

CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut

Fall 2013

Interactive Digital Edition
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**This Concrete
Infinity Tub Won
a 2013 HOBI Award
for Best Bath Feature.**

photo credit: Robert Grant

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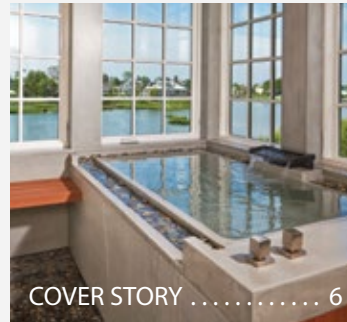
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This concrete infinity tub won a 2013 HOBI Award for Best Bath Feature. Designed by Chris Pagliaro, Pagliaro Bartels Sajda Architects, and built by Brindisi & Yaroscak in a new home in Greenwich, this zen like master bath is nothing short of spectacular.

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From the desk of Kenneth J. Boynton



“In any moment of decision, the best thing you can do is the right thing; the next best thing is the wrong thing; and the worst thing you can do is nothing.”

– Theodore Roosevelt

That quote is from Teddy Roosevelt can be applied in many ways, but I want to use it to encourage all our members to raise up, work together, and support our association like never before!

The Colorado Springs NAHB fall board meeting was a proud moment for the CT HBRA, as once again, our Connecticut participation was the best of the New England States. National participation in our Association can be very informative, and personally rewarding as well. I encourage you to speak to your local E.O., and ask about vacancies on the national board, as well as on your state and local boards.

Overall our meeting in Colorado was up beat, as our economy continues to show improvement, and housing gains strength around the country — once again proving that housing is the backbone of the American economy.

Here at home in Connecticut, our state HBRA is gearing up for aggressive action at the state capital. Bill Either, and our government affairs committee have developed a proactive approach to addressing some of the regulations and expense, that continue to cost our industry dollars and jobs.

Our success in Hartford, as well as Washington is critical. Your participation is essential. As Teddy Roosevelt said “the worst thing you can do is nothing”. Speaking of Teddy, here is another great Roosevelt quote for all of us to ponder,

“Every man owes a part of his time and money to the business or industry in which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere”.

– President Theodore Roosevelt, 1900

I hope my point is well taken!! To all, and our HBRA families, may you have a great holiday season!

*Ken Boynton,
2013-2014 Chairman of the Board
and President, HBRA of CT*

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by HBRA of CT Government Affairs Committee



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*Your Home
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2013-2014 Policy Imperatives for Connecticut

September 13, 2013

Our members build communities, grow CT's economy and create better lives for people.¹ Our list of specific issues is extensive as state and local governments constantly push out their sphere of influence over our businesses.² The regulatory load facing land developers, home builders and remodelers crushes growth, jobs and the economy.

We plead with policy makers to allow us to lead the economy back. We're ready and able if government stops pushing us down at every turn. Please consider the following:

- **Correct the economic environment for all CT businesses, by addressing state spending & the size of government to lessen the thirst for more tax and fee revenues and reduce the importance of government in our lives:**
 - prioritize state programs, discarding less than critically necessary expenses, and adopt a balanced budget without new borrowing or new taxes or fees;
 - reinvigorate private self-reliance and personal liberty, unleashing the power of small business entrepreneurship, by simply getting out of our way;
 - make CT a financially easier place to set up and continue a thriving business and grow jobs by reducing the number of times a business has to interface with government;
 - stop taxing a home builder's inventory and the resulting municipal unjust enrichment, to allow the renewed growth of middle class housing; and
 - stop preventing a builder's employees from selling the builder's own homes.
- **Ensure the regulatory climate for land development and building homes at both the state and local levels is SIMPLE, SWIFT & CERTAIN:**
 - reduce and streamline the fifty or more steps – each one a possible stop – in both local and state government before construction work on a new home can begin;
 - remove uncertainty caused by vague and open-ended land use regulations;
 - eliminate unnecessary permit processing delays and discretionary public hearings;
 - stop and reverse the expansion of inland wetlands jurisdiction;
 - repeal regulations limiting # of lots if they don't protect the public's health & safety;
 - restrain the regulations and policies of public health and environmental officials if they're not authorized by state statute or not based on sound science and engineering;
 - amend the unworkable unemployment compensation "ABC test" that makes it very difficult to engage independent subcontractors in the construction industry;
 - stop and reverse the ever-increasing fees, charges, exactions and other requirements that condition the productive use of private property, such as the creation of homes for people.

Significantly addressing these issues (not tinkering around the edges) will be a wake-up call and a positive jolt to our economy. Our industry can then produce more free market homes, from affordable to high end to serve all of society's housing needs. The new homes, jobs and tax revenues we can produce will make CT a more productive and attractive place for all citizens. Let entrepreneurship reign again and Connecticut will find itself awash in vitality, new people, new jobs, more tax revenues and a renewed ability to tackle any problem we face. **Our industry can lead a robust CT recovery if we're released from CT's regulatory and money-devouring stranglehold!**

¹ The HBA of CT's 900 Member Firms Build 70% to 80% of All New Housing Units in the State Every Year. 100 New Homes Create 334 New Jobs and \$4.7 Million in Taxes, Fees & Charges Paid to Government (in the 1st year alone). Permanent jobs & tax revenues continue.

² See www.hbact.org and search for Regulatory Hurdles & Opportunities.

2013 BEST BATH FEATURE



Builder – Brindisi & Yaroscak
Architect – Pagliaro Bartels Sadj Architects

A client who travels to Asia 14 times a year requested that the master bathroom in her new Old Greenwich home be designed as a Zen retreat. Research indicated that the sound of running water was an important part of the experience, and that many of the features should be made of natural materials such as concrete and teak. Accordingly, architect, Chris Pagliaro, custom designed a concrete tub and sink; cast concrete wall panels with stacked Bali river pebbles by Ann Sacks, and trimmed it all in teak.

photos by Robert Grant



The tub is a double-infinity, spilling into a pebble filled trough, and then spilling onto the floor of the shower. Pagliaro and builder Brindisi & Yaroscak increased the volume of the water flow and used waterfall tub and sink fillers. There is a five-setting shower head with integrated colored LED lighting. The vanity is powered with hair dryer holster so it never needs to be unplugged, and the medicine cabinet is not only powered, but has a built in refrigerator for water and cooling of face creams. The entire floor, plus the tub, are heated.






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The Aquabrax shower head and sink faucet, Rocky Mt. Hardware tub filler, Robern vanity and medicine cabinet and Kohler toilet were all supplied by Klaff's.

The Town of Greenwich told the design build team that concrete was not an acceptable bath vessel material, but that didn't stop them. Chris Pagliaro and B&Y submitted the mix and sealants to the State and received a Code Modification. As a backup, they waterproofed the entire floor area and provided secondary drainage. □



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Connecticut Builder is a glossy 4-color trade magazine, published in winter/spring, summer and fall by JMC Resources for the Home Builders & Remodelers Association of Connecticut.

Connecticut Builder circulation reach and targeted editorial content make it a valued resource for the home building, remodeling and land development industries in Connecticut.



Download Current Winter/Spring 2012 Issue
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- CT Housing Market Recovery Builds Momentum
- The Only Game in Town for Spec Lending
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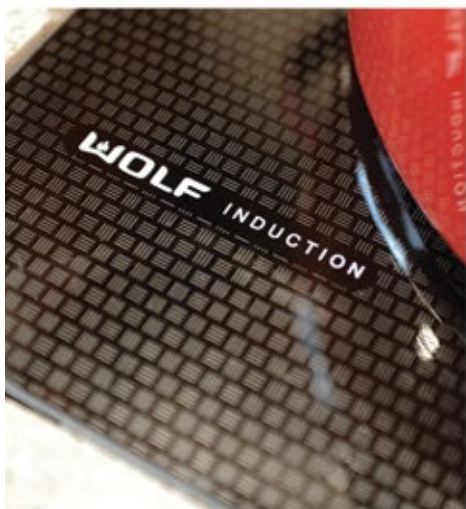


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Blansfield Builders Wins Best New/Old Remodel for Historic Farmhouse Renovation Featured on Houzz



After

This circa 1700 Greek Revival remodel is an outstanding example of the blending of old and new. The exterior remained true to its original heritage from the street side, but the rear elevation is clad in a wall of glass and the interior blends reclaimed wood with modern finishes.

Houzz, the popular online platform for home design and remodeling ideas, featured a tour of Jim Blansfield's HOBI winning New Old Remodel. The 200 year old New Milford farmhouse turned weekend getaway, retains elements of its past, but with a decidedly modern twist.

A year before the Declaration of Independence, a man named Joseph Wheadon built a modest, one-room house in New Milford, Connecticut. Wheadon cut the lumber by hand and scavenged foundation

stones from the surrounding property. After his premature death, a Greek Revival style wing was built, followed by other less-distinctive additions.

BEFORE: More than 235 years after Wheadon first wielded his ax, a Greenwich woman discovered the property while searching for a weekend retreat. By this time, the house was dated and neglected, with systems that had outlived their usefulness.



Before

AFTER: Architect Mark Goodwin of Beinfield Architecture and builder, Jim Blansfield, Blansfield Builders, remodeled and expanded the house, opening the interior spaces to each other and the view.

A new wing was added, and the whole house was covered in standing-seam metal roofing, which is both easy to maintain and green — a consideration that drove much of the project, including the home's super-insulated shell and radiant heat.

(continued)



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Blansfield Builders columned side entry

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Blansfield Builders Wins Best New/Old Remodel

(continued)



Living room



After

The 2,700 sf four bedroom, four bath interior is a study in contrasts. The living-dining area is dominated by an original fireplace, now covered in reclaimed wood — treated with a charcoal gray finish.

“We tried to reuse as much of the wood as we could,” says Goodwin, who left some of the hand-hewn beams exposed, and used one to create a pleasingly understated mantel.

While the home feels like a radical departure from its Revolutionary past, the owner doesn’t see the two as incompatible. “Instead of making it a relic of the past, we revived it and gave it a whole new identity.”



BEFORE: The kitchen had barely been updated since the 1950s as is obvious from these vintage metal cabinets.

AFTER: The owner didn’t want any upper cabinets cluttering the room, so architect, Mark Goodwin provided the most minimal of shelving. Vermont marble covers the island and counters — part of an effort to use only local materials.



Jim Blansfield tried to preserve the original master wing, but it was too fragile and it had to be rebuilt. The bed now backs up to a wall covered with reclaimed wood from the old house.

The window wall offers views of 350-year-old maples, where the owner has observed falcons and owls roosting. “You feel like you’re in nature, but you’re not interrupting it,” she says.

Blansfield Builders Wins Best New/Old Remodel

(continued)

BEFORE:

When the owner bought the house, the interiors were woefully dated, as evidenced by this pink-and-aqua bathroom — the only one on the main floor.



AFTER: The new master bath vanity features old barn wood, while the mirror above was drilled to accommodate both the faucets and the wall sconces.

Radiant heating warms the whole house, including the yoga room. The owner has had as many as 14 people exercising in the space at once.

Although the property is not large, it's surrounded on three sides by a 220-acre agricultural preserve, so its perimeter seems boundless.

Architect Mark Goodwin tucked a common room outside the upstairs bedrooms, offering a more private retreat than a conventional family room. Glossy white paint updates the floors and makes the low-ceiling room feel more spacious.

Goodwin expanded the upstairs bedrooms to the roofline — a trick that allowed him to keep the perimeter walls low so that the new second floor wouldn't overwhelm the original one-story structures.

To keep the remodel environmentally responsible, Blansfield Builders reused everything they could from the old house and recycled the rest. They used cellulose insulation in the walls and ceiling, water-based adhesives, formaldehyde-free materials, low- or no-VOC paints, and an efficient-energy recovery ventilator.



The rear of the house isn't visible to the public, so the owner felt more comfortable updating it with walls of glass.



A wing was added to balance the master bedroom wing, creating a U-shaped floor plan with a terrace dividing the two. The new space, designed for yoga or meditation, features barn doors that slide open to reveal storage or to close off the entry, at right.

The new garden room sits atop a former patio. While digging up the concrete slab, the construction team uncovered an old tombstone lying face-down in the dirt. It was the gravestone of the original owner, Joseph Wheadon, who died shortly after the house was completed. While his remains were not found, the tombstone was kept in the spot where it was discovered — now preserved in an illuminated glass case and secured behind doors in the garden room. □



View from the terrace.

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Hartford & Fairfield County HBRA Work Together to Build A Home for a Hero

Fairfield County builder Hobbs Inc. joins Hartford County builder & project GC Nordic Builders of Tolland in a joint effort to build a home in Ellington



Greg Caron, Liz Koiva, Tony Sand from Hobbs and Andy Pujol (founder Building Homes for Heroes).

with a goal of building them homes.

Building Homes for Heroes founder, Andy Pujol, told Liz Koiva that he needed someone to 'run the whole show,' and she responded, "Okay, we're here."

"It was a wonderful project to be involved in because Greg is a hometown person. And it makes us feel amazing to be able to give back."

— Liz Koiva, Nordic Builders

In the tradition of "barn raising", where neighbors come together to help a member of the community, Hartford County HBRA builder, Nordic Builders of Tolland volunteered as General Contractor to build a home for USMC Sergeant Greg Caron in Ellington, CT. with some added help from Fairfield County HBRA builder, Hobbs, Inc. and their Hartford County and Fairfield County vendors.

Caron was injured on Nov. 12, 2011, while on patrol in the Southern Marjah area of Afghanistan. He and his USMC unit were searching known Taliban compounds, and he was severely wounded when an IED exploded, costing him both legs and the use of his right arm.

Liz Koiva and her husband Allan, who own Nordic Builders, heard Caron was injured, and contacted Building Homes

for Heroes, a national non-profit, non-partisan 501(c)(3) organization founded in 2006 to provide individuals, corporations and others with an opportunity to help severely wounded and disabled veterans and their families rebuild their lives. Building Homes for Heroes is committed to supporting those who have returned home from the wars in Iraq or Afghanistan with severe wounds and disabilities,

Nordic Builders served as General Contractor in building the new home for Sgt. Caron, his wife, Nina, and their three dogs. The home is located in Ellington – the town in which Caron grew up.

Andy Pujol of BHH said that usually contractors donate about half of the construction cost, but Nordic was able to get donations of labor & material for almost 75% of the project. "What they've done, in effect, is build a home for Greg, and put money aside for the next soldier."

Nordic volunteered 100% of their time to coordinate the build from the ground up, and to solicit the support of over 200 local and corporate contractors, suppliers, manufacturers and community volunteers. The building and construction industry has a long reputation of patriotism, and members of both Hartford County

(continued)



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A Home for a
Hero
(continued)



HBRA and Fairfield County HBRA assisted with labor and donations or discounted materials.

Fairfield County HBRA builder Hobbs Inc. pitches in

For many years, Fairfield County HBRA member, Hobbs, Inc. has been active in community service, including international initiatives. Two project managers from New Canaan based Hobbs, Jerry Cobaugh and Toni Sand, reached out to Hobbs' extensive subcontracting community and found overwhelming support. They collected funds, a gas fireplace, roofing materials, garage doors, door hardware, windows, exterior doors, custom made kitchen cabinetry, interior stone and stone facade. In addition to material donations, Hobbs organized a day onsite to help with labor for rough framing the house.

"It was exciting to work alongside another builder and hear what Nordic was able to source through the community in Ellington," said Toni Sand. "Support of Sergeant Caron is widespread in his hometown. Hobbs, Inc. is grateful for the opportunity to extend their support from Fairfield County."

There were also "corporate" days when Nordic Builders had a whole group from Sikorsky Aircraft working on the house. Another day, there was a group from DelFrisco's Steakhouse in New York City and yet another day employees from Goldman Sachs in New York City helped out.



(continued)

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Hartford & Fairfield County HBRA Work Together to Build A Home for a Hero

(continued)

A home for a hero

The 2,900 sf home is equipped to make it easier for Caron, who uses prosthetic legs and a wheelchair, to navigate. Features include an automatic entry door, exterior ramps integrated into landscaped walkways, a commercial interior wheelchair lift to the finished lower level of the ranch style home, as well as wide hallways and doorways. The open floor plan includes an accessible kitchen design with roll under sink and work areas, microwave drawer and easy access shelving & cabinetry, a roll in wheelchair accessible shower, roll under vanity, easy access to laundry, drop down shelving and there's even an advanced remote control security system.

The official moving-in ceremony for Sgt. Caron and his family took place on September 28th. Caron was kept away from the home for a few weeks before that date, because everyone wanted him to be surprised with the finished product, and the last-minute details that were added.



"I couldn't tell you where I'd be right now without these people helping me out. It's hard to adjust, and come back from a combat zone, besides me being injured. The community has made it very easy for me to make that transition."

— Sgt. Greg Caron

At the HOBI Awards Dinner on November 12th, Nordic Builders will be presented with a well deserved 2013 Community Service Award for an outstanding job of cooperation between Hartford and Fairfield Counties and for giving back to a wounded hero. There is no doubt that Builders and Suppliers Care!



The following is a list of Hartford County HBRA and Fairfield County HBRA members who participated in the Building Homes for Heroes Project. *Thank you all so much!*

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DEEP Issues New Stormwater General Permit

By Christopher Stone, PE, Water Permitting & Enforcement Division DEEP



erosion, stream protection and possible impacts to endangered species during active construction and the long-term concern of protecting the environment from possible stormwater pollutants discharged from a site once it is developed.

Following extensive discussions with the Home Builders and Remodelers Association of Connecticut (HBRA) and the Connecticut Fund for the Environment (CFE), the general permit now provides a clearly defined method of ensuring the protection of endangered species while providing developers and home builders with a degree of certainty in the process that was previously unavailable.

Endangered Species

The determination of whether or not a construction activity has the potential to impact endangered species can be addressed in three possible ways within a defined process. This process eliminates the previous potential pitfall of having a project stalled indefinitely while a determination is made.

New post-construction performance standard

A new "post-construction performance standard" addresses the growing fields of Low Impact Development (LID) and Green Infrastructure. These fields have been built on the concept that a developed site will be friendlier to the environment if it mimics the way it handled stormwater before the site was developed. Rather than channeling runoff across pavement and into catch basins and pipes that discharge directly to local streams, lakes and wetlands, the site can be developed in such a way that runoff is, instead, infiltrated back into the ground as it was before development.

The new standard requires development projects to be designed in

Building and remodeling homes is an important part of our economy and a measure of how we grow as a state and nation. We need new and remodeled homes to grow our families and our communities. And we want our families to live in a clean community, to fish and swim in our streams and lakes and to enjoy fresh air in the outdoors. Building and remodeling homes (and offices and shopping centers) doesn't have to come at the expense of a clean environment. They can both be accomplished together.

History of the stormwater general permit

Congress recognized this when they reauthorized the Clean Water Act in 1987. Based on extensive studies of the impacts to our nation's lakes and streams from rainfall runoff, this legislation led to the creation of the first stormwater general permits. Connecticut implemented its stormwater general permit program on October 1, 1992. For the past twenty years we have issued permits for construction sites and required them to address potential runoff pollution in their development plans. As a result, environmentally conscious construction practices have come a long way from simple haybales and silt fence.

New Stormwater General Permit

On August 21st, the Department of Energy and Environmental Protection (DEEP) reissued its General Permit for the Discharge of Stormwater and Dewatering Wastewaters from Construction Activities (the construction general permit), which became effective on October 1st. Over the past two years, DEEP staff have worked extensively with the business, development and environmental communities to craft a permit that addresses the unique issues and concerns inherent in the construction of development projects. The construction general permit addresses both the immediate short-term concerns of soil

(continued)



Congratulations to Haley Homes for their well deserved "Outstanding Custom Home" award. Justin Haley's innovative thinking and use of high quality products such as Andersen Windows led to his receiving this 2012 HOBI award. Country Lumber is proud to be his materials supplier.



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DEEP Issues New Stormwater General Permit

(continued)

such a way that the finished site will store and infiltrate into the ground up to the first inch of rain runoff.

The physical and biological processes in filtering this runoff through the soil will remove pollutants from the runoff and help recharge groundwater resources. In practice, LID measures often present a “win-win” proposition to developers. They provide better protection from runoff pollution and may also be less expensive than pipes, catch basins and outfall structures. Since approximately 80% of the rainstorms in Connecticut are less than one inch, the post-construction performance standard means that 80% of the rainstorms on these sites will not discharge runoff pollutants such as sediment, oil, nutrients or bacteria into lakes, streams and Long Island Sound.

With the growth of the stormwater permitting program since 1992, DEEP staff are no longer able to review every project and inspect every site.

DEEP has developed a new program that ensures that every plan for every project submitted under the construction general permit will be designed and reviewed by a Qualified Professional and that each project will also be inspected once construction starts.

This Qualified Professional (QP) program was the result of a cooperative



agreement between DEEP staff, CFE, HBRA, the CT Society of Professional Engineers and the CT Chapter of the American Society of Landscape Architects, and led to new legislation that created this program.

The second element of the Qualified Professional provision of the permit is that each project is inspected by a QP within 90 days of the start of construction. By defining a process to ensure that qualified people design, review and inspect new development projects, we ensure better compliance with the program and avoid time-consuming and expensive enforcement actions.

What if you are registered under the prior stormwater permit?

In addition to the requirements for new development, projects already registered under the previous general permit are being notified to either submit a Notice of Termination (for completed projects), or re-register for the new permit (for on-going projects) by February 1, 2014. There is a section of the new general permit that specifies which requirements re-registered sites must follow.

Electronic permit filing system

With this permit, DEEP will also be unveiling its first fully electronic permit filing system. Once the electronic filing system is up and running (within the next few months), all information necessary for applying for the general permit will be included in an electronic form that can then be transmitted to DEEP. The streamlining of permit authorizations combined with the cooperation of the various stakeholders has led to the issuance of a permit that meets the needs of the business and development communities, as well as better protecting Connecticut's waters from stormwater pollution.

Christopher Stone, P.E. Stormwater Section, Water Permitting & Enforcement Division. Connecticut Department of Energy and Environmental Protection, 79 Elm Street, Hartford, CT. Phone: (860) 424-3850 Fax: (860) 424-4074. Email: Chris.Stone@ct.gov www.ct.gov/deep/stormwater





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Builder News

Greenwich Builder Pete Fusaro Is U.S. Department of Energy 2013 Builders Challenge Grand Award Winner



Pete Fusaro accepting Grand Award from Sam Rashkin, Chief Architect, U.S. Department of Energy. Preferred Builders Inc., was the Top Award Winner in the US Department of Energy's (DOE) Challenge Home competition. The first-ever Housing Innovation Awards ceremony took place during the DOE Solar Decathlon 2013 on October 4, in Irvine, California. Preferred Builders, Inc. was one of eight builders nationwide to be recognized in the Custom Builder category.

The Performance House in Old Greenwich, CT was the second home in the country, and first in the Northeast, to receive the DOE's Challenge Home certification. The home has earned ENERGY STAR v3.0, Water Sense, and Indoor airPLUS™ labels; it is certified LEED® for Homes™ Platinum and NGBS Emerald. Additionally, the house was awarded second place in the 2012 Connecticut Zero Energy Home Challenge and named Best Green Energy Efficient Spec Home in 2012 by Home Builders and Remodelers Association of Connecticut.

The Consortium for Advanced Residential Buildings (CARB), Steve Winters Associates residential research team through the DOE's Building America Program conducted an energy analysis and navigated the Performance House through the DOE Building America Challenge Home certification process. In addition, SWA provided third-party HERS rating services, as well as all other verification and certification services for the home.

The two-story, three-bedroom, 2,700

square-foot home reflects a traditional style with steep gables, dormer windows, and a columned front porch to fit in among the coastal town's historic homes. A multitude of exterior and interior components were chosen to maximize efficiency and exemplify sustainable construction.

The Housing Innovation Awards recognize a diverse group of industry leaders who help communities across the country save money and energy and are leading the way to affordable, zero net-energy homes. The

Housing Innovation Awards support DOE's commitment to promote improving the energy efficiency of the U.S. housing stock through innovative strategies and technologies.

DOE Challenge Home Builder Awards

The DOE Challenge Home Builder Awards are presented to builders that are changing the way homes are designed and constructed. The DOE Challenge Home designation is the symbol of excellence in home building. Only a select group of the top builders in the country meet the extraordinary levels of excellence and quality specified by Energy Department guidelines.

Custom Builders Grand Winner: Preferred Builders

DOE recognized seven additional custom builders throughout the country with awards, and Connecticut builder and HBRA member, BPC Green Builders, was one of them.

GO CONNECTICUT!

(continued)

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Builder News *(continued)*

Solarize CT Expands to 11 New Towns

The state program Solarize Connecticut has expanded to 11 new towns after installing 3 megawatts of residential renewable energy in nine previous towns.

West Hartford, Manchester, Newtown, Easton, Redding, Trumbull, Greenwich, Ashford, Chaplin, Hampton, and Pomfret join the program designed to offer residents discounts up to 20 percent and ease of service in installing home solar arrays.

The program initially launched in Durham, Fairfield, Portland, and Westport. The second 20-week phase in Bridgeport, Canton, Coventry, Mansfield, and Windham executed 175 contracts.

Solarize Connecticut is a joint partnership between the quasi-state Clean Energy Finance & Investment Authority, Boston nonprofit The John Merck Fund, and Washington, D.C. nonprofit SmartPower.

New CT DEEP Stormwater Permit for Construction Activities

Can You Handle the Rain

Affecting almost all land development activity, DEEP has reissued its substantially revised stormwater general permit for construction activities. The existing GP expires at the end of the September. New developments are required to register under this new storm water general permit. Additionally, all developments currently registered under the prior storm water general permit, which expired on Sept. 30, 2013, must re-register under the new permit prior to Feb. 1, 2014.

Learn the new permit's many new requirements from DEEP's top stormwater regulator, Chris Stone. Also, find out how "qualified professionals" can certify to the agency that stormwater control plans are in compliance. If you have an existing stormwater general permit, learn what you must do to preserve it.

See article by DEEP Chris Stone in this issue.



Image credit:
www.freedigitalphotos.net

Deposits on single-family homes and condos in Hartford County were up sharply in the second quarter, according to Prudential CT Realty, now Berkshire Hathaway Home Services.

Deposits on single-family homes were up 18 percent, while the condo market got a larger boost, up 24 percent compared to the second quarter of 2012. Condos may be experiencing a revival in West Hartford and Glastonbury.

While Hartford County's numbers showed improvement, it was Fairfield County that saw the biggest growth. Single-family home deposits were up 23 percent and condo deposits were up over 38 percent.

T&M Building Company

In late July, T&M reached agreement on a brand new site in Windsor - Windsor Estates. Like Ellington Meadows, the 55+ age restriction was lifted by the town, and it is now open to all ages. T&M has introduced a new 2,128 sf plan, the Reynaud, where the living room has been replaced with a large mud/hobby/laundry/drop zone room. A walk-in pantry has been added, saving cabinets and counters, while adding very desirable storage space. The two story foyer was eliminated to create second floor space for walk-in closets in the two secondary bedrooms and a larger master bath.

The second floor of the Reynaud Grand has a fourth bedroom located over the garage. Three of the bedrooms have their own walk-in closet. The master bath features a soaking tub, an oversized shower with seating and a vanity area that measures 9 foot six inches long and includes a make-up area.



Reynaud Grand First Floor



Reynaud Grand 2nd Floor

(continued)



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Builder News *(continued)*

Landworks Development

Landworks Development & C. Nelson Construction won five 2013 HOBI Awards, including Best Green Energy-Efficient Community, for their Simsbury mixed use development, The Mill at Hop Brook, Mill Commons Apartments and Mill Pond Crossing Townhomes.

In August, Ron Janeczko and Chris Nelson broke ground in on their new-

est community, Carson's Way, a planned development of seventy-four single family homes ranging in size from 1,700-2,700 sf and nestled into the natural landscape of Powder Forest Drive, with a main entrance off Stratton Brook Road in Simsbury. Although the adjacent Powder Forest development by Ensign Bickford is age-restricted, Carson's Way is open to all ages.



L-R Ron Janeczko, Susan Eastman, Gary Emerito, Chris Nelson

Sun Homes

Sun Homes HOBI winning community building at Kensett Darien made the cover of the fall issue of Sales & Marketing Ideas magazine, and an article entitled "Drawing on New England Charm". The sophisticated Federal style clubhouse



was inspired by a New England meeting house and sits at the entry and highest point of the this new high end Fairfield County community of paired condominium homes. To add to its civic presence, a custom iron clock was designed and fabricated for the front gable. Residents will pick up their mail in the Meeting House foyer, encouraging casual, everyday interactions with their neighbors.

The décor of the Meeting House was inspired by boutique hotel bars and lobbies in Chicago and Manhattan, and uses understated paneling punctuated by black window frames and high clerestory lights on all sides. The black windows are complemented by an ebony hardwood floor finish. The iron clock in the gable also serves as a window to the room behind, which is in fact a guest suite available for residents to use as an overflow for visitors. □

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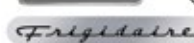
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Nine Ways to Boost Profits

By Charles Schinn

Consultant Chuck Shinn estimates that the average home builder's annual net profit ranges from 3.5 percent to 5 percent. But the Littleton, Colo. based founder of Builder Partnerships and Shinn Consulting contends builders need to earn at least 8 percent—and that they can net 20 percent more. “It doesn’t make any difference whether they’re [building] starter homes or move-up or whether the builder is urban or rural. It’s all based on how they run their business,” says Shinn, who has been collecting data on builder profitability for 40 years.

Here are nine tips from Shinn and home building professionals that can help you boost your company’s profitability.

Maximize the site

Balance Supers’ Schedules

Profitable builders are successful in striking the right workload balance for superintendents. When supers have too many homes to oversee, new communities can quickly spin out of control. But when they have too few, trades can run out of work and go looking for it elsewhere. “I don’t want my key trades to roll up their tools and go work for another builder,” Shinn says. “Once that happens, the super has lost control of his construction schedule.” Shinn recommends assigning 16 to 20 houses per super per community, and five to eight houses for scattered lots “because 50 percent of the super’s schedule is spent driving from one site to the next.” MJ Farzaneh, construction director at Home Creations in Moore, Okla., adds that a super’s experience is also a major factor. “If you have a smart guy who gets it, he can handle 30 houses at a time. But you don’t want to drown the new guy.”

Keep It Clean

Jobsite cleanliness “is our No. 1 focus,” says Brad Mooney, COO at Grand Rapids, Mich.-based Eastbrook Homes.

“A clean jobsite runs so much more efficiently,” Shinn agrees, noting that when subs “don’t have to work around other people’s mess, their attitude changes, their performance changes, and they’re faster.” Eastbrook has also resumed jobsite inspections—which it halted during the downturn—at all stages of construction.

Now, Eastbrook’s Mooney divides subs into three groups – based on which contractors work most closely during each phase of construction – and meets with one group per month to discuss processes and how they can be improved.

Partner with Subcontractors

Make Time for Face Time

When the home building market turned south, Eastbrook Homes met with its subs to figure out ways to shave costs while maintaining quality. Those face-to-face meetings yielded cost-saving methods that helped both the builder and its subs weather the recession. Now, Eastbrook’s Mooney divides subs into three groups—based on which contractors work most

closely during each phase of construction—and meets with one group per month to discuss processes and how they can be improved. “Once you have subs embrace the culture of your company, that’s when it really starts working,” he says.

Be the Employer of Choice

With subcontractors, improving profitability hinges on one thing, according to Shinn: being the No. 1 employer. “When I talk to trades, there’s normally one builder who is the builder of choice in that marketplace,” he says. “And it’s not that the builder pays more; in fact, it’s usually the opposite.” Why? Because employers of choice have tidy jobsites stocked with materials and have work ready when subs arrive. “Subs can get on the job, do the work, and get off the job—and not have to come back,” Shinn says. “Repeat and dry runs are a killer for subs.” And while payment doesn’t need to be the highest, it does have to be consistent.

Streamline the Schedule

“One challenge is a shortage of skilled workers in the field,” says Keith Porterfield, COO at Nashville, Tenn.-based Goodall Homes. “There are plenty of companies, but not enough actual framers swinging a hammer.” To ensure it has the labor it needs, Goodall streamlined its scheduling process. The builder now starts precisely eight homes per week and keeps a web-based master schedule that details which days each group of subs will be on site, with some wiggle room built in to avoid the plans from getting thrown off-track. “The plumber knows, before the home even starts, what days he’ll be doing a rough in, what day he’ll be doing a trim out,” Porterfield says. “Our trades are able to

Eastbrook now offers more standard features and sticks to the plans sold. Shinn recommends polling prospective buyers to see what features they most value.

plan how much manpower they'll need weeks in advance."

Design for Efficiency

Let Data Rule

"Fall out of love with your houses," Shinn advises, and instead hone in on potential customers' needs and wants. Shinn encourages builders to sort local Census data by ZIP code to find out the population's average age and education level and the area's average rents and home values.

Adopting an "all-inclusive strategy" helped Southlake, Texas-based Bloomfield Homes gain better control of its construction process, says Don Dykstra, the company's president and owner. Most of Bloomfield's features are standard, which leaves construction managers with fewer decisions to make and reduces mistakes. Eastbrook also cut back on options after years "where we would do anything" for buyers to get a sale, Mooney says. Eastbrook now offers more standard features and sticks to the plans sold. Shinn recommends polling prospective buyers to see what features they most value.

Optimize Systems

"Everything behind the walls, nobody sees," says Ed Hauck, a consultant with Builder Partnerships who specializes in design efficiencies. But even out of sight, it's still important. When builders don't optimize I-joist systems or other wood

products, they're "leaving a couple thousand dollars on the table that nobody appreciates," he notes.

Rethink the Box

Five percent to 6 percent of the cost of a home is "lost in an inefficient box," Hauck says. And when inefficiencies are built into the design process, builders are forced to sacrifice the high-profile amenities that help make a sale. To make its boxes cost-efficient, Goodall Homes is putting together a team of engineers that will evaluate all new plans to optimize framing, room widths and lengths, and house widths and lengths. Goodall has also simplified side and rear elevations, freeing up funds to spruce up front elevations. □

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Housing Recovery Maintains Momentum, with a Few Bumps along the Way

Homebuilders Respond to Changing Buyer Preferences

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



The nation is expected to continue a slow but steady march toward economic recovery in 2014. According to a recent Kiplinger's forecast, the nation will experience a 2.6% growth rate next year on the heels of a projected 2% gain in 2013.

Of course, there is much variation in the recovery picture from region to region. The Pacific Northwest, Mountain states and much of the Midwest will fare considerably better than New England, with projected above-average growth between 3.5 to 7%. It's projected that Connecticut should see a 3 to 3.4% growth rate.

Kiplinger's predicts Connecticut's unemployment rate by year-end 2014 will fall to 7.7% from its current 8.1% jobless rate, thanks to a rebound in the financial services and hospitality sectors.

Government Shutdown Slows, but Doesn't Stop the Recovery

While the government shutdown and budget debate caused the loss of two weeks' worth of housing data, it's clear the drama in Washington caused a dip in confidence among both consumers and builders. Nevertheless, the long-term trend remains positive.

NAHB introduced a new index that more clearly identifies local housing markets that meet or exceed previous normal levels of economic activity (e.g., average permit, price and employment figures). The Leading Market Index (LMI) looks at over 350 metro areas, and its first report indicates that the housing markets of 52 metro areas have returned to or exceeded their pre-recessionary levels of housing activity. According to the NAHB, the October LMI score indicates that the nationwide housing market is running at 85% of normal activity.

This is good news, as home building (including multifamily construction and remodeling), accounts for 25% of net GDP growth. Home building contributes jobs, taxes and growth, and home purchases generate a ripple effect of spending. The NAHB estimates that the typical new homebuyer will spend about \$3,000 more on home furnishings during the first two years of homeownership compared to other homeowners.

Connecticut Home Building Enjoys Steady Growth...

Here in Connecticut, the number of new housing permits issued in the first eight months of 2013 was 11.10% higher than in the same time period in 2012. Fairfield County led the way with 1,070 permits issued through August 2013. Although this was the greatest number of permits in the state by far, on a county basis, it represented just a 1.61% increase over the year before. Hartford County ranked second in terms of overall permits, with 674 issued, and New Haven County ranked third, with 407 issued. New Haven County enjoyed the greatest increase from the year before (37.50%), followed by Hartford County (a 22.32% increase) and New London County (a 22.15% increase). Tolland County trailed the state with 22.93% fewer permits issued, or a total of 121 permits, compared to the same period last year.

State of Connecticut Housing Permits Issued

January to August – 2013 vs. 2012

2012 Housing Permits by County	Jan	Feb	Mar	Apr	May	June	July	August	Total
Fairfield	56	286	76	52	160	162	200	61	1053
Hartford	39	32	50	48	47	108	57	170	551
Utchfield	1	14	9	10	11	6	7	10	68
Middlesex	10	8	19	16	14	12	14	16	109
New Haven	25	26	26	29	42	53	48	47	296
New London	10	11	20	28	19	30	17	23	158
Tolland	9	15	9	32	15	27	27	23	157
Windham	4	9	13	7	5	7	5	9	59
TOTAL									2451

2013 Housing Permits by County	Jan	Feb	Mar	Apr	May	June	July	August	Total
Fairfield	75	135	120	80	144	164	164	188	1070
Hartford	72	39	74	102	69	91	115	112	674
Utchfield	8	5	5	19	10	11	12	6	76
Middlesex	12	10	10	18	22	18	20	15	125
New Haven	34	23	54	52	68	64	61	51	407
New London	22	8	23	40	34	22	25	19	193
Tolland	9	21	9	19	20	13	16	14	121
Windham	4	3	6	7	13	6	7	11	57
TOTAL									2723

State of CT - Housing Permits January - August 2013 vs. 2012			
	2013 Total	2012 Total	% Diff
	2723	2451	11.10%

...But Housing Starts Trail the National Pace

Despite the 11% increase in housing permits issued this year compared to last, Connecticut still ranks last in the nation per capita in terms of housing permits issued in the past decade, according to an Oct 17 story in the Connecticut Post.

Nationally, the inventory of new homes for sale increased by 3.6% in August from

(continued)

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Photo by Steve Rossi

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Connecticut Real Estate Market Overview

Jan. 1, 2013 to September 30, 2013

First Nine Months - 2013 vs. 2012 Single Family Marketplace

County	Number of Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Inventory		% Inc. / Dec.	Price per SF		% Inc. / Dec.
	2013	2012		2013	2012		2013	2012		2013	2012		2013	2012	
Fairfield	6,065	5,022	20.80%	\$776,066	\$780,173	-0.50%	\$1,250,467	\$1,176,192	6.30%	5,619	6,312	-11.00%	\$299	\$299	0.30%
Hartford	5,247	4,575	14.70%	\$261,595	\$266,475	-1.80%	\$329,774	\$319,088	3.30%	3,958	4,215	-6.10%	\$136	\$137	-0.70%
Litchfield	1,252	1,088	15.10%	\$309,856	\$297,843	4.00%	\$545,912	\$530,098	3.00%	2,047	2,108	-2.90%	\$159	\$150	5.60%
Middlesex	1,127	1,084	4.00%	\$301,830	\$318,511	-5.20%	\$472,201	\$474,045	-0.40%	1,357	1,411	-3.80%	\$157	\$163	-3.80%
New Haven	4,103	3,706	10.70%	\$267,899	\$260,617	2.80%	\$353,693	\$352,272	0.40%	4,056	4,286	-5.40%	\$144	\$143	0.30%
New London	89	76	17.10%	\$152,450	\$153,646	-0.80%	\$223,424	\$225,278	-0.80%	107	111	-3.60%	\$91	\$95	-4.50%
Tolland	904	816	10.80%	\$240,163	\$246,607	-2.60%	\$220,000	\$220,950	-0.40%	882	923	-4.40%	\$127	\$130	-2.00%
Windham	705	607	16.10%	\$173,034	\$171,292	1.00%	\$231,047	\$233,889	-1.20%	798	826	-3.40%	\$107	\$104	2.40%
Statewide Stats	21,120	18,415	14.70%	\$411,104	\$405,778	1.30%	\$615,213	\$599,191	2.70%	20,709	22,270	-7.00%	\$197	\$195	1.20%

First Nine Months - 2013 vs. 2012 Condominium Marketplace

County	Number of Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Inventory		% Inc. / Dec.	Price per SF		% Inc. / Dec.
	2013	2012		2013	2012		2013	2012		2013	2012		2013	2012	
Fairfield	1,833	1,435	27.70%	\$320,068	\$301,001	6.30%	\$383,874	\$371,283	3.40%	1,582	1,905	-17.00%	\$226	\$211	7.20%
Hartford	1,425	1,174	21.40%	\$176,008	\$173,626	1.40%	\$191,939	\$193,184	-0.60%	1,231	1,389	-11.40%	\$129	\$130	-0.10%
Litchfield	189	153	23.50%	\$137,803	\$116,036	18.80%	\$176,414	\$171,001	3.20%	305	340	-10.30%	\$108	\$94	14.60%
Middlesex	247	196	26.00%	\$161,429	\$162,727	-0.80%	\$228,048	\$208,442	9.40%	227	331	-16.30%	\$126	\$129	-1.90%
New Haven	1,278	1,061	20.50%	\$165,392	\$158,586	4.30%	\$199,445	\$186,297	7.10%	1,267	1,438	-11.90%	\$129	\$123	4.90%
New London	227	208	9.10%	\$173,137	\$160,636	7.80%	\$231,817	\$224,286	3.40%	332	369	-10.00%	\$132	\$127	3.40%
Tolland	138	116	19.00%	\$165,386	\$151,391	9.20%	\$190,266	\$194,083	-2.00%	183	175	4.60%	\$127	\$123	3.00%
Windham	50	44	13.60%	\$128,863	\$122,740	5.00%	\$145,057	\$149,942	-3.30%	71	95	-25.30%	\$99	\$83	18.30%
Statewide Stats	5,387	4,387	22.80%	\$219,668	\$207,444	5.90%	\$254,436	\$248,512	2.40%	5,251	6,045	-13.10%	\$163	\$154	5.40%

the previous month, leaving the stock of unsold new homes at its highest level since March 2011.

This is a notable contrast to what's happening in Connecticut. Experts say the lack of supply will create upward pressure on prices, particularly in Fairfield County, where housing is already the most expensive in the state and where the right kind of affordable housing options (close to work, for instance) are lacking.

College graduates are often saddled with debt and are reluctant to take on a mortgage right away, yet they need to find affordable housing closer to major job centers. High housing prices also hurt businesses because many employees can't afford to live in high-priced areas and don't find it feasible to commute.

According to the Connecticut Housing Coalition's Betsy Crum, half of all renters in the state and a third of all homeowners spend over 30% of their income on housing, so less discretionary spending is available to benefit the local economy.

Rising Interest Rates Could Slow Rise in Sale Prices

Nationally, sales of single family homes rose 7.9% in August but remain on a par with their lowest levels in 2013. August sales activity was in accordance with analysts' forecasts and the widely held view that rising mortgage rates were slowing the housing recovery.

Mortgage rates began increasing in May when the Federal Reserve issued statements that it might begin winding down its bond-buying stimulus program.

Although mortgages rates remain historically low, the rise in home prices may affect affordability. Only 5% of agents polled nationally believe home prices will rise substantially in the next 12 months, down from 44% in early 2013, USA Today reported.

In Connecticut, More Home Sales with Level Prices

Home sales in Connecticut during the first nine months of 2013 increased by 14.70% compared to a year ago, while condominium home sales jumped even higher, by 22.80% during the same time period. Fairfield County led the way with a 20.80% rise in single family home sales, with 6,065 homes sold, and all other counties except for Middlesex (4%) also enjoyed double-digit home sale increases ranging from 10.7% in New Haven County to 17.10% in New London County.

Condominium home sales increased across the state in 2013, with a 27.70% increase in sales (1,833 units) in Fairfield County and gains ranging from 13.6% to 26% in all other counties except for New London, which saw a 9.1% increase in condo sales during the same time.

Statewide, the average single family home list price was \$615,213; this rep-

resented a 2.70% increase from the same nine-month time period a year earlier. The average statewide sales price, however, was \$411,104, representing a 1.30% increase from 2012 and suggesting a slight disconnect between what single family home sellers and buyers believe their homes are worth.

For the first nine months of 2013, the highest average home sales price in 2013 was \$776,066 in Fairfield County and the lowest was \$152,450 in New London County.

As for condominium housing activity, the average condominium list price statewide was \$254,436, an increase of 2.40% from 2012. The average condo sales price was substantially lower, at \$219,668, although the sales price represented a 5.90% increase from 2012, indicating that condo prices fell more sharply during the economic downturn and had a greater ways to recover.

Statewide, the average inventory for single family homes was 20,709, or -7.00% for the first nine months of this year compared to 2012. Available inventory shrunk in every county, from -2.90% in Litchfield County to -11.00% in Fairfield County.

The housing shortage was even more keenly evident in the state's condominium supply, with 5,251 units on the market representing a -13.10% reduction in inventory statewide compared to a year ago. Except for a 4.60% gain of inventory (183 units in

(continued)



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Housing Recovery Maintains Momentum, with a Few Bumps along the Way

(continued)

2013) in Tolland County, the other counties witnessed more significant drops of inventory ranging from -10.00% (332 units) in New London County to -25.30% (71 units) in Windham County.

Contrary to Expectations, New Homes are Bigger

Despite widespread beliefs that the economic recession would spur construction of smaller homes and a return to basics by budget-minded buyers, data shows that new homes are still getting bigger. Today, the median size of a new home is about 2,400 square feet, compared to the average 1,660 square-foot-home built in the 1970s.

One trend driving the increase in square footage is the growing number of families who share living space among two or more generations. According to a recent report by National Public Radio, some builders are capitalizing on this trend by building new homes with attached suites that could be inhabited by either seniors or grown children. At least one homebuilder, Lennar, is building new homes with this

kind of floor plan in 18 states.

Other builders are building attached suites by borrowing space from what would otherwise be a garage. In the process, total living space is expanding into the 3,000-square-foot range.

New Homes Make Smarter Use of Space

Recent surveys show that while buyers are indeed budget conscious, they want more value per square foot. That means they're no longer interested in compartmentalized spaces like a formal dining room that is rarely used or lots of hallways that carve up and waste space. Buyers want to dedicate more square footage to spaces that are utilized every day, like bathrooms. In the Sacramento, California housing market, builders are constructing more living areas that combine kitchen, dining and living space into one massive living area undivided by walls. So-called great rooms, in fact, are the most frequently requested feature among new homebuyers, experts say.

Buyers also want spa-like bathrooms

with upscale amenities like a soaking tub, steam shower and use of high-end materials like granite. Storage space for big box shoppers is a perennial favorite on buyers' wish lists, as are outdoor living spaces that extend indoor living areas.

Smarter use of square footage also translates into mud rooms with a dog-friendly shower, "drop zones" near the front entry, an upstairs laundry room or a computer nook in the kitchen so parents can interact with children as they do their homework.

Summary

Both single family home sales and condominium sales have increased at a healthy rate in Connecticut (nearly 15% and 23% respectively) this year. However, average single family home sales prices are essentially flat, statewide, and available inventory for both single family homes and condos has begun to shrink, setting the stage for rising home prices if nothing is done to correct the imbalance.

At the same time, builders are responding to buyer sentiment that indicates they're unwilling to give up on overall space or amenities, even as they seek smart optimization of space, efficiency and value. □



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Together we'll go far



50+ HOUSING



Photo by Bill Barley.

America is getting older. As baby boomers come into their 50s, 60s and 70s, the country faces big changes. By 2040, the number of Americans 65 or older will expand to more than 79 million—up from just 40 million in 2010.

NAHB forecasts that the share of households headed by someone age 55+ will increase through 2019 to account for more than 45% of all U.S. households. These ever-growing ranks of empty-nesters, new retirees, grandparents and active seniors create an opportunity for builders across the country to meet the special needs and preferences of 50+ buyers looking to relocate, downsize their homes or find a new senior-friendly community.

50+ homes often form around vibrant locations and social-engaged communities and often include amenities like nature trails, pools and recreation centers. Many use design elements that promote low-stress living and include special features like an extra bedroom suite for guests and accessible kitchens, bathrooms and gardens.

The 50+ niche is vitally important to help ease the transitions between life stages. Builders are redefining what it means to relocate with age by providing more lifestyle options for the growing 50+ population.



Best of 50+ Housing Award Winner

Cottages at Saluda River Club in Lexington, S.C.

Project Team

Developer: Limestone Communities

Architect: Allison Ramsey Architects

Active Adult Communities

Today's baby boomers are not looking for the isolated retirement communities of the past, yet many still want the sense of community and shared interests that come from living in a place designed for their generation. Active adult communities are made for residents looking to remain engaged and independent.

Many residents are still working or recently retired and enjoy communal amenities like pools, recreation centers, social events, hiking trails, tennis courts and nearby restaurants and shopping. For 50+ households, this can be an affordable option to downsize to a smaller home and still will allow them to age in place comfortably with a true sense of community.

Trends in 50+ Building

Universal Design — focuses on making a living space fully accessible to people of all different ages and abilities. This often requires small innovations in design that are increasingly inviting and stylish. Some examples are widened doorways for wheelchairs, adjusted showers and baths, raised flower beds for seated gardening, open, single-level floor plans and lowered appliances. These measures take away the stress of high-maintenance homes with steep staircases and high operating costs that many seniors live in today. With a move to a home with UD elements, you can have both updated style and feel totally comfortable in your own space.

(continued)

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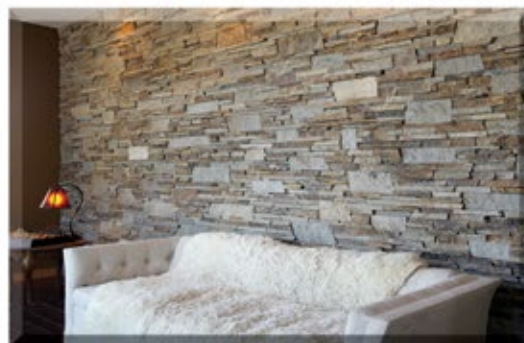
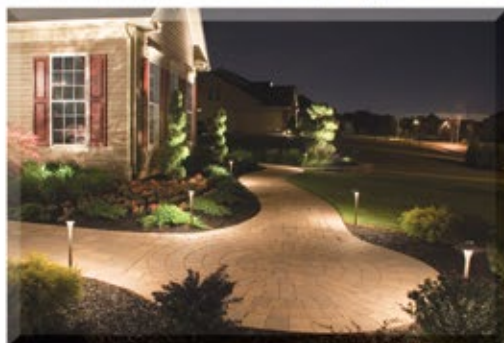
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50+ Housing

(continued)



These dishes and microwave are easily reached from a sitting position, an example of universal design in the kitchen.

Healthy and Active Lifestyle

Wouldn't you want to live somewhere with its own nutritionist, massage therapist, spa and shuttle service? With a rise in demand for healthy living in recent years, many 50+ buyers demand these amenities — as well as lifestyle directors, workout classes and hiking trails.

50+ communities don't just focus in physical health, but can also be great for a person's emotional and social health. Many 50+ communities have social groups form around activities like singing, games or even line dancing. They are often located in warmer climates and most are built near central attractions.

One of the biggest trends in 50+ is to locate communities

near big universities so residents can continue learning by taking classes or going to the cultural and academic events that revolve around college campuses. Many communities develop near public transit hubs or even provide their own transportation into central local areas. Some developments sponsor trips to large festivals, plays, religious services or other local events. These amenities make for a rich and busy life and manage to promote health as well as happiness.

About the 50+ Council

NAHB's 50+ Housing Council is a collection of builders and seasoned industry professionals who specialize in homes that appeal to the 50+ market. The council assists in all aspects of the industry including design, development, finance, ownership, management, and sales and marketing.

As a 50+ Housing Council member, you receive updates on industry issues, find out the latest demographics and trends, participate in educational seminars and training, network with industry experts, take advantage of member-only discounts, and more. Members also receive a subscription to 50+ Housing Online Magazine, a quarterly publication covering all facets of the industry. The 50+ Housing Council also allows builders to gain access to the Best of 50+ Housing Awards that recognizes the best in 50+ building each year.

For more information about 50+ housing, please contact Ann Marie Moriarty at 800-368-5242 x8350 or via email at 50plus@nahb.org. □



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Fairfield County Bank Continues its History in Construction Lending

Over the years, local community banks had been the backbone of builder financing. However the recession of the past six years left many builders with nowhere to turn for construction loans. Community banks and national lenders withdrew from the market, and most have not returned.

Fairfield County Bank is the exception. This community bank has never stopped lending to builders, and considers the home building sector of the market more important to them than ever before!

“Construction has been a key part of our business for over 40 years,” said Patrick McNamara, a former Fairfield County builder, who was hired by the bank three years ago because of his first hand knowledge of home building and the housing market.

The bank is a Platinum Sponsor of the 2013 HOBI Awards and a member of the Fairfield County HBRA.

Fairfield County Bank provides construction lending throughout Fairfield County, as well as in the fringe towns of Westchester, New Haven and Litchfield counties. According to McNamara, their substantial spec portfolio includes many HBRA builder members.

In a typical \$2.0 million spec loan, Fairfield County Bank finances 75% construction cost (65% of the value or cost of the raw land). The builder's equity is normally front loaded and an outside architect reviews all of FCB's projects.

With regard to draws, McNamara explained, “We assign a value to every line item, and advances are drawn based on the percentage completion of each line items value.

Headquartered in Ridgefield, Fairfield County Bank operates 20 branch offices throughout Fairfield County from Greenwich to Danbury and as far north as Trumbull. Construction loan officers are based in Ridgefield and Westport.

As the owner of a 14 year old residential construction business, I was very impressed with the Lending Dept. of Fairfield County Bank. They allowed my partner and me to expand our business when most other banks were not interested in a General Contracting firm.

As one builder to another, I would highly recommend their services.

— Joe Filanowski,
J&J Custom Builders



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Berkshire Hathaway HomeServices New England Properties Unveils its New Look – Acquisition Gives Prudential Connecticut Realty a New Name, Added Clout.

After announcing it had joined forces with Berkshire Hathaway Inc. last fall, Prudential Connecticut Realty has officially transitioned to the new franchise brand, said President/CEO Candace Adams.

Prudential Connecticut Realty is now a wholly-owned subsidiary of HomeServices of America, Inc., a Berkshire Hathaway affiliate headed by billionaire investor Warren Buffet. The company is known today as Berkshire Hathaway HomeServices New England Properties.

“We’re excited to be among the first Prudential affiliates in the nation to make the transition,” said Adams. “Berkshire Hathaway is a name that commands respect, and it’s synonymous with trust,

integrity and quality — three traits the Prudential organization has long embraced as part of its core values,” she added.

With the new affiliation, Berkshire Hathaway HomeServices has unveiled its new logo and corporate colors — cabernet and cream — which have been incorporated at every level of the organization, from sales literature to signage. The company held a gala event to celebrate the transition with its 1,400 REALTOR professionals at Toyota at Oakdale Theater September 25.

While the real estate brokerage's new affiliation with a globally known powerhouse — it operates 26 brands with 16,000 real estate professionals in 20 states — will significantly expand its network, leadership of the Wallingford-based affiliate, with its 51 sales offices and 1,400 REALTORS, remains unchanged, with Adams at the helm.

According to Adams, Prudential Connecticut was an attractive acquisition to HomeServices of America due to the firm's deep ties to the communities it serves; executives expect to leverage the firm's longstanding expertise in the residential real estate and corporate relocation markets as well as its relationships and experience, to help propel its growth to new heights. At the same time, the organization will benefit from the strength of a world-class brand.

Berkshire Hathaway is the No. 1-ranked company in Barron's 2013 100 most respected companies; it ranks at No. 8 in Fortune magazine's 50 Most Admired Companies survey; and is No. 18 in Harris Interactive's reputation study of the 60 Most Visible Companies.

Berkshire Hathaway HomeServices New England Properties is the nation's second largest real estate franchise network and a full service real estate company with a global reach. The company is recognized as the leading real estate provider in all the areas it serves. Berkshire Hathaway HomeServices New England Properties is committed to providing the highest quality real estate services possible and making each customer experience one that surpasses all expectations.

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Propane Pete Returns to Hocon on its 60th Anniversary

This innovative company has taken a comprehensive approach to home



Pete Battaglia has been in the industry for 31 years, and he has been known as “Propane Pete” since 1996. Having worked at Hocon Propane from 2004–2008, he is thrilled to be back home. On August 5, 2013, Pete took a new position as Sr. Regional Sales Manager for Hocon Gas Inc., the largest independent propane company in Connecticut with well over 33,000 customers

Hocon owner and visionary, David Gable, is a leader in his industry and heavily involved in the issues it faces, and “Propane Pete” is determined to follow his lead and provide high quality service to builders and developers throughout Connecticut.

“Propane is more efficient than oil and can be utilized for space heating, water heating, in all appliances, pools and outdoor grills, and it’s a perfect solution when gas lines are not available,” Pete explained. “With the advent of energy-efficient autos and trucks, propane has become an excellent new source of energy-efficient fuel. Hocon Propane has launched its entry into the Auto Gas industry, and the company is currently fueling 60 school buses in the town of Shelton.”

The Propane Energy Pod for new construction treats a home’s five key areas of energy use — space heating, water

heating, cooking, fireplaces, and clothes drying — as parts of a whole-home energy package. According to PERC, just as an unbroken thermal envelope is essential to maintaining a home’s comfortable indoor climate, the Propane Energy Pod’s five-in-one method creates a combined effect that benefits the entire home. Propane Energy Pod homes achieve measurable energy and carbon savings over those built with standard systems.

Hocon is a full service propane company and can provide gas for all five key areas in a new or remodeled home. With 30 delivery trucks and 350,000 gallons of propane, Hocon is the largest stocking distributor of propane storage tanks in the region. The company supplies and installs above ground and underground propane tanks, in home propane furnaces, generators and water heaters, as well as pool and patio heaters, outdoor grills, stoves and fireplaces.

“Propane Pete” is a leader in the HBRA

Pete is an active member of four locals and the Developers Council. He sponsors events and meetings and has played a significant role in making appointments for Home Building Industry Day at the State Capitol. Pete was recognized as 2013 New Haven County HBRA Associate of the Year and won the same recognition in 2010.

Through Pete’s effort, Hocon Propane is a Platinum Sponsor of the 2013 HOBI Awards and you can be sure that going forward the Hocon name and logo will become familiar as a sponsor of local and state meetings.

HOBİ Judges Spot Berkshire Hathaway Sign in Old Greenwich

The news about the Berkshire Hathaway acquisition of Prudential CT Realty was still fresh, when this year’s new construction HOBİ judges were on tour in Old Greenwich and spotted this office already decked out with the new sign and logo.



EverBank Offers Expanded Project Eligibility Program for New Construction Condominiums

Any consumer who has tried to purchase a new construction condominium over the past several years can probably tell you that finding a mortgage was a bit of a challenge. Most lenders won’t close a loan until at least 51% of the units in the project are under a purchase and sale agreement; in some cases it may not be until 70% are under contract. That is a long time to wait; particularly when your unit is done and ready to be occupied.

EverBank, headquartered in Jacksonville, Florida, has introduced a program that can dramatically reduce that wait time. The EverBank Home Builder AdvantageSM Program is a suite of product options developed to assist builders and developers move inventory. One of their niche options is what EverBank refers to as its Expanded Project Eligibility Program for new construction condominiums.

The purpose of the program is to make new construction condominium units more

(continued)

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HIGHLIGHTS

- **No pit excavation, hoist way, or machine room required**
- **2 day Installation**
- **Minimal space required** - ideal for new and existing homes. Up to 4 Stops.
- Elevators come fully equipped with doors—a big savings per stop.
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- Self-supporting structure (the elevator can rest on any existing ground floor).
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- Fully transparent and panoramic view without cables or pistons to block vision.
- Electric circuits within the cabin are 24 volts, eliminating the risk of shock.
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- Smooth start and stop.
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- Custom Colors available.
- « **MINIMAL ENERGY CONSUMPTION** - Increase your LEED & NAHB GREEN RATING
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- « **MINIMAL CONSTRUCTION AND FOOTPRINT** (*no shaft, pit or machine room*)
- « **PORTABLE** (*Can be moved to another location in the home or to another home*)



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marketable and meet the needs of buyers looking for condo financing. This is accomplished by offering a much-needed end loan financing solution for purchasers when a project has not met traditional pre-sale requirements. The pre-sale requirements established by Fannie Mae and Freddie Mac mean that many lenders will not provide mortgage financing until 70% of the units are under contract.

EverBank has hired a team of industry professionals who perform a no-cost review of the condominium documents to verify they are Fannie Mae compliant. After the review, assuming that the documents have met these guidelines, EverBank may be able to close loans with a presale level as low as 35%. EverBank will track the sales until the pre-sale threshold is met; yet closings may take place immediately.

In addition to lowering pre-sale requirements, the EverBank Preferred Portfolio JumboSM mortgage program has expanded eligibility providing additional benefits:

- ▶ Mixed use projects with up to 35% mix of commercial to residential use.
- ▶ Annual budgets with less than a 10% line item for capital improvements.
- ▶ Single-entity ownership limits as high as 25% (industry standard is 10% maximum).

“There is such a need in the marketplace right now for a program like this. We developed the Home Builder Advantage Program to solidify relationships with builders, developers as well as their Realtors and sales agents,” said Tony Clintock, Divisional Sales Manager for the Northeast. “We are a relatively new player in the Connecticut market, and this program, paired with our capped rate lock with no-cost float down feature, has been very well received.” Clintock said.

About EverBank

EverBank Financial Corp, through its wholly-owned subsidiary EverBank, provides a diverse range of financial products and services directly to clients nationwide through multiple business channels. Headquartered in Jacksonville, Florida,

EverBank has \$18.4 billion in assets and \$13.7 billion in deposits as of June 30, 2013. With an emphasis on value, innovation and service, EverBank offers a broad selection of banking, lending and investing products to consumers and businesses nationwide. EverBank provides services to clients through the internet, over the phone, through the mail, at its Florida-based financial centers and at other business offices throughout the country. More information on EverBank can be found at www.abouteverbank.com/ir. EverBank is an equal housing lender and member FDIC.

Pneumatic Vacuum Elevators: Elevators of the Future

Primitive elevator designs have existed since 287 BC. Since then, of course, elevators have come a long way. The first shaft-based elevator debuted in New York

City in 1857, and the first electric elevator showed up in Germany in 1880. Every few years, the elevator industry sees the efficiency and safety of its products improve through innovation and hard work.

But doesn't it seem like there should be a new solution by now? With all of our modern technology and knowledge, shouldn't we be able to build a better elevator? Why are we still relying on a hundred-and-fifty-year-old solution to provide vertical mobility to our homes?

A New Way of Doing Things

Thanks to major advancements in technology, it's now possible to replace the old design for residential elevators with that of a vacuum elevator. Vacuum elevators use clever manipulation of air pressure in the shaft to raise and lower the car, which means there is no pit, no clunky weights and no extra space taken up by heavy machinery.

Here are a few advantages to pneumatic vacuum elevators:

- ▶ No pit excavation or hoist way construction needed
- ▶ Quick installation, usually one to two days
- ▶ Minimal space requirements
- ▶ Self-supporting structure
- ▶ Perfect panoramic views from the car
- ▶ Minimal maintenance – service needed every five years or 15,000 lifts

When you look at the way vacuum elevators change the equation, it's easy to see that the best solution for a home elevator is easily one of pneumatic design. Without the need for major structural work, a big dig in the middle of your home and other complex procedures, pneumatic vacuum elevators provide a safer, more cost-effective and modern option for the savvy consumer. We've installed over 4,500 home elevators and hope you will be next!

Elevator Service Company can provide you with all your PVE requirements in Connecticut, Rhode Island and New York. For more information visit www.ElevatorServiceCo.com, or contact us at 203-757-5000 with any questions.



The truth is that the future is already here, and it's pneumatic vacuum elevators.

(continued)

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Kim DiMatteo

Kim DiMatteo of the DiMatteo Insurance Group has been honored as a 2013 Woman of FIRE by The Commercial Record. The annual award recognizes the key female players in the local FIRE (Finance, Insurance and Real Estate) sector. The third annual Women of FIRE award celebrates the best and the brightest women in the Connecticut FIRE industry. With the help of The Commercial Record readers, a group of judges sorted through dozens of nominations and chose 15 brilliant, innovative leaders to be named this year's Women of FIRE.

"We searched for the best of the best – those women who are making a difference through innovation, hard work, team-building, philanthropy, mentoring or leadership – and these women demonstrate these exemplary qualities," said Timothy M. Warren Jr., CEO of The Warren Group, publisher of The Commercial Record.

The winners were honored at the 2013 Women of FIRE Awards Luncheon on August 14th at The Hartford Club. Teresa C. Younger, Executive Director of the Connecticut General Assembly's Permanent Commission on the Status of Women gave the keynote speech.

For Kim Marie DiMatteo, it's not about the money. It's about good karma.

The 43-year-old insurance company vice president said she's been very fortunate, and that's why, for her, it's all about helping others.

"It's important to never look at the money; just look at what you do for people and goodness will come back to you. That is definitely my feeling about life," said DiMatteo, of DiMatteo Group LLC, in Shelton.

DiMatteo started her career in 1989 in the life insurance division of the John Hancock Insurance Company. Shortly after, she met her husband, John DiMatteo, who was moving back home to take over his family's insurance business. They were dating and he asked her to help beef up the company's commercial insurance line.

At the time, the DiMatteo Group was selling about 90 percent personal insurance and 10 percent commercial insurance. It now sells about 15 percent personal insurance and 85 percent commercial insurance, most of that in the construction and real estate fields.

DiMatteo helped grow the commercial line by being an active member of the Fairfield County Homebuilder and Remodelers Association. That connection led her to develop one of the only insurance programs in the state for residential general contractors. Many contractors wouldn't be able to afford insurance without it, she said.

DiMatteo said one of the accomplishments she is most proud of is working for the DiMatteo Group's charitable foundation, which was created about seven years ago when the founder of the company, Anthony DiMatteo, her father-in-law, was diagnosed with cancer. He passed away nearly three years ago, but his spirit is alive and well in the foundation, she said.

"My father-in-law was a man who would give you the shirt off his back. It was never about money," she said. "It was always about doing what was right."

The foundation raises about \$30,000 each year for nonprofits that have a personal connection to the family, employees, or clients. Recipients have included the Kidney Foundation and the American Heart Association.

Through the foundation, Kim and her three children put together about 100 Easter baskets for homeless children each year, filled with age-appropriate necessities like toiletries, socks, and infant formula.

We all appreciate the effort and time Kim has devoted to the HBRA for years, and the benefits she has provided to those in the home building industry.

We are so appreciative to have her back on our board of directors.

I am personally happy that Kim has been recognized in such a special way.

– Maureen Hanley-Bellitto,
President, Fairfield County
HBRA



Deborah Bochain

Liberty Bank Executive Vice President, Deborah Bochain, was also honored by The Commercial Record as a "2013 Woman of FIRE." Bochain's nominator, Liberty Bank CEO & president Chandler J. Howard said of Bochain, "Over a 30-plus-year career dedicated to Liberty Bank, Deb has demonstrated in word and deed that she is truly a Woman of Fire. She is a seemingly indestructible force, with boundless energy for her responsibilities, at work, at home, and in the community."

At present, Bochain leads the bank's retail operation, overseeing a staff of more than 300 employees in 48 locations, and directs efforts to exceed expectations for consumer, small business, insurance and investment customers.

Since 2008, the bank's retail operation has grown by 15 locations, an almost 40-percent increase in branches. She has also led a recent effort to reach out to small- and mid-sized businesses, pro-

(continued)

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ducing a significant increase in lending volume. Bochain's experience as she rose through the ranks at Liberty Bank extends to marketing, training, branch management, and mortgage lending, including being named President of the Freedom Financial Corporation, a wholly owned subsidiary of Liberty Bank.

Bochain has served as president of the

Connecticut Mortgage Bankers Association, a Board member of ACB Mortgage, LLC (now American Bankers Association) and on a number of local nonprofit boards including Thames River Hospital, and the Middlesex County United Way.

2013 Woman of FIRE, Cathleen Smith, is



Cathleen Smith

President of Coldwell Banker Residential Brokerage, LLC Connecticut & Westchester County, NY. Cathleen got her real estate license in 1980, and opened a real estate franchise in Florida in 1992, which was acquired by Coldwell Banker in 1995.

In 2010, she was recruited to lead Coldwell Banker Residential Brokerage in Connecticut & Westchester County, and in three years, she has expanded Coldwell Banker's Connecticut presence with the acquisition of six competing real estate firms.

Acquiring the competition was a trait she learned in Florida, where the national housing crisis started a few years earlier and more acutely than in Connecticut.

"You noticed good business leaders struggling to keep their doors open during this difficult time, but you also knew their business acumen and reputation was something that would blend well with your organization," she said.

In her current role, Smith oversees a company of more than 2,100 sales associates in 51 sales offices throughout Connecticut and Westchester County that accounted for over \$4.7 billion in closed sales volume and more than 11,000 transactions in 2012.



Surveyor Art Hoffman Retires

A retirement dinner for surveyor Art Hoffmann was held at Confetti Restaurant in Plainville on August 29th. The dinner was co-hosted by T & M Building Company and the By Carrier, both of whom had used Art for survey work since the 1980's. T & M presented Art with a shirt showing the final house he surveyed for T & M (the multi-generational home in Cromwell). Johnnie Carrier presented Art with a framed copy of the first plot plan he had done for the Carriers. In the group photo, Art is seated between Greg and Mike Shewokis, who worked with Art for 22 years, and who has now taken a position as assistant engineer for the town of Cromwell.





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Three Senior Construction Attorneys Join Shipman & Goodwin LLP



Robert J. O'Brien



Laurann Asklof



Christine L. Chipman

Law Firm Welcomes Robert J. O'Brien, Laurann Asklof and Christine L. Chipman.

Three senior construction attorneys, Robert J. O'Brien, Laurann Asklof and Christine L. Chipman, have joined the law firm of Shipman & Goodwin LLP. The new Partners in the firm's Hartford, Conn. office came to Shipman & Goodwin together from Gordon, Muir and Foley, LLP in Hartford. Their practice areas encompass all aspects of Construction Contracts and Litigation associated with both public and private projects.

Robert J. O'Brien, the primary contact for Shipman & Goodwin's Construction Contracts and Litigation Team, practices in the areas of construction, surety and specialized banking and commercial litigation. Bringing more than three decades of construction law experience, he handles a broad range of construction-related matters on behalf of contractors, public and private owners, subcontractors, sureties, architects, engineers and condominium associations. Mr. O'Brien's banking litigation experience relates to check fraud liability and financial institution bonds. He has conducted numerous jury and bench trials, and has extensive experience with arbitration and mediation as dispute resolution alternatives.

His contact information in the Hartford, Conn. office is (860) 251-5789; robrien@goodwin.com.

Laurann Asklof practices in the area of Construction Litigation where she represents owners, contractors and subcontractors throughout Connecticut. She also has represented subcontractors and contractors in all forums of litigation including Alternative Dispute Resolution processes, and state and federal courts. Additionally, she has been involved in the drafting and negotiating of construction contracts, and counseling clients with regard to bidding procedures.

Ms. Asklof has been the principal litigator for the University of Connecticut's UCONN 2000 Construction Infrastructure Program. She was chosen as the University of Connecticut's 21st Century Construction Lead Counsel and will again be the primary construction litigator for the University. A former Connecticut Assistant Attorney General, Ms. Asklof has been involved in multimillion dollar construction projects, representing the Department of Transportation, Department of Public Works and the Department of Administrative Services. She also has represented the Mashantucket Pequot Tribal Nation in their construction litigation matters.

She has authored various articles and has been a presenter on the topics of mold in construction, subcontractor payment issues and engineering liability. She has served as an Adjunct Professor at the University of Connecticut School of Law, instructing students in the art of appellate writing and oral argument, concluding with a mock appellate brief and oral argument. In addition, Ms. Asklof also has been a guest speaker for UConn's Senior Seminar addressing the subject of engineering liability.

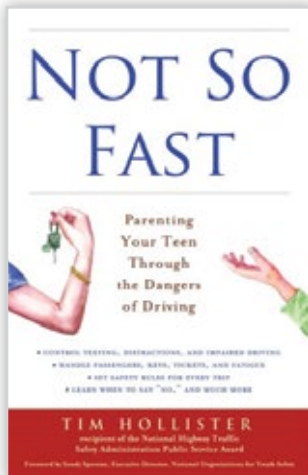
Her contact information in the Hartford, Conn. office is (860) 251-5317; lasklof@goodwin.com.

Christine L. Chipman practices in the areas of construction law, contracts, general business law, commercial real estate and commercial finance representing construction clients, business clients and tax exempt organizations. She participates in the drafting and negotiating of construction-related agreements and addresses the real estate and business law issues that arise in the daily operation of the business of owners, contractors and subcontractors. Ms. Chipman routinely handles the formation, ongoing representation, dissolution, acquisition and sale of corporations, partnerships, limited liability companies and other business entities including tax exempt organizations.

In addition, Ms. Chipman represents clients in commercial leasing and commercial real estate matters on behalf of landlords, tenants, sellers and purchasers. She also assists clients with contract matters and employment matters (representing primarily employers) and commercial finance matters.

Her contact information in the Hartford, Conn. office is (860) 251-5048; cchipman@goodwin.com

Shipman & Goodwin LLP is a full-service law firm with over 150 attorneys and offices in Hartford, Stamford, Greenwich and Lakeville, Conn. and in Washington, D.C. Founded in 1919, the firm's attorneys represent many businesses, institutions, individuals and government entities in Connecticut, throughout New England and nationally. For more information, please visit www.shipmangoodwin.com.



Not So Fast, New Book for Parents of Teen Drivers, Released Nationally

NOT SO FAST: Parenting Your Teen Through The Dangers of Driving, a new, unique resource written by a father whose teenage son was killed in a crash, has been released nationally by the Chicago Review Press.

Seventeen-year-old Reid Hollister died in a one-car crash in 2006. In 2007, Connecticut's governor asked his father, Tim Hollister, of Bloomfield, Connecticut, to serve on a task force charged with overhauling the state's teen driver law. After this public service, Hollister began speaking and writing about topics largely neglected in the resources available to parents: why teen driving is so dangerous, what parents' attitudes should be, and what parents can do proactively, day-by-day, to prevent the most dangerous situations from occurring before their teens get behind the wheel.

"As a task force member, I learned that most resources available to parents of teen drivers focus on how to drive a car," said Hollister. "NOT SO FAST, for the first time, pulls together evidence-based advice about best practices that should precede every trip, on such topics as texting and distraction, impaired driving, and how to handle car keys, passengers and curfews." The book includes how delayed brain development in teens affects driving, why "Driver's Ed" does not produce safe drivers, when teens should start

driving, the risks of joyriding, and when parents need to say "No."

Hollister's national advocacy started with his blog, From Reid's Dad, www.fromreidsdad.org, which in 2010 earned him the National Public Service Award from the National Highway Traffic Safety Administration, and now attracts about 14,000 visitors per month. Drawing on his best blog posts, Hollister went on to write NOT SO FAST, which PublishersWeekly recently called, "A concise, practical, and potentially life-saving book that should be required reading for every parent."

Information about the book, including ordering, can be found at www.nsfteen-driving.com. For further information: Tim Hollister, thollister@goodwin.com 860-251-5601 (w) or 860-558-1512 (c).



Sales & Marketing News

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Use Videos to Build Your Builder Brand and Customer Base

Forrester Research found videos were 50 times more likely to receive an organic first page ranking than traditional text pages. And advertisers certainly aren't overlooking the tool. All but two of Ad Age's Top 100 advertisers have run campaigns on YouTube and Google Display Network.

Online marketing videos can take a great many forms - They may be simple slide show videos, infomercials, product presentations featuring live presenters or photo presentations, or even short action movies.

A particularly effective type is the how-to video - It's been proven that companies using instructional or how-to videos can enhance their search engine rankings and pull greater targeted customer traffic to their websites.

To get the most from the medium, keep in mind all these considerations when using online videos to market your company's products or services.

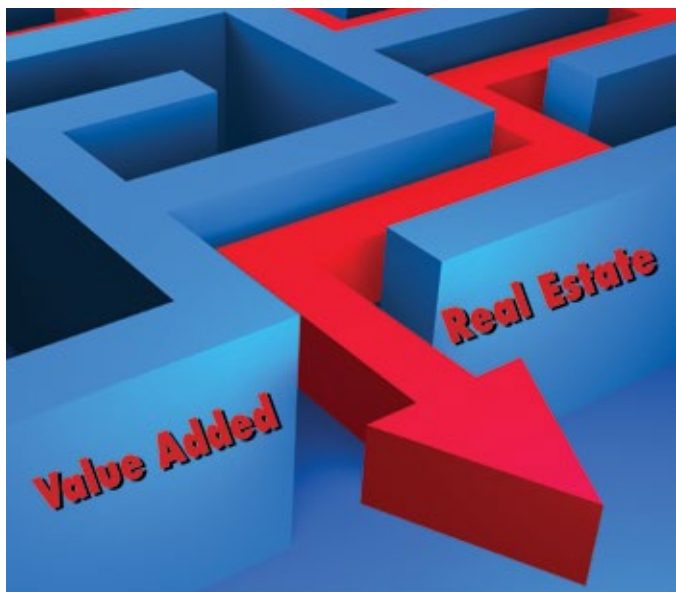
Different videos require different kinds of equipment - If your goal is to film products, a fairly basic digital camera will be enough. But for live action scenes, you should use a high-definition camera to capture everything in perfect clarity.

Your title is key - YouTube is owned by Google, so a very close link exists between video and search. Don't forget that when creating your video title. A terrific title can command attention from the people you want to reach. And the right title keywords can help your video show up on searches.

Build brand awareness - Online marketing videos are great vehicles to convey your company name, logo and tagline. Some companies display their logo prominently, often in a corner of the screen, throughout their online video. Others show their logo only at key times during the video. Another benefit conferred by video is the chance to prominently display the company's website.

A mobile audience - A growing number of folks view marketing videos from a Smartphone or other mobile device, and some experts predict that will be the preferred method in the near future. What works on a large screen won't on a small one, so learn how to make your videos mobile-friendly.

You'll surely gain additional insights as you start producing online marketing videos. For now, these tips should get you started on the way to building your brand awareness and customer base through marketing videos. □



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Lumber Market Update

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



As I write this exactly three quarters of the way through 2013, the lumber and panel markets are dramatically different from a year ago. In fact, I could just say reread last years column, and turn everything upside down!

Douglas fir prices bottomed shortly after I wrote the summer '13 column and have gone up 12% from the late June bottom. Nearly half of the increase occurred

in September. KD and Green Douglas Fir continue to be close in price, with KD averaging slightly less, making it the better buy by far. Douglas Fir is currently up 15% from last year.

KD SPF has followed a similar pattern rising 15% since bottoming in early July. KD SPF is currently 10% less than Douglas Fir, near the wide side of the typical 5-10% spread. KD SPF is currently up 9% from last year. Lumber prices continue to be dramatically less than the recent peak in March 2013 and the all time highs recorded in 2004 and 2005.

Fir plywood is also following a similar pattern, up 12% since the early July bottom and up 5% in September. It is down 1% from a year ago.

OSB is the exception, seeming to bottom in late August, down 23% from my last writing, and up barely 1% in September. It is down 19% from a year ago, but up 23% from 2 years ago. This is probably due to a significant increase in production this year. Production this year is up at least 20% from last year as mills that were built in 2005 have started production for the first time.

The Canadian export tax on lumber has gone as high as 10% this summer, dropping to 5% in September and October. The rate will drop to 0% as long as the Random Lengths Lumber Composite Index stays above \$355/MBF. It is currently at \$381/MBF. A lower export tax is likely to increase Canadian exports to the U.S. relative to Asia and other parts of the world.

North American lumber production has increased over last year. In spite of this, demand seems to be slightly higher than production for now. If North American prices rise faster than in other parts of the world exports will drop.

As I look ahead to the fall and winter, there is a definite increase in construction activity both locally and nationally. Locally this seems to be a healthy mix of new homes, remodeling, including major projects such as room additions, and commercial construction. This will keep upward pressure on prices, although seasonal slowdowns in consumption and increased production may keep prices under control through the winter. Lumber mills currently have solid three week order files. Prices are likely to continue trending upward as long as order files stay at three weeks. Last year the market was going down in September. And then Douglas Fir increased 28% from September through March. KD SPF went up 21%. Plywood went up 9% and OSB went up 29%. What's your guess? □



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smart energy choices**

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



Energy Saving Construction Tips

by Mark Davis, U.S. Insulation

There are several newer products that are becoming popular in energy conscious homes. The membrane will probably be the most important, as some code officials are interpreting the new code to read that fiberglass insulation will have to be covered on six sides. This will require face stapling the fiberglass batts, if that is used.



MemBrain™ Smart Vapor Retarder & Air Barrier Film

**The Smart Vapor Retarder
Clear Moisture Control.
Only from CertainTeed.**

Moisture is the bane of every builder and a hidden risk in every building. Lurking in the wall cavity, moisture creates ideal conditions for mold, mildew, rot and the respiratory health problems they can cause. Especially in regions with extreme seasonal fluctuations in climate and humidity, there's no foolproof way to keep moisture from getting into a wall. But now there's a revolutionary way to help get it out.

MemBrain Protects... and Breathes.

MemBrain was designed on an ingenious principle: If you can't escape the possibility of moisture entering a wall, why not let the moisture in the wall escape? Designed to be applied over unfaced fiberglass insulation, loose-fill applications

and spray foam, MemBrain looks similar to typical polyethylene sheeting, but is actually a polyamide-based material that gives MemBrain its unique ability to adapt its permeability depending on the climatic conditions. With a high resistance to water vapor in winter or low humidity, MemBrain behaves like a moisture vapor retarder such as poly sheeting. When the relative humidity increases, as in the summer season, its water vapor permeability increases dramatically. This allows water vapor to escape the wall cavity easily.

How Smart is It?

Using MemBrain will reduce your risk/liability due to moisture problems. Though it is a high-quality, premium product, MemBrain will only add about \$300-\$500 to the total of a new home*. So using MemBrain costs just a little more, but is always a smart investment.

* Based on an approximate exterior wall space for an average 2,400 sq. ft. home. These insulation products may qualify for energy tax credits.



Air-Tight Insulated Electrical Box

The 2009 IECC code is now being enforced. On page 31, it requires that all electrical boxes on exterior walls must be air tight! Air Infiltration is one of the many problems builders of energy-efficient homes struggle with on every job. One of the most difficult areas to stop air infiltration is around and through electrical boxes. This is caused primarily by the large number of variables in the insulation installation process. The "Energy Block" eliminates these variables and gives a consistent and flawless installation every time. This difficult problem can be completely eliminated very inexpensively, without the need for additional electrical products or support. Forget the call-backs and complaints about air leaking through the outlets, the "Energy Block" makes this a thing of the past. Besides the increased energy efficiency, the energy block also greatly reduces the chance of MOLD forming as a result of moist air leaking to exterior walls, a major concern in today's market!

Moisture is the bane of every builder and a hidden risk in every building. Lurking in the wall cavity, moisture creates ideal conditions for mold, mildew, rot and the respiratory health problems they can cause.

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TUFF-N-DRI H8 and Northeast Foundation Coating

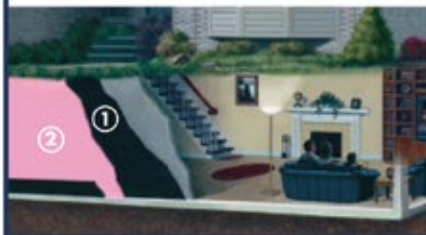
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CONFIDENCE IN. TUFF-N-DRI H8 is backed by a 30-year transferable performance warranty.* Its long-term strength has helped make TUFF-N-DRI H8 the brand preferred by builders for a quarter of a century.** For more details about TUFF-N-DRI H8, call today.

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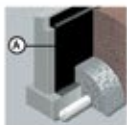
[1] The black, flexible membrane of TUFF-N-DRI H8 seamlessly seals out water leaks and seepage.

[2] Pink WARM-N-DRI™ foundation board insulates basement walls on the outside to reduce condensation inside.

*See TUFF-N-DRI.com for full details on the 30-year performance warranty. **Builder suggests Brand On Order.
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WATCHDOG H3 (A) features a flexible, polymer-enhanced waterproofing membrane that's spray-applied to seamlessly bridge foundation settling cracks and seal out water penetration.

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Energy Saving Construction Tips

(continued)



The Solution

A simple, inexpensive block of foam insulation, molded to fit perfectly around the electrical boxes. The “Energy Block” is designed to fit a 2X6 wall, but can be modified to fit a 2X4 wall. The total installation can be accomplished without electricians in less than 2 minutes per box. The result is a near perfect seal around and behind every electrical box that essentially eliminates air infiltration. No need worrying about stuffing insulation behind the box, since the “Energy Bloc” provides R-10 insulation behind the box. “The ‘Energy Block’ is molded from material that is UL Classified for surface burning characteristics.” Also meets IBC requirements. - Flame spread 20 - Smoke development 300 -



Simple Installation

Installs in less than two minutes with repeatable results every time. Simply apply latex caulk on one side and press to permanently secure in place. This will not allow the seal to be broken around the electrical wires when the electrician trims out the boxes. Smooth sealant around the electrical wires and you are ready to apply

insulation. A cutout template is available for perfect insulation cuts every time. Next, install the precut insulation tightly around the box. Install poly over the finished insulation as normal, and cut it out around the electrical box, but overlapping the “Energy Block”. Apply caulk between the poly and the “Energy Block” and the perfectly sealed installation is complete. You have just achieved:

- ▶ Near Zero Air Infiltration
- ▶ Full insulation around and behind the electrical box
- ▶ Greatly reduced chance of MOLD forming due to moist inside air escaping and condensing on an exterior wall.



Improved Air Tightness & Insulation with Recessed Light Cover

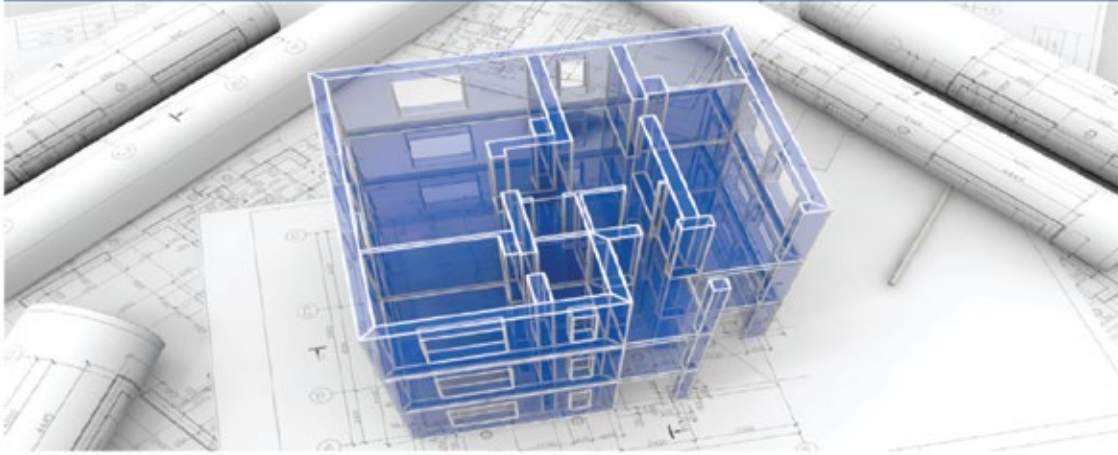
Recessed lights account for 50% of the total thermal losses of a ceiling. Tenmat, the leading manufacturer of high temperature engineering materials and fire protection components for recessed lights specifically developed the FF130E Recessed Light Cover to solve this problem and protect lights from insulation while simultaneously allowing the insulation to be continuous

and uninterrupted over the whole area of the ceiling. Due to this improved air tightness and insulation, Tenmat users experience significant energy savings, noise reduction and draft reduction. The FF130E covers are fit within seconds and do not require any assembly or special tools. The Tenmat FF130E Recessed Light Cover is made out of a fire safe material and was specifically designed to protect your light fixture from insulation in the attic and to stop unwanted air leakage through your recessed light.

Tenmat Fire Barriers are extremely easy to install, lightweight and flexible. Contractors and Builders using Tenmat Fire Rated Enclosures experience significant labor savings as they are able to install the lights and covers faster than custom-building conventional drywall boxes. Building Drywall or Sheetrock Boxes around light fixtures is the old-fashioned method of trying to fire rate light fixtures. This method was used as no ready to install products were available on the market. Today Tenmat's pre-approved and ready-to-use covers set the high standard in passive fire protection. In addition to the benefits mentioned above the Tenmat cover eliminates the dust caused when cutting the boards to build a fire rated light box. The light fixtures are often installed in ceilings where pipes, conduits, wiring and joists are in close proximity. The flexible cover makes this type of installation easy. ☐

The result is a near perfect seal around and behind every electrical box that essentially eliminates air infiltration. No need worrying about stuffing insulation behind the box, since the “Energy Block” provides R-10 insulation behind the box.

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Housing Market Heats Up

By Bill Fallon, Fairfield County Business Journal

Sales of Connecticut single-family homes rose almost 10 percent in August, marking the highest sales volume for the month since 2007, according to the latest real estate report by Boston-based The Warren Group.

The Warren Group metrics said a total 2,893 single-family homes were sold in August, up from 2,639 sales in August 2012. The August 2013 numbers were the best August result since 2007, when there were 3,726 sales. August also saw the second-highest number of sales for a month all year, bested only by July with 3,126 sales.

Year-to-date sales have increased 4 percent to 17,110, compared with 16,458 during the same period a year ago.

"We're already seeing how the seasonality affects the market, with sales dropping in August compared to July, and this will probably continue in the fall and winter months," said Warren Group CEO Timothy M. Warren Jr. "While the market has proved to be strong so far this year, there is much concern over how the government shut-down will impact the overall economy."

The median price of single-family homes statewide rose for the 11th straight month. The median price climbed to \$285,000 in August, up almost 12 percent from \$255,000 the same month last year. The median sale price for homes

sold January through August also increased 9.5 percent to \$265,000, up from \$242,000 during the same period a year ago.

In August, Connecticut condominium sales rose almost 3 percent. Sales statewide increased to 683 in August, up from 664 in August 2012. This is the highest number of condo sales recorded for the month since 2009. Year-to-date condo sales are also up about 7 percent, increasing to 4,438 from 4,141 during the previous year.

The median sale price of Connecticut condos increased almost 16 percent in August to \$190,000, up from last year's \$164,250. The year-to-date median price of condos in Connecticut rose more than 7 percent to \$172,500, up from \$161,000 a year ago.

Housing Boom Brings 800 New Units to New Haven



New Haven is on the cusp of another rental housing boom, mainly downtown, with hundreds of units planned through renovations and new construction, while other conceptual

plans are making progress.

Located in a former iconic bank building, a firearms factory, a shuttered orphanage, once stately private residences, as well as surface parking lots, they will add to the density of housing that businesses hope mean more customers.

In 2011, the New Haven area's apartment rental vacancy rate was the second lowest in the country at 2.8 percent, next to New York City, and it is continuing that trend, according to REIS, which tracks real estate transactions across the country.

Such a tight market is a draw to investors looking for a better return and more confidence that they want won't be saddled with empty units.

More than 800 apartments are in the works, while longer-term proposals look at 524 additional units in a mixed retail-housing plan for the former Coliseum site in the Ninth Square and a doubling of apartments at Church Street South to 600, also with a mix of retail.

City Planner Karyn Gilvarg said the explosion in rentals reflects a nationwide trend where home buying rates are down and young professionals in their 20s and 30s are staying in rental housing longer. New Haven also bucked the trend of other cities in Connecticut, as its population increased, rather than contracted, according to the latest census.

RMS Companies will build apartment development on Chapel Street

Fairfield County HBRA member, Randy Salvatore, will be building a project with 140 apartments approved for 1249 Chapel St. at the corner of Howe Street, where two historic buildings on Dwight Street will be preserved and incorporated into the project and another home, which will be moved to Chapel Street.

City officials are thrilled with the trend

"The amount of progress in the city is a big deal. A lot of projects involving local developers and international players have 100 percent private investment - because the market is there," said Pedro Soto, vice-chairman of the Development Commission and a New Haven Preservation Trust officer.

Chris Nicotra, managing partner at Olympia Partners, which is involved in commercial development, said it is much easier to get rents you need to support rehabbed residential units than it is to build commercial space.

"We aren't Stamford, yet," Nicotra said of new commercial development, although there is very little commercial space to chose from in downtown New Haven.

Nicotra said there is an interest from local law firms, architectural firms and non-profits to move downtown in

(continued)

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Housing Market Heats Up

(continued)



David M. Walker, former U.S. Comptroller and a Bridgeport resident, addresses conference.

the limited number of spaces available.

City's economic development administrator Kelly Murphy said the residential market boost downtown "speaks to the strength of the New Haven market and reflects that this is a vibrant city that people are choosing to live in and the investment and development community wants to invest in."

Business leaders see Connecticut as bad place to do business

Some 80 percent of them have a somewhat to very negative view of Connecticut as a place to operate, according to a new survey by the Connecticut Business & Industry Association. That's up 11 percentage points from last year, leaving the number of people who see the state in a positive light at a new low.

"There's a lot of uncertainty over whether Connecticut is a business friendly

place," said Peter M. Gioia, CBIA vice president and economist. "You wonder how optimistic and good it could be if businesses thought it was super friendly here ... It's something we could certainly improve."

At the annual CBIA Connecticut Economy conference in Rocky Hill, business leaders from around the state gathered Sept. 6 to review the year and discuss the state's economy. There, in a partnership with BlumShapiro, an accounting, tax and business consulting firm, CBIA released its 2013 Survey of Connecticut Businesses, showing a bleaker outlook. Only about one in 10 respondents have a very or somewhat positive opinion of the state.

At a time when states like North Carolina, South Carolina, Florida, Virginia and Texas are actively recruiting Connecticut companies to move, speakers at the conference stressed the state will need to

do more to stay competitive.

Gioia admitted Governor Malloy and Department of Economic and Community Development officials have made positive steps and seem to be listening to businesses concerns over energy costs and hiring. But he said more could be done stabilize government finances and to promote pro-business rhetoric.

About 65 percent of survey respondents say they are somewhat to very pessimistic that the state will have a vibrant, growing economy in the next five years. Many say the state needs to control spending and balance the budget without additional taxes.

"I think we're on the cusp of businesses being able to grow," Gioia said, while announcing results of the 2013 Survey of Connecticut Businesses at the conference. "But where they grow is the question."

According to respondents, Connecticut's quality of life

remains one of its greatest assets, followed by its proximity to customers and major markets in New York and Boston. However this year, far fewer respondents said the state's skilled workforce was also an asset. Whereas more than half of respondents usually identify skilled workers as a key asset, only 32 percent of respondents did so this year.

In a closer look, Thomas Devitto, a BlumShapiro chief marketing officer, said many respondents felt the state's workforce skills were no better or worse than others, that there was a shortage of skills specific to their business needs and that skills overall had declined.

"This is a shame," Devitto said. "This is the first time it's fell below 50 percent ... they don't see a difference between our state and others." □

Top Booming Suburbs in America

Trumbull ranked first among Connecticut towns in the "Top Booming Suburbs in America" survey conducted by Coldwell Banker Real Estate L.L.C.

The survey ranked more than 1,500 U.S. communities based on year-over-year employment increases, the health of their respective job markets, proximity to good schools, safety and the presence of "suburban staples" like banks and grocery stores, among other categories.

While no Connecticut towns cracked the national top 10, seven of the top 10 "booming suburbs" in Connecticut are in Fairfield County. Westport, Ridgefield, Newtown and Fairfield rounded out the top five, with Greenwich ranked 7th and Shelton 9th.

"You wonder how optimistic and good it could be if businesses thought it was super friendly here ... It's something we could certainly improve."

NAHB & HBRACT Exploring AD&C Financing with CHFA



Among those in attendance were L-R Greg Ugalde, HBRA of CT and NAHB Executive Committees, Bill Ethier, HBRA of CT CEO, Mark Ojakian, Governor Malloy's Chief of Staff, Evonne Klein, Commissioner of the CT Department of Housing, and Jerry Howard, CEO of NAHB.

The NAHB Housing Capital Working Group is exploring several mechanisms to help members seeking funds for development and construction projects, including developing a program that involves state housing finance agencies (HFAs) administering AD&C loans on behalf of private investors. A joint meeting with the Connecticut Housing Finance Authority and the CT Governor's Office was held at the State Capitol in Hartford, Connecticut on October 17, 2013.

Please direct any inquiries to: Steve Gallagher, NAHB Vice President of Government Affairs

Area I Summer Caucus Waltham, MA

Floyd Greenwood, founder and President of Alphamatician, provided a market overview projecting an improved economy, increased consumer confidence, a rising consumer interest and overall stable market.



L-R: HBRACT President Ken Boynton, Eric Person, Marion Czaplicki, Johnny Carrier, Eric Santini Sr., Bob Hanbury, Larry Fiano, Alan Hanbury, Greg Ugalde, David Litchfield & George LaCava.

Area I Fall Caucus & NAHB Board Meeting – Colorado Springs, CO



L-R: HBRACT President Ken Boynton, Bob Mariano, Bob Hanbury, Greg Ugalde, George LaCava, Alan Hanbury, Dick Kelley, Chris Nelson & Eric Person

The 11th Annual BUILD-Pac Golf Tournament



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TD Bank Hartford



Today, more than ever, political efforts are vital to the home building industry. Thanks to Larry Fiano and this tournament, Connecticut is #1 in national fund raising, and our state HBRA is 1 of just 4 in the country that earns a "split back" check. Once the NAHB PAC meets its national fundraising goal, additional funds raised are split 50/50 between the national and state association. The HBRA of CT has received tens of thousands in "split back" funds, which support state advocacy efforts.

Connecticut's legislative sessions are always a major challenge and very tough for the home building and remodeling industry, making the funds received from the Build PAC split back even more important.



Build-Pac Tournament Leadership Breakfast

NAHB First Vice-Chairman of the Board Attends Tournament

We were thrilled to have South Windsor CT native and 2013 NAHB 1st Vice-Chairman of the Board, Kevin Kelly, at the TPC River Highlands Leadership Breakfast, on the golf course, and at the Post Play Reception. In 2014, Kevin will lead the National Association of Home Builders as Chairman of the Board, and several Connecticut HBRA members will hold national positions. Greg Ugalde will serve as BUILD-Pac Chairman; Bob Hanbury will chair the Building Products Issues Committee and Alan Hanbury

will chair Business, Management and Information Technology (BMIT) Committee. George LaCava will be CT State Rep. and Larry Fiano will continue as a BUILD-Pac Trustee.

At the Post Play Reception, Bender Plumbing raffled off

a \$1,500 Eternal tankless hot water heater. Southington builder, Tony Denorfia won it and will use it in his own house. Contractors can earn points towards one free unit every time they purchase an Eternal hybrid water heater. Each unit qualifies for a \$300 federal tax credit.



L-R Jim Nardoza, Bender Plumbing, Tony Denorfio, David Bender, Corey Nattlinger & Steve Temkin.



BUILD-Pac Trustee & Tournament organizer for the 11th year Larry Fiano with his wife, Babe, and family.

NAHB First Vice-Chairman of the Board Attends Tournament

(continued)



Best Score team Dennis Lovley, pat Jenkins and Matt & Tony Denorfrio



L-R Alan Hanbury, NAHB 1st Vice-Chairman of the Board, Kevin Kelly, Meghan Erengam, NAHB BUILD-Pac Chairman, Greg Ugalde, NAHB Government Affairs Director, Jim Tobin and Bob Hanbury.



Larry with Meghan Erengam of NAHB

Fairfield County HBRA News

Ed Deak Presents Economic Forecast

At the September 4, 2013 General Membership Meeting held at the Norwalk Inn, Ed Deak, Connecticut Model Manager for the New England Economic Partnership, and Professor of Economics, Emeritus Fairfield University, presented his rather gloomy Connecticut Economic Forecast.



L-R Maureen Hanley-Bellitto, President HBRA of Fairfield County; Ed Deak PhD, Economist, Chris Dannen Vice President Residential Lending Sales People's Bank

Annual Golf Classic on July 24, 2013 at Whitney Farms, Monroe



Team Ridgefield Supply



Team City Carting

* Fairfield County HBRA Charitable Foundation Building Hope is holding a raffle for a Lake Tahoe Weekend Getaway. See opposite page.



\$20 per Ticket
1 in 1000 chance to win
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Includes 4 days/3 nights accommodations at the Hyatt Regency Lake Tahoe Resort, roundtrip Airfare for 4 to Reno, NV, \$800 gift card redeemable at Hyatt, \$300 gift certificate redeemable at Hertz Rent-a-Car and \$1000 American Express gift card.

Drawing: December 4, 2013

*Do not need to be present to Win
All Proceeds Benefit The Building Hope Foundation, Inc.

Lake Tahoe Weekend Ski Getaway with 3-Night Stay, Car Rental, and Airfare for 4

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- 3-night stay (one standard room) at the Hyatt Regency Lake Tahoe Resort, Spa and Casino, Incline Village
- \$800 in Hyatt gift cards that can be used towards the purchase of lift tickets for skiing or snowboarding at select Lake Tahoe ski resorts
- \$300 gift certificate towards the rental of a Hertz luxury vehicle
- Round-trip coach class airfare for 4 to Reno, NV*
- Complimentary booking

*from within the 48 contiguous U.S. and Canada

Lake Tahoe boasts over **300 days of sunshine a year**, and the region has some of the **highest annual snowfall in North America**. The surrounding ski resorts, which offer unparalleled scenic vistas of panoramic mountain and lake views, are located less than an hour from the Reno-Tahoe International Airport.

►► For more information, see event program.

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HBRA of New Haven County News

SAM Tram Visits Development Sites:

Guests attending our SAM Tram event on Friday, September 13th got a chance to visit six great developments including:

- ▶ Fieldstone, Southington - CT Land & Homes LLC, a 14 lot subdivision which won a 2013 HOBI Award for Best Affordable Pocket Community
- ▶ Poplar Estates, Middletown - Ameritage Group, Inc. a 15 lot subdivision.
- ▶ Sonoma Woods, Middletown - Sunwood Development Corp. The model won Best 55+ Detached Home Under 2,000 SF this year.
- ▶ Bartlett Hollow, Middletown - Summit Residential won a past HOBI for Best Energy-Efficient Green Community for this 29 lot single family 55+ community.
- ▶ Cromwell Woods, Cromwell - T & M Building Co. A home that sold to a multi-generational household won a Best New Economy Home HOBI Award this year.
- ▶ Pemberly Estates, Cheshire - Verna Properties. The model in this 9 lot luxury home subdivision won a 2013 HOBI Award for Best New Haven County Spec Home.

There was an educational element at each site for this year's tour: Rater Peter Harding spoke about the energy rating process and cost savings for home owners at Fieldstone; Mark Davis of U.S. Insulation spoke about insulation types & services at Poplar Estates; Attendees heard about the benefits of customizing your home to fit buyer's needs and to live in if there is an injury or disability at Sonoma Woods; The focus was on the benefits of Geo-thermal heating & cooling systems at Bartlett Hollow with a unit available to view. Joe Duva spoke about building for the multi-generational trend at Cromwell Woods; Bill Ingham of Roseburg Forest Products talked about the benefits of engineered wood products & "value engineering" at Pemberly Estates.

Committee members who did an excellent job planning this special event were: Committee Co-Chairpersons: Steven Montesano, William Raveis Real Estate; Debra Wolfenson, Superior Hearth, Spas & Leisure. Committee Members: John Cush, Wells Fargo Home Mortgage; Shirene Hazel, Calcagni Associates; Deb Pach, Rachel Thomas Assoc.; Phyllis Bysiewicz, Ameritage Group; Iris Meyer, William Raveis Real Estate; Joe Duva, T&M Building Co.; Marie Coughlin, Prudential CT Realty; Amy Wiedenmann, Sunwood Development Corp.; Terence Beaty, Prudential CT Realty; John Tarducci, William Raveis Real Estate; Deb Silvestri, Verna Properties; Mark Davis, U.S. Insulation; Alisa Batten, HBRA of New Haven County. Builders/Developers: Scott Volpe – Connecticut Residential, Inc.; Thaddeus Bysiewicz – Ameritage Group, Inc.; Bob Wiedenmann, Jr. – Sunwood Development Corp.; James Pendry – Summit Residential; Steve Temkin – T & M Building Co., Inc.; Liz Verna – Pemberly Estates.



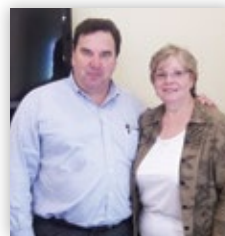
Attendees start the tour at Fieldstone.



At Fieldstone, CT Land & Homes LLC partner, Scott Volpe, Enoch Lenge of Northeast Utilities, Energy Rater Peter Harding and developer Alan Temkin.



Phyllis and Thaddeus Bysiewicz of Ameritage at Polar Estates.



Bartlett Hollow – Summit Residential. Jim Pendry of Summit Residential and Deb Pach, Rachel Thomas Associates at Bartlett Hollow.



Pamela Rizey, Berkshire Hathaway Home Services; Amy & Bob Wiedenman Jr. of Sunwood Development, Terence Beaty & Marie Coughlin of Berkshire Hathaway Home Services at Sonoma Woods.



Arnold Peck, My CT Dream Home; Greg Ugalde, Joe Duva & Steve Temkin of T&M Building Company at Cromwell Woods.



Lunch was hosted by Liz Verna, Verna Builders at Pemberley Estates, Verna's pocket community of 20 homes located adjacent in Cheshire.

Special thanks to: CT Land & Homes LLC for sponsoring the Continental breakfast; Summit Residential for sponsoring the mid-way snack; Verna Properties and Superior Hearth, Spa & Leisure (Debra Wolfenson, Michele Theriault and staff) for sponsoring the lunch & cookout set-up and Superior van.

Attendees also received a Resource Guide and these guides will be available to members at upcoming HBRA events and the home show on February 22-23, 2014 at the Oakdale in Wallingford.



Networking Event at ProSource of Milford:

Guests attending the networking event at ProSource of Milford on September 19th got the chance to see the many products & services ProSource has to offer. They also treated guests to appetizers, cocktails and a catered dinner in their beautiful showroom. During the event guests had the opportunity to visit and learn about products from the manufacturers ProSource works with. Special thanks to Bill Kusky and the staff at ProSource of Milford for generously sponsoring and putting on this event!

Hartford County HBRA NEWS Awards Night



Liz Koiva -
Builder of the Year



Chuck Ryan -
Remodeler of
the Year



Andre Letourneau -
Associate of
the Year



Mark Lovley -
Irving Stich Award

Hartford County HBRA & New Haven County HBRA Merge



Over the past two years a task force consisting of both Hartford and New Haven members has met to discuss the challenges the HBRA of New Haven County have been facing and the possibility of merging into the HBRA of Greater Hartford. Finally, after both

Boards voted to merge a business plan was developed to outline the services and resources the new Association would provide.

The leadership of both associations noted that the home building industry in Connecticut is fractured across geographic and market boundaries that existed two generations ago, but are largely irrelevant in today's market and that it was time for a paradigm shift. The local associations are still functioning in a model that was developed by our founding fathers before Interstate 84, 91 and 95 existed. It is clear that there are fewer geographic boundaries for our members, and the association should reflect that reality as well.

Both Boards of Directors understood that a merged Association would be able to better serve our member (and future members), provide more resources for members, offer a larger membership base, provide more opportunities for the association to grow, provide better staff resources and be more efficient.

In July, both Boards approved the merger business plan and the merger. The integration of the New Haven members into Hartford began over the summer and this fall the Association began joint meetings and services. The National Association of Home Builders approved the merger of New Haven into Hartford at the Fall Board of Directors meeting in Colorado Springs. The Association will now be called the Home Builders & Remodelers Association of Central Connecticut. □



Postscript from the Editor

For the 4th year, my son-in-law ran a half-marathon to raise awareness and research funding for Primary Sclerosing Cholangitis (PSC). My granddaughter, Maggie, was diagnosed with this rare and progressive liver disease when she was 2 ½ years old. . . Since 2010, friends and family have helped raise over \$70,000 for PSC research.

If you would like to help find a cure for this orphan disease, please visit the web page www.pscpartners.org. 100% of donations made in Maggie's honor will be used to fund PSC research.

Thank you,

Joanne Carroll

Joanne Carroll, Publisher/Editor: *Connecticut Builder*

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