-19 to another employee – am I liable? Is this a potential Workers' Compensation Claim?

The answers, as they appear today, are No and No, but it is still a very gray area and only time will tell if insurance companies take a different stance with this situation. From a Workers' Comp standpoint, Covid-19 is not an occupational exposure (work related). CT defines occupational disease as: (15) "Occupational disease" includes any disease peculiar to the occupation in which the employee was engaged and due to causes in excess

of the ordinary hazards of employment as such, and includes any disease due to or attributable to exposure to or contact with any radioactive material by an employee in the course of his employment." https://wcc.state.ct.us/law/wcact/2019/31-275.htm.

In other words, the insurance carriers appear to be treating this as any type of transmittable virus — such as the common cold or flu therefor It would not be covered under Workers' Compensation.

What if my employee gives COVID-19 to a client can I be held liable?

The insurance industry has taken the stand that it is highly unlikely to prove that any one person can be traced back as the sole transmitter of the disease to another — therefor it would be nearly impossible to prove that one of your employees gave the disease to a particular client.

There is also a virus exclusion on your liability policy.

Property Owners and "Vacancy Clauses"

Property insurance policy provisions found in most commercial property policies restricts coverage in connection with buildings that have been vacant for a specified number of days (typically 60 days). Some forms also restrict coverage in connection with buildings that have been unoccupied for a specified number of days.

Please contact your agent ASAP if you experience either vacancy or unoccupied spaces that fall into these guidelines.

Deliveries

Many commercial auto policies can EXCLUDE coverage for deliveries unless they are specific for delivery drivers. As many restaurants and even retail businesses are opting to offer delivery, they should check with their agent to make sure the exclusion isn't there. NOTE: Many carriers are waiving this exclusion during the Pandemic, but you need to be sure.

How Carriers are handling Audits & Loss Control visits and what is the plan for potential future pandemics.

Audits will be done via phone or mail and there will be no physical audits until further notice. Loss Control Visits will be done via video conference or telephone as well as any client meetings that include a carrier.

Covid-19 Discounts, Payment Extensions, Cancellation Forgiveness?

This is not a mandate, but many carriers are offering discounts on auto policies and business owner policies during the months of April and May. If your carrier is doing this, you should have received either an email or letter or both notifying you of the discount. You'll see the discounts appear on your monthly statements. If you have paid in full you may either receive a check or a credit on your credit card from the carrier.

Many, but not all, carriers are offering payment extensions, longer windows on cancellation forgiveness, and more. Because every carrier is different, please contact your agent for specifics. Please do NOT ASSUME your carrier will grant you a waiver on a cancellation notice.

Note: We are not aware of any carriers WAIVING premiums, just extending them.

Payroll and Workers' Compensation classifications shifts and changes.

It's very important that you contact your agent regarding any changes to your employees — be it layoffs, not working but being paid with the PPP loans, furloughed employees, or employees working in different roles than what they were hired for.

Because of shifts, Workers' Comp classification codes have been changed. Your agent can handle the legwork behind the scenes, but they don't know what they don't know — so it's your responsibility to inform them of your current situation.

At this point, many carriers are only allowing a 25% reduction in payroll numbers that affect your premium. This may change if the economy is slower to open than anticipated.

Important to note: Work Comp Payroll Allocations Per the CT Insurance Department:

The Basic Manual rules shown below reflect the application of payroll to furloughed employees, which will not be included in the premium basis during a temporary period of time. Payments made by an employer or any public governmental entity to paid furloughed employees as a result of federal, state, and/or local emergency orders, laws or regulations, issued due to the COVID-19 (coronavirus) pandemic which impact an employer's staffing or business operations. However, any appropriated funds or loans received by an employer as authorized by any law or regulation, or public governmental entity, that are used by an employer specifically to retain or hire working employees are not excluded.

As you begin to reopen your business and bring employees back, it's important to have a FOLLOW-UP call with your agent to apprise them of your current payroll numbers. Again, please do not make assumptions on any waivers for payments or cancellations as every carrier is different.

The key is to be aware, communicate with your agent, and be flexible!

The insurance industry's response to the pandemic is ever evolving. There was a new Covid Coverage Form released by the Insurance Services Office (ISO), but as of this writing I do not know of any carriers who have adopted it. Because there is so much regulation and legalese involved in policy forms and contracts, these types of changes typically take longer than we like. It's simply the nature of the beast. As a policy holder, you'll need to rely on your agent to stay ahead of the curve on any changes and relay them back to you.

Your insurance broker should be your first call if you are unsure of your policy coverages, what you need to do if you have furloughed employees, vacant or unoccupied properties, and or any other anomalies connected with the COVID-19 shut down and reopen plan.

Staying in constant communication with your broker if there are any changes, if you are having trouble paying your premium, or receive a cancellation notice, is important as it's their role to be your advocate.



Builder News

SBP Homes Lists Six Greenwich Mansions in One Development

To sell not one but six multimillion-dollar mansions would have seemed a daunting task just a few months ago in Greenwich, Connecticut—where a flight of wealthy suburbanites to New York City have caused home prices to sink 10% to 20% over the past decade, and large estates to languish on the market unsold.

But the tide, at least for now, appears to be changing, as affluent city dwellers flee from epicenters of the Covid-19 pandemic potentially to the benefit of sellers in neighboring suburban towns, including a Greenwich developer listing a community of luxury residences for sale in May. The six single-family houses on Dublin Hill Drive, each one designed by a different architect and boasting more than three acres apiece, are hitting the market at an opportune moment, said real estate agent Lyn Black, who's marketing the homes.

"In these unprecedented times, where city residents, in particular, are looking for an escape, Dublin Hill has everything a luxury home owner would want," said Ms. Black of agency Houlihan Lawrence.

> "It was conceptualized to meet the expectations of a discerning and design-conscious buyer, showcasing consistency in terms of smart layouts and superior features, while maintaining their individuality with special features that are unique to each home."

> > - Doron Sabag, SBP Homes.

The six mansions vary in style and range from a more traditional New England coastal mansion by Shope Reno Wharton clad in shingles, to a contemporary design featuring floor-to-ceiling windows by Workshop APD.

The other homes include a contemporary design with a hulking, architectural chimney by Laura Kaehler Architects; contemporary-shingle style hybrids by Austin Patterson Disston and



SBP Homes Shope Reno Wharton



SBP Homes Workshop APD

Tanner White; and a truly quintessential New England design by Robert Cardello Architects that has a stream cutting across the yard.

The collection of top architects from New York and Connecticut reflect the different styles of architecture one might find in town, what the developer and builder SBP Homes referred to as "the storyline of Greenwich."



SBP Homes Austin Patterson Disston



SBP Homes Cardello Architects

Carrier Construction Is Building a \$5-Million Apartment Community in Downtown Bristol

Bristol city council recently approved a multi-year tax abatement for Carrier Construction Inc. to push forward its plan to erect 32 market-rate apartment units in two, three-story buildings on a long-vacant property on Main and Summer streets.



Carrier Bristol rental development

Under the 50% abatement, Carrier will owe annual property tax bills of \$63,924, which equates to \$656,668 over the 10-year agreement based on the current mill rate of 38.05. The city would otherwise be slated to recoup just \$8,714 annually in taxes, or \$87,140 over a decade, from the undeveloped land.

Ryan Carrier, a construction manager for Carrier, said the development company will begin demolishing a blighted multifamily home at the six parcel property sometime in May, and will start construction shortly after. He estimates the apartment community will be finished and open for prospective residents in the next 18 months.

According to plans, the two-building residential community will house 32, two-bedroom units spanning from 1,300 square feet to 1,850 square feet. Rents will range between \$1,100 and \$1,900 a month. Most units will be equipped with keyless entry systems, private balconies, a master bedroom, walk-in closet, dining room and an assigned storage space in the basement. The site will feature amenities such as park furniture, vehicle charging stations, bike racks and on-site parking for residents. Carrier says the underutilized property emerged with redevelopment potential when the city in 2013 amended its zoning regulations to allow for more medium-density modern housing in the downtown corridor.

"It's sort of a high-profile location that really needed the right project and developer," said Justin Malley, the city's executive director of economic and community development "And we have it with Carrier."

Mayor Ellen Zoppo-Sassu said the city is aggressively marketing and investing in its downtown core to woo new retail businesses, apartments or restaurants.

She said that Carrier's housing project is the centerpiece of the city's vision for downtown.

"We want to put the pieces together for what the next generation is going to have downtown," the mayor said. "We have really not had a downtown for over 20 years."



L-R Ryan Carrier, Gino Carrier and Claude Carrier of **Southington's Carrier Construction Inc.**

Antonio Liguori's Leadership Brings Youth, Excitement And Data Driven Optimism to Calcagni Real Estate

"We are in a perfect storm for the best Connecticut housing market in years"



ince taking over the reins at Calcagni Real Estate in September 2019, Antonio Liguori has brought excitement, growth, and a large dose of innovation to the company.

At 37 years of age, the former hedge fund manager is a real estate broker with a strong background in new construction. As president of Calcagni Real Estate, he has proven to be a visionary, as well as a numbers guy.

During a time when so many independent brokerages have sold out to national firms, Calcagni has proudly remained independent. In 2019, Calcagni Real Estate celebrated its 50th year as Connecticut's premier independent real estate company, thanks in part to the formidable real estate team first assembled by a man with a considerable presence, excellent judgment and personal charisma, Doug Calcagni.

After a remarkable three-decade career, Steven Calcagni has chosen to transition the day to day running of the company's business operations to Antonio Liguori, so that he may focus his expertise solely on the new construction and land development segment of the business.

Liguori changed the way Calcagni does business internally by introducing Traction EOS®, an operating system pioneered by Gino Wickman, which offers a combination of time-tested tools and proven process.

The model is based upon weekly meetings, where mutually agreed on topics are discussed, and tasks and deadlines assigned. At Calcagni, agents are encouraged to put issues out there and contribute new ideas.

"It's all about accountability," says Liguori, "and it works, because people actually like to be held accountable for what they do."

Antonio has created a culture, where Calcagni agents are recognized for their achievements. He routinely calls individual employees to express his appreciation for what they are doing, and he personally recognizes the 1st listing and sale of every new agent.

In the brief time that Antonio has run Calcagni, the company has grown from 4 to 6 offices, adding a presence on the Green in Guilford and on Stratford Avenue in Stratford. Other offices are

located in Southington, Cheshire, North Haven and Wallingford.

"I want to grow our footprint, but at a healthy pace," said Liguori. "The real estate landscape has changed, so we are taking an expeditious outlook on office space moving forward."

How are you employing technology for marketing and communication?

During the COVID-19 crisis, Calcagni has ramped up its marketing on social media, with live streamed open houses on Instagram and 360-degree virtual tours of model homes. In addition, Calcagni has retained a professional videographer, and has implemented live video walkthroughs that will be voiced over by the agents via a production group. The company is also conducting highly efficient Microsoft Teams meetings with their homebuyer and builder clients.

Builder developer, Johnny Carrier, purchased a camera and microphone for his office desktop, so that he can walk thru the plans for his latest subdivision or model on a Teams meeting with his Calcagni New Homes Specialists, Antonio and Calcagni New Business Development Director, Joel Grossman.

"It's important to adapt and evolve. I believe there will be an opportunity to repurpose office space for manufacturing. This pandemic has generated an increased focus on the need to produce more USA products."

- Antonio Liguori

Calcagni is marketing Johnny Carrier's newest community, *Arbor Meadows*, which is located across from the 4th tee at River Highlands golf course in Cromwell. The 75 single family homes start at \$497,900. Calcagni also represents Carrier's *Yorkshire at Farmington* condominium community and their active adult community, *Castle Heights* in Cheshire. In North Haven, Calcagni has recently opened sales at The Ridge at Pierpont Hill, 36 new single-family detached condominiums starting at \$429,900.

At Verna Builders, *Hillcrest Village* in Southington, Calcagni has sold 60 of 98 single family homes, and has hired BDX to create a 3D rendering of a new model. Like many other builders who are trying to attract buyers looking for the convenience of a move-in ready home, Verna is building two quick delivery homes at *Hillcrest*.

Another Calcagni builder developer, Bob Wiedenmann, Sunwood Development, has introduced a quick delivery ranch model at *Magnolia Ridge* in Middletown, where he has five lots remaining.

And Calcagni just opened their newest subdivision, *City Point Landing* in the historic City Point neighborhood in New Haven, a gated waterfront community of 13 townhomes with keycard access, selling at \$299,900. There is no other new construction for sale in New Haven.

At a recent Teams meeting, the Calcagni agent for *City Point Landing* was able to go over the plans of a townhome with the buyer and developer, Tony Nizzardo, as well as review and write the contract.

"There are bidding wars on homes right now.

There's going to be a buying frenzy... We are going to see
the best market in years for a minimum of 10 years!

There will be up to 1 million people who will move to Connecticut
from dense areas like New York City, Long Island and Boston.

On top of that, I envision interest rates not going over 6 percent,
so mathematically, why wouldn't you buy a home?

It's a perfect storm for real estate!"

– Antonio Liguori

What are your projections for the Connecticut housing market?

Antonio Liguori is a data driven visionary with a sophisticated understanding of the market, and his optimism about Connecticut residential real estate should bring a sigh of relief to all of us.

Antonio went on to suggest, "With the increase in telecommuting, who says you can't live in Southington or Wallingford, where the taxes are lower, and send your kids to Hamden Hall?"

He believes that Gen Y millennials age 25-39, who loved apartment living, are going to start moving out of dense rental communities and purchase homes.

He also hypothesized about how an existing homeowner could cross collateralize the purchase of a new home by renting their existing home at a profit.

Small and nimble, Calcagni has set itself apart with its tech savvy responsiveness to the needs of builders and homebuyers during the pandemic... And it's clear, that the convenient, effective technology and processes they have put into place are here to stay.

Antonio's business partner and principal of Calcagni Real Estate, Luke Williams, adds; "I cannot think of a better person to lead us through these unprecedented times or a better person to have set our company up on the incredible trajectory we are enjoying right now! I very much look forward to many more years of Antonio's incredible leadership."

Antonio Liguori says it best, "I'm excited about where things are going!"

Northeast Building Supply Is Still Growing with a New Brand and a Huge Pipeline of Work Ahead

n May 1st, Northeast Building Supply President, Jason Cohen spoke with Joanne Carroll about the company's experience during the COVID-19 pandemic, and what he sees as the positives in this unprecedented health and economic crisis.

"Although April was a slow month, we are still growing. There have been postponements and delays, but no cancellations," Cohen explained. "We're busy estimating jobs, and the exodus from New York City to the suburbs has created both rental and for sale opportunities in Connecticut. In addition to Fairfield County, we've seen multiple sales in Litchfield County, and rental prices skyrocketing."

Despite the COVID issue, Northeast launched its long planned new branding campaign on social media. A new modern website has a luxury mindset that sets Northeast apart from standard lumberyards. The stand alone Northeast moniker will be the umbrella for all divisions, including the lumber division with lumberyards in Bridgeport, New Canaan, and Cornwall Bridge; Northeast Weed & Duryea, their premier home center in New Canaan, CT; Northeast Architectural, a distributor of custom windows and doors in Mamaroneck and Long Branch, NJ; and Northeast Kitchen Center, their kitchen design team now located in their brand new retail center in Bridgeport.

"We're doing a really good business in the northwest corner of Connecticut," said Cohen. "A lot of people won't be returning to their offices for six to eight months. They're thinking about what that means for their living space. They will be turning their garage or basement into office space, and that's a good cash business for us and the builders."

How have you been handling operations and marketing communications during the pandemic?

"We chose not to go curbside only, because we have strong hardware store presence. We maintained safety with plexiglass and by everyone wearing a mask. We e-mail our customer base, and we conduct Zoom meetings with staff working from home and with clients. We use virtual consults for kitchen design meetings, and our "request a quote" feature on our website has been getting significant action. The only things that came to a screeching halt was our product showcases and networking events."





Supply chain disruptions

"There's definitely been supply chain disruptions, but we were able to keep a strong in stock position, and get ahead of the international supply issues. We've had delays in our window and kitchen division as a result of cabinet supply coming from states that had manufacturing shutdowns, but our customers have been accommodative.

Predictions for the coming months

"In the years ahead, we will have to be building out a more dynamic ecommerce platform. And diversity of revenue will be incredibly important. . . COVID caused a boon to the DIY market, so hardware stores will be more important than ever. . . but now we will have to adapt to the new normal, with paid pickers who go through the aisles to retrieve items.

We are building a new Bridgeport facility, that will be a one stop shop for hardware, windows & doors and a kitchen showroom. I see a huge pipeline of work ahead."

Bender Employs Sophisticated Strategic Marketing to Navigate the Crisis and Beyond

onnecticut Builder editor, Joanne Carroll spoke at length with Bender marketing director, Sue Silva, about Bender's sophisticated and highly effective response to the COVID crisis.

How are you employing technology for communication and marketing?

"We felt it was important to maintain our marketing efforts from the beginning, including OTT TV, which is very targeted and promotes our showrooms".

OTT steaming video is data driven and Bender micro targets women in specific areas of Connecticut of a certain age and income, who are currently looking for decorative bath products. Banners and pre-roll ads are also sent to their laptops or phones and if they click on the banner or pre-roll ad, Bender can track what they visit on the website, and if they visit a Bender location. If the viewer does not click on a banner or ad after several weeks, they fall out of the sales funnel and are replaced with new prospects.

"Prior to the outbreak, we already had robust social media marketing campaigns in place on Instagram and Facebook. In the wake of the outbreak, people have been spending way more time online."

E-blasts have been invaluable for consistently communicating with staff and clients. We are using them to keep everyone up-to-date on the safety measures we are taking and to communicate changes in the way we are serving wholesale and retail clients. We are also handing out flyers with relevant information to our wholesale clientele – putting them in deliveries and including them with pickups. Certainly not high tech, but we want to reach as many people as we can with all the tactics available to us.

Up until May 5th, we replaced in-person showroom visits with video visits and phone consultations. Using Zoom, Facetime, and other video-conferencing platforms, clients were able to have a virtual consultation with one of our showroom staff, as well as browse our products. We are also doing some video training with staff.

We've reached out to wholesale clients and builders/remodelers with good oldfashioned phone calls simply to ask how they are doing and to find out what we can do to make their lives easier.

We added Pinterest to our social media mix and the payback has been excellent. We also use Grade Us to automate our efforts to acquire, monitor & amplify customer reviews.

PRIZM study drills down and reveals valuable information about Bender customer base

Boomer Movers & Shakers



PRIZM tells us what's important to our customers and how it relates to our brand. PRIZM® data is based on the thinking that "Birds of a feather flock together." We ran our showroom customers through the PRIZM system and they were able to identify our top two client groups (out of 68 groups) and top two opportunity or growth target groups. So, for example, one of our top groups is Boomer Movers and Shakers and PRIZM can provide demographics, psychographics, personality traits, attitudinal/behaviorial information and more. It helps us communicate with them in a way that will resonate with them.

What have you been supplying and where have you seen the most activity?

The wholesale side of our business (plumbing and HVAC) has been the most active. Initially, retail showroom activity slowed, as homeowners adapted to the situation, but we see it picking up. Homeowners are home and want to take this time to renovate.

(continued)

CONNECTICUT LIGHTING CENTERS



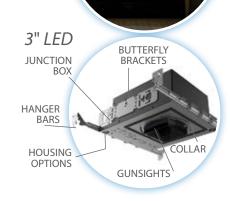




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Bender Employs Sophisticated Strategic Marketing to Navigate the Crisis and Beyond (continued)

How have you been navigating the crisis re. dealing with staff, builders & homeowners?

Staff whose jobs can be done from home (e.g., inside sales, marketing, call center) have been equipped with laptops and cell phones and have access to our server. Staff who need to work onsite are social distancing, wearing masks, using hand sanitizer, and following cleaning protocols.

Since mid-March, our wholesale clients have been emailing or calling in their orders. We continue to deliver orders throughout Connecticut. For pick-ups, we are having clients drive up to the dock and call us, and we deliver their orders to their cars.

As we reopen our showrooms doors, we are implementing certain restrictions to protect the health of our clients and staff. These include allowing only two customer groups in at a time (a husband and wife, for example, would be one customer group). To prevent the inconvenience of a customer showing up and then having to wait or return later if they arrive when there are already two clients in a showroom, we are requiring that all clients make a showroom appointment. All showroom visitors have their temperature taken, wear masks and gloves, and maintain social distancing. Showrooms are cleaned in between visits. We will continue to provide PPE to clients and employees and to follow a sterilization regimen at all facilities.





To help area food banks, which are stretched thin, and to help the Bender community feel more connected, we started a food drive, enlisting the participation of Bender team members and wholesale clients.

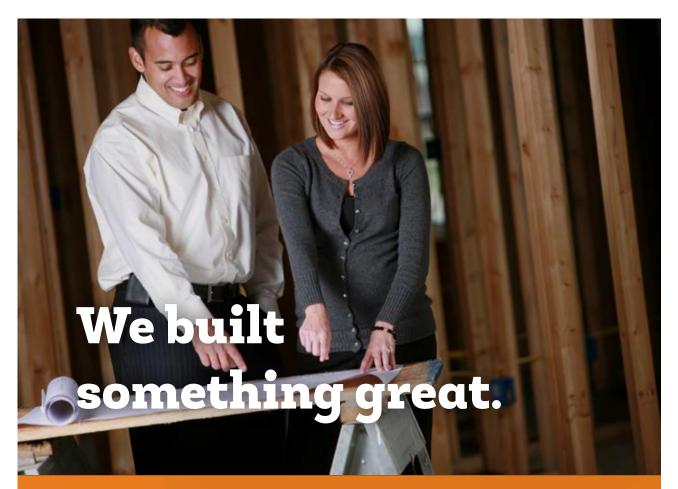
Have you experienced supply chain disruptions?

There have been some but most of our manufacturers are open, some with delays. Some vendors and manufacturers slowed or halted work due to COVID-19 exposure in their workplace or out of an abundance of caution for their workers. The situation remains fluid, but so far, it has not been as bad as it could be.

What are you projecting for the summer and fall?

Overall, residential building throughout the state has held pretty steady (although it varies by county), and we don't expect that to change. What's more we are hearing of growing demand from builders and clients. So, we're projecting continued, if not increased, business related to this sector.

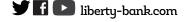
We also expect business related to residential remodeling to begin ramping back up, especially since our showrooms will be open again. As we all get used to the "new normal," many projects that were put on hold will being to move forward.



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The Legislature Adjourns: No pomp, lots of circumstance





Senate Minority Leader Len Fasano

n a nearly empty State Capitol, a tiny ■band of legislators wearing surgical masks, formally ended the 2020 session Wednesday, a concession to custom, calendar and the coronavirus.

"I've got to tell you, it's very eerie to be in this building on the last day of session, and it's empty," said Senate Minority Leader Len Fasano, R-North Haven "This is historic in a number of ways. I don't know if there has been a legislative session where no bills have been passed."

The constitutional deadline was midnight, but legislators last met in session on Wednesday, March 11.

Seven weeks later, the novel coronavirus is no longer novel. Nearly 31,000 residents of Connecticut have tested positive for COVID-19, including one lawmaker, Rep. Jane Garibay, D-Windsor, who has recovered. More than 4,000 deaths have been attributed to the disease, a number certain to rise.

They hope to return next month in special session to make revisions to the second year of a two-year budget suddenly in tatters, with revenues dropping, expenses rising and more than 400,000 unemployed. They also are expected to consider changes to absentee voting rules — and, most likely, their own rules.

"Normally, at this time on this day we are all beginning to become completely frantic about what the next seven hours will bring. We're exhausted from being here day in and day out." Klarides said. "We're arguing over whose bills are going to be called. We're arguing over how long those bills are going take."

And everyone craves the coming adjournment and the promise of sleep.

"Not being able to do it this year has been a very jarring experience," Klarides said.

On Fasano's desk sat a floral arrangement, a traditional gift on the last night for a departing senator. Fasano, Aresimowicz and House Minority Leader Themis Klarides, R-Derby, are not seeking re-election, meaning three of the four caucuses will have new leaders.

Staff is working on protocols on how to meet and vote if large gatherings still are considered health hazards when the special session is convened, as presumed by the leaders. There are 187 lawmakers, 36 in the Senate and 151 in the House. The largest caucus, the House Democrats, has 90 members.

Possibilities include having lawmakers remain in their offices during debates, possibly participating by video, then arriving in groups of 10 to vote. But nothing is certain, including the date of their return. That will depend on the novel coronavirus and the extent to which it has loosened its grip on public life.





I've built many great things. One of my favorites is my relationship with Bender.

"Winning awards at Domus Constructors is great," says owner Chris Shea. "But it takes the right team chemistry to pull it off. I love sending clients to Bender to discover their vast selection of decorative plumbing, tile, and lighting. And clients love Bender for the way they are respected, treated, and cared for."

No wonder the top builders and their clients work with Bender to create their next masterpiece.





Chris Shea, Owner, Domus Constructors Greens Farms, CT

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Beyond the Blueprint Builder Panel

Just one week before the shutdown, over 150 members attended the March membership meeting at Giovanni's in Darien, to hear three HOBI winning builders discuss their winning projects and their individual approach to company success.



Luigi Altamura, Altamura Homes, **Peter Sciaretta, Hemingway Construction & Randy Sullivan, Gatehouse Partners**



Moderator, Joanne Carroll, opened the presentation with these remarks:

"The global economic fallout from the coronavirus epidemic and its effect on the S&P and the supply chain is just the latest in a myriad of issues Connecticut builders have had to deal with.

Housing permits in CT dropped from a high of 11,800 in 2005 to 5,100 permits statewide in 2019. And although

Fairfield County HBRA President Anthony DeRosa and EO Kerry Brun Fairfield County led the state in permits last year at 2,360, Fairfield was the only county to see a decrease in sales price of 5%.

Builders have been challenged by onerous town regulations, an anemic new home market, existing home depreciation, and consumers who prefer to rent rather than buy. Luxury clients also expect much more, and want to pay much less. And yet, each of the three builders on our panel tonight has found his own unique route to success." - Joanne Carroll

While many builders have shied away from the risk involved in building spec homes, Luigi Altamura has been successful building & selling luxury homes in Darien and New Canaan. He won 4 HOBI Awards for a \$3.8 mil New Canaan spec home, which sold close to asking price last November.



Randy Sullivan, Gatehouse Partners, has been very successful attracting high end new construction and renovation clients. Gatehouse entered the HOBI Awards for the 1st time last year, and won several HOBI Awards for a \$3 million + gut remodel in Greenwich.



Peter Sciaretta, Hemingway Construction - Hemingway has been winning HOBI Awards in custom & spec homes and remodeling for over 20 years! In 2019, Hemingway won awards for a spectacular exterior remodel of a Weston home, as well as for a show kitchen in another Weston home.









The HBRA partnered with some of our 2020 VIP Partners and hosted a food drive to benefit local Connecticut Food Banks from May 20 -June 15. Members offered various locations as drop sites for all goods.

> County TV 2770 Summer Street, Stamford, CT 06905

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Pella-Monroe 220 Monroe Turnpike, Monroe, CT 06468

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PWBC members at the event















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TECHO—BLOC

73rd Connecticut Home & **Remodeling Show**

February 28 – March 1, marked the 73rd Connecticut Home & Remodeling Show at the Connecticut Convention Center in downtown Hartford. This is the largest and longest running Home Show in Connecticut. The event drew more than 12,000 attendees, generating leads and business for exhibitors. The Connecticut Home & Remodeling Show is not just about doing business, but the event also focuses on education. 2020 marked the 71st Student Design Competition, which draws high school students from across the state to compete in the annual home design competition. An annual highlight of the Home Show is the Design Café, with seminars by local experts focusing on different design and project ideas throughout the weekend. The seminar, "Design, Trends and Inspiration You Can Experience (Parade of Homes 2020)" was a crowd favorite drawing standing room only audiences. Michael Riccio of Rebuilt Homes showcased the latest design trends that were showcased in the Parade of Homes properties. The Connecticut Home & Remodeling Show will be back at the Connecticut Convention Center March 5 - 7, 2021.



Cedar Mtn Stone & Mulch



Michael Riccio, **Presenting in the Design Café**



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Andrew Ugalde, Gary Emerito & Sheila Leach using the interactive touch screens in the Parade of Homes display.

2020 Student Design Competition



L-R, Stephen Patrina, Simsbury High School Principal, Owen Wollenberg, 1st Place, Angelina Alessandrini 2nd Place, Amoya Francis 3rd Place, and Keely Flaherty 4th Place, Dr. Wendy Ku, teacher.

The Student Design competition was held on Thursday, February 27th. 92 students from 11 different high schools brought their models to the CT Convention Center to be judged by our Student Design Competition judges, Bill Ferrigno, Chairman, Johnny Carrier, Russ Liljedahl, Peter LaCava, Jack Kemper, Jennifer Morgenthau, Mark Stidsen and Greg Chandler. After submitting their models for the competition, the students and teachers were treated to a luncheon which had a panel discussion about careers in the industry. The panelist were Jennifer Morgenthau, Jennifer Morgenthau Architect, LLC, Greg Chandler, Gold Shield Construction, Paul Cianci, Cianci Engineering, LLC and Eric Santini, Jr., Santini Homes (moderator). The awards ceremony was held on Friday, February 28th at the CT Home & Remodeling Show.



1st Place Owen Wollenberg

1st Place - \$1,000 Cash Prize - \$1,500 scholarship presented upon evidence of matriculation in either, Architecture, Construction Management, Construction Technology, Structural Engineering, Civil Engineering; 2nd Place - \$600 Cash Prize - \$750 scholarship same criteria as above: 3rd Place - \$300 Cash Prize; 4th Place - \$100 Cash Prize. The HBRA awarded five Special Recognition Awards for Green Building, Creative Site Design, Thinking Outside of the Box, and Architectural Design Excellence. Each school is awarded \$500 cash award to be utilized for their architecture design curriculum.





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HBRA Charitable Foundation **Food Pantry Fundraiser**

In April, the HBRA Charitable Foundation held a special Board Meeting to address the massive food insecurity issue is Connecticut as a result of the COVIS-19 pandemic. The Board pleased to donate \$2,000 to the state's largest food pantries, Connecticut Food Bank and Food Share. They also challenged members to make donations and would match those up to \$3,000. The members responded in great numbers donating \$12,205 to bring the total donation to the food pantries to \$19,205.



Food Share Check Presentation:

(L - R) Jason Jakubowski, CEO FoodShare, Sheila Leach VP **Operations HBRA, HBRA Charitable** Foundation, Eric **Person CEO HBRA**

CT Food Bank Check **Presentation:**

(L - R) Beth Stokes, CT Food Bank, **Beverly Catchpole, Linda Cote Chair** CT Food Bank, **Linda Cote, Chair HBRA Charitable** Foundation, Eric **Person CEO HBRA**



2020 Scholarships

The HBRA Charitable Foundation awarded ten \$1,000 scholarships to HBRA members, employees or their family members. With more than 20 applications submitted the Committee had difficult decisions but chose ten students who demonstrated excellence in their academic work, community service and personal achievement.

Lunch & Learn Series

In May, the HBRA launched a weekly Lunch & Learn virtual educational series. The first program was entitled "PPP Loan Approved – Now What" was a sold-out with more than 100 registrants. Shipman & Goodwin partners Tim Hollister and Michael Fritz lead the detailed discussion about the SBA Loan Program and how best to comply.

The second program was entitled "How to Grow Your Business and Build Your Brand" focused on masterful ways to utilize social media marketing lead by Byron Lazine of Company Cubed. The third program was entitled "COVID-19 Impact To Your Insurance Policies" lead by Kim DiMatteo of DiMatteo Insurance.

Feel Good Friday

With the news media focused almost solely on the COVID-19 pandemic, unemployment and business closures, the HBRA launched a Friday email called "Feel Good Friday". The email to members focused on good news in our membership. The email highlights members that are doing good things in the community and having positive results in their business while helping others. The HBRA does a video interview with a member that is embedded in the email that is shared with the membership. The feedback has been very positive.

Monthly Membership Meetings

The HBRA continues to hold their monthly membership meetings – Pandemic Style! The last Thursday of the month is the regularly scheduled day for Membership Meetings. Utilizing Zoom Meetings, the HBRA has continued this tradition. The Association invited members to bring their own beverages, network and share what unique things they have learned

about doing business in recent months. There is a special guest speaker at the end of the meeting to provide timely information. April welcomed NAHB Chief Executive Officer, Jerry Howard, and in May HBRA members were joined by Connecticut Department of Economic & Community Development Deputy Commissioner Alexandra Daum.



Stand Down For Safety

On April 16, with municipalities cracking down on jobsites not adhering to safety standards, the HBRA of Central Connecticut joined with locals across the country and NAHB, to ask all members to pause all work 10 minutes for a national safety stand down. Many members participated in this important effort to show the construction industry can work safely amid the pandemic.

Litchfield Builders pausing for Safety Stand Down on April 16

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The HBRA was connected to Thermaxx, a company that has pivoted their manufacturing process from duct work thermal blankets to protective gowns made of Tyvek for first responders and nursing home staff members. The HBRA put out a call to their members, and received 63 rolls of Tyvek which has allowed Thermaxx to make more

than 1,300 protective gowns. The HBRA has also worked with national connections at Lowes to secure an addition 400 rolls of material made by DuPont specifically for PPE gowns! There has been an overwhelming need for these gowns from nursing homes and first responders in Connecticut. These gowns will help the workers that are helping the most vulnerable.

2020 Parade of Homes



Save the date and builders sign up now! The HBRA will host the 2020 Parade of Homes on Saturday, October 17th and Sunday, October 18th. New this year for the builder participants will be a targeted Social Media Campaign running

July – September. As part of this campaign, each builder will receive a 60 second video promoting their property and the Parade of Homes. In addition, each builder will also receive a 90 second video for their home/community with the ability to use it in their marketing. CompanyCubed has partnered with the HBRA to provide a Comprehensive Strategic Marketing Education Series for builders, to enable them to maximize their exposure.

Mary Anne Sok's **Zoom Retirement Party**





On April 30th, T&M Homes celebrated the retirement of long time employee and office manager, Mary Anne Sok with a Zoom Retirement Party. Sok has been with T & M for more than 26 years and was also instrumental in helping to create Torrington Downtown Partners. A total of

32 guests were in attendance, and for some, it meant a delivery of food and cake before the meeting began.

"Great fun to connect with everyone during the quarantine, and to know that work at T & M continues at a good pace with home sales still taking place," Sok said.

Where flowers bloom, so does hope



President Tim Bobroske of Bobroske Companies and his wife, Lynne, delivered 200 fresh flowers from a local florist to senior residents at Quail Hollow Village in Terryville, Thomaston Valley Village in Thomaston, and Canterbury Village in New Hartford. Tim and Lynne thought it would

be a great way to brighten the residents' day, after being quarantined due to stay-athome orders, while supporting a local business. Former first lady of the United States, Lady Bird Johnson once said, "Where flowers bloom, so does hope."



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