

CONNECTICUT BUILDER



The Magazine of the Home Builders & Remodelers Association of Connecticut

Fall 2019

Interactive Digital Edition



Fletcher Development
Leif G. Kallquist, A.I.A.

www.connecticutbuilder.com

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CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut

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COVER STORY 9



On the cover -The master bath in Fletcher Development's 2019 BEST CUSTOM HOME 5,000-6,000 SF features a curved wall of divided light Marvin windows and clerestories that open it to the water. An exquisite white oak cathedral ceiling with stunning crystal chandelier, custom built floating vanities and marble slab floor, add to the drama of this unique space.

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From the desk of Chris Nelson



Recently, I had the pleasure to meet with the new Department of Housing Commissioner, Seila Mosquera-Bruno. Our conversation centered on the state of affordable housing here in Connecticut and touched upon many aspects of this convoluted topic, which means so many things to so many different people. The commissioner seems to be a business minded, practical and capable state leader, who wants to see improvements in our State's housing stock and our production capacity for workforce housing.



HBRAC President Chris Nelson, DOH Commissioner Seila Mosquera-Bruno, NAHB Chairman Greg Ugalde & HBRAC CEO Jim Perras

The consensus in the room was that in most instances a private developer with private financing can build luxury apartments at a far lower cost per unit than a not for profit developer using public funding to build affordable housing. This backwards scenario results, in part, because where public monies are involved, you are sure to find overly burdensome regulations and mounds of bureaucratic red tape, discouraging most private developers from even considering work of this kind. Currently, only a handful of large-scale Connecticut developers and contractors have the patience, bandwidth and internal capacity to play in this space. The result is that very few builders find themselves in public-private partnerships, thereby limiting competition and driving up costs even more.

Clarification re. Winter 2019 issue: HBRA Member and HOBI entrant, Paul Stone, Karp Associates, won a 2018 HOBI Award – Best New Commercial Overall for the Mill River Carousel in Stamford as contracted owner's rep and consultant to the Mill River Collaborative. Verdi Construction was the general contractor, contracted by the City of Stamford for this project.

The consensus in the room was that in most instances a private developer with private financing can build luxury apartments at a far lower cost per unit than a not for profit developer using public funding to build affordable housing.

It stands to reason; we can increase competition and drive down costs with regulatory changes, and the creation by the state of a concierge type service to assist small to medium size developers in navigating the bureaucratic and regulatory pitfalls. This Association stands ready to work with the Commissioner to find common sense solutions that increase the productivity of our members, and assists the state in achieving its housing goals.

Times are changing. The housing needs of the state and its residents are changing. Our industry and our Association must adapt to meet those needs. As a trade association, we must continue to provide the quality services, education, networking and advocacy that you, as members, have come to expect.

But while the Connecticut housing market is in its current state of flux, we should also endeavor to position ourselves in a manner that best assists our members for success now and into the future. To that end, let's figure out how to position more of our members to work in the public – private partnership arena. It could be a significant win-win, for both our builders and for the state. If you have any thoughts on what we as a state association can improve upon, or additional services we can provide, please reach out to me or to our CEO, Jim Perras.

Sincerely,

Chris Nelson
President and Chairman

Homebuilders & Remodelers Association of Connecticut. 



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From the desk of Jim Perras, CEO



At the HBRACT, we continue to strive to innovate and improve upon the member experience. When I was hired over a year ago in May of 2018, the CEO Search Committee had some prerequisites to my coming on board. Chief among them, was a willingness to better engage our local associations and to increase the state's visibility by highlighting the value of advocacy that the HBRACT brings its members. It is a charge that I have taken very seriously.

I continue to participate in more local meetings and events than has been the case in recent years. The Association has reinstituted its newsletter on a quarterly basis, which has been positively received. We now provide regular weekly updates to a growing list of members interested in the latest developments transpiring in Hartford. I have spearheaded change in how the Government Affairs Committee conducts business by instituting a regularly scheduled weekly Government Relations Committee conference call. These calls have become the basis upon which the HBRACT formulates its positions and strategies. The calls occur in lieu of periodic, in-person meetings which required members to take time out of their busy days to travel back and forth from, often during rush hour traffic. The conference calls continue to prove a nimbler, more efficient method of communication, that allows for quicker input from the committee, and results in greater member participation.

Since the start of my time with HBRACT, I have heard from countless members that have shared their frustrations with me about the denseness and lack of functionality of the HBRACT website.

Announcing our new Ultimate Builder website

After much research and due diligence, I am excited to report that we have recently entered into a contract with Ultimate Builder to construct and manage our new website, which was rolled out in October. Ultimate Builder was founded by a builder and NAHB member, and specializes in providing state and local homebuilder associations and their member companies a low cost, timesaving, revenue-generating website and member management system. Our new site will have event management and payment processing functionality, which will afford our members the ability to pay online to attend and/or sponsor the HOBI Awards, Developers Forums, Home Building Industry Day and more.

Please take a minute to look our new website and tell us what you think. As always, if there's anything I can do to enhance your experience with the HBRACT, please give me a call or shoot me an e-mail. I look forward to connecting with you.

Sincerely,

Jim Perras
CEO, HBRA of CT

2019 HOBI Trends



SBP Homes master bath

“Antiques Must Go” read the headline of a recent New York Times article. Spare interiors, light colors, white washed spaces with walls of windows, and a modern sensibility are essential for today’s homebuyer. And this year’s winning homes illustrate all of that and more!



Vita Design master bath



In master baths, wet rooms with sloped floors and linear shower drains are the norm, and black powder coated grid pattern shower doors are a testament to the continuing trend to a modern, industrial look.

Floating quartz shower benches are popular, and Doron Sabag of SBP Homes pointed out a diminishing frosted glass shower door that gives a hint of privacy in his gorgeous Greenwich spec home.

Floating staircases have become standard, and concrete is being utilized for floors, counters, bath tile and sinks.

Hogue ID concrete powder room sink

(continued)

2019 HOBI Trends

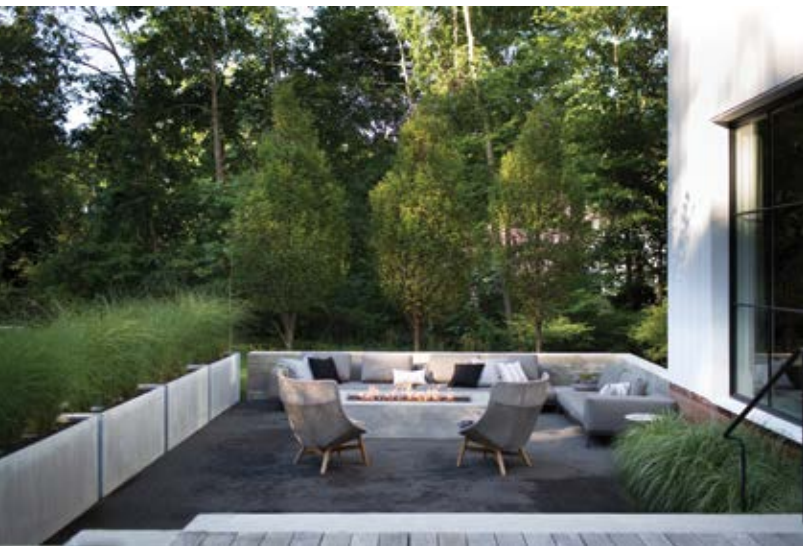
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On our HOBI judging tour, we saw pivot doors that make an impressive entry statement, and cornice free white walls with ten inch high baseboards. Two story glass walls, with stackable doors provide room wide openings to the outdoors, and automated Lutron shades, insect screens and even hurricane shutters offer ultimate convenience.

Outdoor rooms and roof decks continue to find favor, and the green movement has influenced the trend to pervious surfaces and materials and plants that require less maintenance. With that in mind, crushed lava rock and pea stone are prevalent for patios.



TREC roof deck



Keith Manca patio



Hogue ID patio

Home sizes continue to trend downward, and in town custom and spec homes continue to grow in number and importance. Finally, in a confirmation of the current market trend to whole house remodels and additions, this year, we saw the most remodeling entries ever. 📦

Cover Story

Three years ago, the master bedroom in Ryan Fletcher's Best Custom Home 9,000-10,000 SF made the cover of the fall issue of *Connecticut Builder*. This year, the master bath in his 2019 Best Custom Home 5,000-6,000 SF holds that honor - a testament to the amazing talent of this young builder and former U.S. Marine.



Designed by Leif G. Kallquist, with interior design by Babs Reiff Interiors, this truly unique Shorefront Park home is curved to take full advantage of the water, and built by Fletcher Development two feet above flood elevation, using ZIP insulated sheathing over pressure treated lumber, along with Blueskin waterproofing membrane and Homeslicker rainscreen. The home is equipped with ultimate convenience, including carpentry integrated shade pockets to house electronic solar, blackout and hurricane shades and 1,400 lumen fixtures dimmable from 0-100.



The spectacular master bath is round, and a wall of divided light Marvin windows with clerestories, open it to the water. An exqui-

sitive white oak cathedral ceiling with stunning moonflower crystal chandelier from the Foundry European Collection adds to the drama of this unique space. Separate custom built vanities are free floating and D&D homes supplied a sculptural Bain Ultra tub and sixteen slabs of gray Nestos marble that Fletcher specially cut for the circular floor.

The home's 31 ft high cathedral family room features a custom double web truss system of wood and stainless steel, glass encased stainless steel inlay stairs with bridge to upper living areas, and a jaw dropping 28ft wide Nana wall of stackable glass doors that open the entire room to a waterfront deck and pool. □



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Redefining Luxury Living – Can Connecticut Adapt?



The event was presented by *New England Home* magazine, in partnership with HBRA of Fairfield County EO, Jackie Bertolone and AIA Connecticut Executive Director, Gina Calabro.

A panel of five of the region's top builders and designers, discussed where and how high-end residential is being redefined in Connecticut. The panelists included Tara Vincenta, principal Artemis Landscape Architects, Rich Granoff, Granoff Architects, Beth Krupa, Beth Krupa Interiors, Seth Greenwald, Silver Heights Development, and builder/developer Arnold Karp, Karp Associates.



Connecticut Stone Vice-President Tyra Dellacroce

The term "Luxury home" used to mean a secluded estate with a sprawling lawn and tons of square footage. But for today's high-income homebuyers, a desirable lifestyle increasingly means a hassle-free commute, easy access to activities, minimal maintenance, and innovative technologies designed to enhance a life on the go. Developers are responding to this demand with exclusive communities across the country.

In July, Connecticut Stone hosted a panel discussion on Redefining Luxury at their spectacular showroom in Milford, and more than 100 industry professionals enjoyed the beautifully designed vignettes and displays of Connecticut Stone's interior and exterior stone products.



New England Home Connecticut editor-at-large **Debra Silba** did an outstanding job as panel moderator. Here is how she opened the panel discussion:

"In Fairfield County, we do BIG really well. We do exclusivity and grand landscapes really well. But the luxury homebuyer has changed. How would you define the new luxury?"



Rich Granoff, Granoff Architects
"In response to the market, we are designing for less maintenance and to help our clients save time."


Beth Krupa, Designer

– “The new luxury is easy care, connectivity, wellness, and fun things like faux skylights.”


Landscape architect

Tara Vincenta – “For today’s young families and empty nesters, we are using newer materials in a fresher way creating that

staccato feeling or boutique living in smaller spaces.”


Seth Greenwald,

Developer – “We are developing homes in small luxury packages with contemporary interiors and a sense of community”


Arnold Karp, Builder

“Flexibility is key... we are building Merritt Village, 100 units in downtown New Canaan, that will be ½

rental and ½ condo for millennials and downsizing empty nesters.

“What are the challenges you are facing?” – Debra Silba

Seth Greenwald – “Finding properties that will accommodate a walk to town in a smaller, luxury living package.

Arnold Karp – “Pricing is a big challenge. Potential homebuyers all like the house, but want it at 20% under what we are asking. Another challenge is towns with anti-development zoning. It took two years and \$2 million for us to get Merritt Village approved in New Canaan.”



Merritt Village

Tara Vincenta – “The town of Fairfield is more accepting of multi-family, and landscaping can create beautiful outdoor spaces, and community spaces to entertain a large number of people.”

“The trend of wanting to be close to town is universal, so what can be done to help communities accept this kind of development?”

Seth Greenwald – “We have a seven unit condo development in New Canaan that we got approved on Arnold’s coat tails. It took nine zoning meetings and two years to get the development approved . . . The barriers are there. . . From the buyer’s perspective, it’s as much product driven as anything else. Older houses are not selling because of changing taste”.

“Are there designs that are more acceptable to a community, and what are people looking for?”

Rich Granoff – “There’s really no formula. Every town and every site is different . . . Clients no longer want traditional moldings or details . . . they are looking for modern interiors . . . on the exterior, the question is what level of modern . . . we have to deal with architectural review and historic committees that are dug in.”

(continued)

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Redefining Luxury Living – Can Connecticut Adapt?

(continued)

“Do we need to keep the New England aesthetic on the exterior?”

Seth Greenwald – “It depends on who’s sitting on the boards of these towns. At 42 Forest Street in downtown New Canaan, we have 2 luxury residential lofts, 5 townhomes and 1,300 SF of retail space on the ground floor, so one side of the building is commercial and one side is residential. The town dictated the width of shutters and even the type of brick. The building is red brick Federalist, but the interiors have modern poured concrete floors.”



Arnold Karp – “It’s crisis management. For each town, you need a land use attorney, the right architect, the right landscape architect and the right civil engineer. It costs \$10,000-12,000

per zoning meeting for a six consultant team. . . We need to get reasonable people on these boards. They are torturing each of us in the same way.”

Tara Vincenta – “People are a lot more sensitive to price than they were in the past. Landscape elements add up, and clients are surprised at the cost. They want all the amenities, like swimming pools or lap pools with auto cover, year round plug & play spas, a swim spa that looks like a water feature, outdoor kitchens, covered spaces and pergolas, fire pits and outdoor lighting . . . the farm to table trend has made vegetable gardens popular.

Beth Krupa – “On the interior of a smaller home, every foot matters, and clients want it done to the nines. When they rent, they’re spoiled with a spa, reading room, gym, & other community amenities, so they want a lot of that in a home with clean, crisp interiors.”

Rich Granoff – “Clients want larger glazed openings as a matter of course . . . we’re also using green roofs, which help with drainage, coverage and in gaining approvals.” □

According to final statewide permit data from DECD, in 2018, the state authorized a total of 4,815 new housing units, and 1,225 demolished residential units last year. This leads to a net gain of 3,590 units for the year.

Connecticut New Housing Authorizations in 2018 By State and Counties

Number of Housing Units

| Permit-issuing Places | Total Units | 1 Unit | 2 Unit | 3 and 4 Units | 5 Units or More | Demolitions | Net Gain |
|-----------------------|-------------|--------|--------|---------------|-----------------|-------------|----------|
| Connecticut | 4,815 | 2,553 | 108 | 59 | 2,095 | 1,225 | 3,590 |
| Fairfield | 1,097 | 753 | 30 | 27 | 287 | 701 | 396 |
| Hartford | 1,134 | 502 | 6 | 14 | 612 | 86 | 1,048 |
| Litchfield | 126 | 117 | 4 | 0 | 5 | 37 | 89 |
| Middlesex | 164 | 160 | 4 | 0 | 0 | 84 | 80 |
| New Haven | 1,166 | 406 | 48 | 18 | 694 | 222 | 944 |
| New London | 666 | 297 | 12 | 0 | 357 | 49 | 617 |
| Tolland | 289 | 145 | 4 | 0 | 140 | 29 | 260 |
| Windham | 173 | 173 | 0 | 0 | 0 | 17 | 156 |

Source: Census, DECD

Compiled by DECD Research



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Adapting to Survive

By Joanne Carroll (presented at CT Developers Forum)



West Hartford Home



WSJ Greenwich home

Home depreciation is a huge problem

This 13,000 sf West Hartford home... Recently listed for sale at \$1.499 million. The problem is – it SOLD for \$2.7 million in 2011 and SOLD in 1993 (25 years ago) at close to its current sales price!

Once asking \$3.795 million, the four-bedroom Greenwich property pictured was sold in May by Paramount Realty USA for a reserve price of just \$1.8 million.

This kind of home depreciation is what home builders are competing against!

To survive, savvy builders and developers are adapting to a new more challenging market in a number of innovative ways:

1 - Building in the right towns

According to school and neighborhood ranking website, Niche, the Top 10 School Districts statewide in 2019 are: New Canaan, Westport, Darien, Weston, Woodbridge Wilton, Glastonbury, Avon, Simsbury & Farmington.

In addition to school districts, Niche rated the following towns as the Best Places to Live: West Hartford, Simsbury, Avon,

Southport, Westport, Old Greenwich, Ridgefield, Woodbridge, Farmington, Cos Cob & Glastonbury.

2 - Building at the right price

Bill Ferrigno of Sunlight Construction in Avon, CT is chairman of the Developers Forum. Sunlight is currently building a new community in the right town and at the right price! Cambridge Crossing in Simsbury offers 79 smaller sized homes with 6 of them affordable at 80% of Simsbury median income.

A three bedroom 2.5 bath 1,440sf affordable model at Cambridge Crossing is priced at *\$292,500 or \$349,900 at market rate The master bedroom is on the first level with two bedrooms upstairs, and retirees are buying them and qualifying for affordable because it's based on household income NOT assets.



Cambridge Crossing model

The 2nd model 1,527sf has an open floor plan with 3BR + bonus rooms up.

After surveying potential buyers, Bill chose to use James Hardie siding. In fact, one couple relocating from North Carolina, said they couldn't understand why Connecticut had so much vinyl siding. James Hardie even hired Tag Team to produce a video commercial to promote Cambridge Crossing.



James Hardie siding

(continued)



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Adapting to Survive

By Joanne Carroll (presented at CT Developers Forum)
(continued)

3 - Targeting An Asian Demographic who prefers home ownership

Luckily, a lot of Asians are moving to Hartford County towns. Sunlight Construction has attracted mostly Indian buyers at Cambridge Crossing, and the wait list at T&M Homes Glastonbury Glen is also dominated by Indian buyers. At T&M's Rocky Hill and South Windsor communities, Asian buyers are again in the majority.

4 - Value Engineering for Price

In Rocky Hill, South Windsor and Glastonbury, T&M Homes has three models. The base model gets potential buyers in the door, and for some, it's all they can afford. The Grand model is usually the most popular, and the Grand Plus model pictured, has ALL the bells & whistles.

At T&M Homes, it all comes down to PRICE! So T&M analyzes what buyers want and they cut out what their potential buyers can do without or don't care about.

Steve Temkin gives buyers a list of technology options, but he includes a front doorbell camera in the base price, because at \$99, it delivers tech dazzle at an affordable price.



Front Doorbell Camera
- technology dazzle at affordable price

Main Level 1651 SQ FT



T&M 1st floor plan

Upper Level 2001 SQ FT



T&M 2nd floor plan

T&M Value Engineering

What buyers want

- Large kitchen islands
- Oak flooring all price ranges
- Pantry & Laundry room
- Home office
- Large walk-in closets
- Finished basement/gets sf up & *sales price under \$200 sf

What can be cut

- Two tone paint (trim & walls)
- Townhouse fireplaces
- Digital shower
- Heated bath floor
- Coffered ceiling FR

*NOTE: finished basements increase the square feet of living space, which allows T&M to keep their sales price under \$200 sf

(continued)

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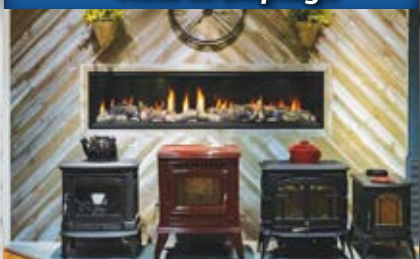
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Adapting to Survive

By Joanne Carroll (presented at CT Developers Forum)
(continued)

5 - Building rental communities – more people than ever are opting to RENT!

Chris Nelson, Nelson Construction has 5 spec homes in Simsbury he can't sell, but his multi-family rental, Highcroft in Simsbury is fully leased, and the highest taxpayer in Simsbury i.e. \$4,500 X 225 apts. (\$1 million)

Canal Crossing – In Hamden, Lou Tagliatella has built 3 buildings and leased 185 apartments in 1 year. The first building was fully leased six weeks after CO. Lou creatively uses CIOA form of ownership. Roads and amenities are limited common elements, and each rental building is financed separately. Canal Crossing was recognized with a top HOBI Award as 2018 Community of the Year.

6 - Building rental communities to sell

Bloomfield is not a good town for single family homes or condos, but Fairfield developer, Post Road Residential just SOLD a 215 unit rental complex for \$61 million, after owning it for only 1 year after construction! The development was 98% leased.

7 - Building smaller 2 story rental housing

In Southington, new construction sales have dropped precipitously. However Tony Denorfria's rentals at \$1,600-1,900 per month are doing well. Here's The Courtyard - 14 townhouse style units with attached garages, 3 BR 2.5 baths. And Academy Street 4 3BR units are located within walking distance of downtown Southington.

8 - Building single-family- for-rent is a fast emerging opportunity.

The single-family rental market is booming, and the builders and developers tapping into the segment's opportunities are thriving. Here's why.

Since the start of the Great Recession, the number of Americans living in rental properties has soared to nearly 37%, the largest amount since 1965. According to Census Bureau data, over the same period, households lived in by owners are at an all-time low.



Highcroft Streetscape



Canal Crossing



The Courtyard by A.A Denorfria

(continued)



INNERSPACE ELECTRONICS, INC.

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Adapting to Survive

By Joanne Carroll (presented at CT Developers Forum)
(continued)

What's creating this growth? Since 2009, home ownership has declined by 3.6 million and the number of renters increased by 1.9 million. This is due to rising home prices, higher lending rates, and a preference for flexibility. Also, a new generation of home dwellers is more inclined to rent than buy. According to Pew Research, the millennial generation — which accounts for roughly half of U.S. households with children — are more likely to rent than own a home compared to previous generations.

According to an analysis by the Urban Institute, single-family for rent is the fastest-growing segment of the U.S. housing market. UI reports that growth in single-family rentals has outpaced the growth of both single-family for sale and multifamily housing—and it is predicted to keep growing in the years ahead.

The growth in this segment has paved the way for builders to increase sales by selling to rental operators on a wholesale basis, and prompted a number of developers to tap into the market with a new product: cohesive single-family rental communities, filled by niche renters with lifestyle needs that are unlike those of apartment renters.

9 - Building For Investors

In Fairfield County, builders are not taking the risk, but instead, building spec homes for investor developers.



Brush island



Archetype

Paul Harris has one set of investors for high end homes, like these \$7 million specs on the water in Darien by Cole Harris Homes, pictured at top and a different company, Archetype, for \$1-2 million specs at Clock Lane in Darien.

Ryan Fletcher is building luxury single family homes in Greenwich, and townhouses in New Canaan with Silver Heights Development, and he's building the Estates at North Street in Greenwich with Clear Mountain Capital.

(continued)

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Adapting to Survive

By Joanne Carroll (presented at CT Developers Forum)
(continued)

10- Building out of state

A number of builders have targeted areas out of state, where real money is being spent in the second home market.

11- Home Management

A scary 44 % of first-time buyers will remain in that starter home thru retirement.

As more Americans stay put, home builders are taking on a new role – home maintenance. Last year, homeowner expenditures on improvements and repairs rose 7.5% to \$340 billion.

Julio DiBiase of Dibico Construction, a luxury custom home builder in Greenwich, started his subsidiary, Dibico Home Management, to take advantage of this trend. He entered the HOBI Awards last year with his company's innovative direct delivery marketing program, the Gift of Time!

Julio DiBiase, is supplementing his custom homebuilding business with the 44 clients who use Dibico Home Management.

Scott Hobbs has had a home management and maintenance subsidiary called Hobbs Care for many years, while a number of other savvy homebuilders, have begun offering maintenance services to both their clients and other homeowners. For example, Duffy Craftsmen of Greenwich has Duffy Home Solutions Property Management and Bluewater Home Builders offers these services as Bluewater Care.



SBP Homes in Florida



Jim Blansfield in Garrison N.Y.



Hobbs in West Hampton

"Dibico Home Management is the program we created in response to demand from our custom home clients who didn't want a parade of different vendors. They wanted one company they could trust with everything and anything to do with their home." □

Pricing for Value and Velocity

By Charles C. Shinn Jr., PhD

Shinn Builder Partnerships Founder and President



Too many builders determine the sales price of their homes based on direct construction cost and land. They come up with a plan, establish the standard specifications, go out to bid, add up the costs, and put a markup on the costs to determine the sales price.

The problem is costs do not necessarily create consumer-perceived value. Most of the time, the resulting sales price is too high, so the velocity of sales does not meet expectations. To stimulate sales, the builder begins to give sales incentives (discounts).

The amount of the sales incentive is 100 percent lost profit. Suppose the builder gives a \$10,000 sales incentive (discount) to generate sales and the builder is making a typical 5 percent net profit. Since the \$10,000 represents lost net profit and 5 percent is 1/20 of sales revenue, the builder needs an additional \$200,000 in sales to make up for the lost profit caused by the incentive.

Sales incentives or discounts typically do not create the same sales velocity that would have occurred if the price was set correctly to market in the first place, thus losing the potential return on investment for the community.

The crucial role of sales velocity

The total revenue for a home builder is made up of the sales price of the homes and the net velocity of sales. Normally in setting sales prices, I like to start with the velocity of sales desired out of the community. When you buy a piece of land, you look at the financial risk and the return desired from the investment.

Let's say you are buying a 90-lot community. Based on your risk calculation and the desired return on the investment, you don't want to be active in the community more than 18 months. So, your sales velocity needs to be a net five sales per month. Based on experience, you expect one cancellation per month, so you need to have a gross sales velocity of six contracts per month.

The fixed expenses invested in the community also should be considered when determining velocity. These include a sales center, model homes, advertising,

signage and collateral sales material, sales staff, the superintendent, a construction trailer, and temporary facilities. The cost for these needs to be kept within a certain percentage of sales revenue.

I also like to look at what activity levels are needed to motivate the sales staff and fully load superintendents and trade contractors. Generally, these considerations focus on a fairly tight sales velocity for the community. Too often, I see communities the builder would be better off closing, since the velocity of sales cannot justify them and they are consuming revenues from more viable communities.

The affordability triangle

Based on the general location of the land, the school district, access, builder competition, Realtor community, appraisers, and the home buyers' perception of adjacent neighborhoods, the market establishes the basic sales price band you can charge for your homes. The band is typically fairly narrow.

I refer to this as the "affordability triangle" for the community. The higher the base sales price is in the affordability triangle, the lower the sales velocity to be achieved. The lower the base sales price, the higher the sales velocity.

The selection center allows the customer to upgrade the base house, catering to a larger segment of the affordability triangle. Within the range of the afford-

The problem is costs do not necessarily create consumer-perceived value. Most of the time, the resulting sales price is too high, so the velocity of sales does not meet expectations.

ability triangle pricing, the base market home sales price is determined based on the price that will generate a gross home sales rate of six homes per month with a net yield of five firm contracts.

Once the base market sales price is determined, work backward to the direct construction costs. The first thing to deduct from the market sales price is your profit. Remember, this is why you are in business.

Next, deduct the land cost at what I call “builder retail,” or the price at which you could sell that land to another builder. An operating expense allocation also should be deducted; this needs to cover indirect construction costs, financing, sales and marketing and general administrative expenses.

You also need to cover your historical slippage, or direct construction cost variance rate. Don’t forget you are going to have warranty costs, so a warranty allocation also needs to be deducted.

What is left is how much you can spend on direct construction costs. The home should be designed, specified, and estimated to this direct construction cost budget to protect your profits. If you need to make cuts, make them from direct construction costs, not your profit. Profit

should not be treated as the residual or what is left over. It is your company’s life blood.

Managing cost increases

To cover anticipated construction cost increases, you should be proactive. Analyze the cost increases experienced during the last year. Consult with key trade contractors and suppliers about the anticipated cost increases and their timing. Determine the amount of anticipated cost increase you will have to absorb and develop a strategy to increase your selling price.

Don’t play catch-up with a large sales price increase, which will cut off your sales velocity. Small repetitive price increases should be communicated to sales in writing in advance so they can be used as a closing tool to create urgency.

Options and upgrades

Regarding the offering and pricing of options and upgrades, you need to achieve a balance between choice for the customer and control of the building process. The higher the price of the homes, the more choices typically need to be offered. However, be conscious of offering too many choices, which creates confusion and indecision.

A target gross margin should be established for the options and upgrades. Not all options will or should have the same gross margin. Structural options typically can have very high margins.

If the customer can compare your pricing with retail stores, you need to be ready to justify the differential between the prices. Remember, we are not in the retail business. We are in the lifestyle business. You should try to package the options; it reduces the number of decisions the home buyers need to make and the ability to competitively shop the prices.

All structural options you offer should be pre-planned and pre-priced in the estimating and purchasing database. Create a catalog to allow your sales team to easily sell them at the point of sale instead of redlining plans with similar, but unique custom changes, which continually create work and confusion in your back office and field operations.

If you follow these guidelines, you’ll be in a better position to achieve your desired sales velocity and profits. Good luck! 🍀



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Builder News



Austin Eterno Photography

Cole Harris Homes Sells Second \$7 Million Spec Home

The two homes on Brush island Road Darien won 2018 Project of the Year

On October 4, 2019, 17 Brush Island sold at \$6,995,000. Winner of five 2018 HOBI Awards, including “Project of the Year” and “Best Spec Kitchen” the 7,900sf home sits on 1.23 acres with 430 ft of shoreline, private dock, beach and pool. It was design built by Cole Harris.

On June 20th, listing agent Nancy Dauk of Halstead CT and Paul Harris, Cole Harris Associates, along with home stager LTW Design and Guard Hill Financial, hosted a celebratory event at the home. A poster size version of the aerial of the two homes on the cover of the winter issue of Connecticut Builder took center stage.



L-R Nancy Dauk, Robin Krammerer, Leia Ward & Paul Harris



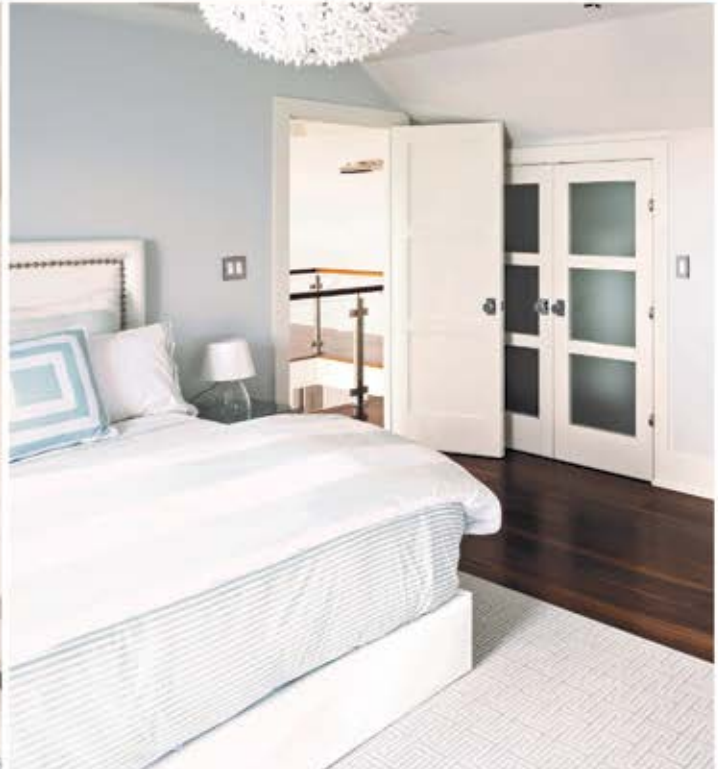
L-R Paul Harris and HBRA of CT CEO Jim Perras

Glastonbury's luxury Addison Mill Loft Apartments sold for \$11.45 million

The 55-unit, converted former wool-underwear mill property at 64 Addison Road drew a per-unit price of \$208,181, according to Shelton broker Northeast Private Client Group LLC.

Addison Mill LLC, which is controlled by Jay Rappaport and Dalzell Capital Partners LLC, was the seller and New York landlord Verco Properties, operating under VRV Corp., and MLV Legacy LLC were the buyers, according to the Glastonbury town clerk's office. Hartford area developer-landlord Martin Kenny built for \$12 million and opened Addison Mill in 2009. He sold the property in 2017 for \$11.75 million, town land records show.

(continued)



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Builder News

Greenwich Has Several New Luxury Apartment & Condo Developments Under Construction

Driven by demand from millennials and baby boomers who want to live close to major transportation nodes, restaurants and stores, a number of apartments and condominiums are going up across Greenwich.

“A lot of people say, ‘I don’t want the big house in the backcountry anymore, but I still want to stay in town,’” said Rich Granoff, founder and managing principal of Greenwich-based Granoff Architects, which designed three of the underway apartment and condominium projects.

In western Greenwich, three buildings in a former mill office complex are being converted to 67 apartments. The new units will overlook a waterfall and abut several restaurants, a spa, a salon and a yoga studio.

About 2 miles east, 12 condominiums are going up next to Town Hall on the site of a former apartment complex. Construction at *The Modern on Field Point* started late last year and is set to finish next summer. Condos at the Modern will sell for between the “high \$2 millions and mid-\$3 millions,” according to Granoff.

Granoff Architects also designed the neighboring nine-unit condo complex, Beacon Hill II, which opened last year on Sound View Drive.

Another 5 miles east, at 143 Sound Beach Ave., yards from Binney Park and the Old Greenwich Metro North train station, 34 apartments will replace an office building. Construction of the *Station House* property is scheduled to start in the spring.

Among other new multi-family developments, William Raveis Real Estate’s Greenwich office is marketing *Bruce Park Greens*, a four-unit town house development on the eastern edge of the downtown, at 257 Bruce Park Ave. Those homes are listed for sale at \$1.595 - \$1.965 million.

“There is strong demand for apartment, condo and town home-style living — at all price points and across all demographics,” said Stacey Loh, executive vice president of the Greenwich Association of Realtors. “The more housing options available in Greenwich, the more opportunity there is to retain residents throughout all life stages.”

Factoring in the new developments, Greenwich’s population is still growing slowly. Between 2010 and 2018, it increased 2.5 percent, to nearly 63,000 people, according to U.S. Census Bureau data.

In the same period, Stamford’s population increased 6 percent, to about 130,000. During the past decade, Stam-

ford has built thousands of apartments throughout its downtown, South End and other neighborhoods.

However, in Greenwich — one of the country’s wealthiest towns — demand persists for more economically priced homes. Last year, nearly 7 percent of the town’s residents were living in poverty, according to Census data.

There are about 1,200 “affordable” apartments throughout the town, according to recent counts — well below the state’s benchmark of towns allocating at least 10 percent of their housing inventories for below-market-rate dwellings. The new rental projects will add only a few affordable units.

All of The Mill apartments will be leased at market rates, while Station House will have four affordable-designated apartments. *Station House*’s original plan would have included 18 below-market-rate units. However, There’s push-back on some of these projects.”

Regulations passed in recent years have further tightened the parameters. In 2017, the Planning and Zoning Commission approved changes that prohibited additional multi-family housing in a number of residential neighborhoods. The change affects parts of Byram, Pemberwick, Glenville, central Greenwich and Cos Cob.

(continued)



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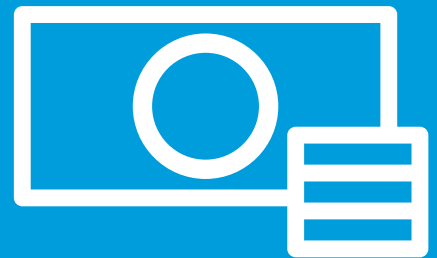
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Builder News

Cities Start to Question an American Ideal: A House with a Yard on Every Lot

Townhomes, duplexes and apartments are effectively banned in many neighborhoods. Now some communities regret it.

Single-family zoning is practically gospel in America, embraced by homeowners and local governments to protect neighborhoods of tidy houses from denser development nearby.

But a number of officials across the country are starting to make seemingly heretical moves. The Oregon legislature this month will consider a law that would end zoning exclusively for single-family homes in most of the state. California lawmakers have drafted a bill that would effectively do the same. In December, the Minneapolis City Council voted to end single-family zoning citywide. The Democratic presidential candidates Elizabeth Warren, Cory Booker and Julián Castro have taken up the cause, too.

A reckoning with single-family zoning is necessary, they say, amid mounting crises over housing affordability, racial inequality and climate change. But take these laws away, many homeowners fear, and their property values and quality of life will suffer. The changes, opponents in Minneapolis have warned, amount to nothing less than an effort to “bulldoze” their neighborhoods.

Today the effect of single-family zoning is far-reaching: It is illegal on 75 percent of the residential land in many American cities to build anything other than a detached single-family home.

That figure is even higher in many suburbs and newer Sun Belt cities, according to an analysis The Upshot conducted with UrbanFootprint, software that maps and measures the impact of development and policy change on cities.

FHA Announces New Condo Approval Rule

The Federal Housing Administration (FHA) published a final regulation that establishes a new condominium approval process.

The new rule reinstates FHA’s ability to insure a limited number of units in projects that have not received FHA approval and will also extend the recertification requirement for approved condominium projects from two to three years.

However, in a provision strongly opposed by NAHB, FHA will no longer approve projects that are proposed or under construction. The rule will allow for project phasing, but each phase would have to be complete before approval.

The rule, which will become effective Oct. 15, 2019, will give the agency flexibility to adjust its criteria as market conditions change by setting ranges for the maximum and minimum thresholds for owner-occupancy, FHA insurance concentration and commercial space. The ranges give FHA the ability to increase or decrease these thresholds, based on a set of triggers, without providing the opportunity for public comment.

Most burdensome regulations come from local governments says FHA Director

Calabria calls on cities to deregulate to spur more home building

There are many factors leading to the slowing pace of home building, namely labor shortages and the rising cost of supplies, but there’s another factor that’s long been cited by homebuilders as one of the biggest standing in the way of more building: local regulations and the costs associated with them.

And now, homebuilders have a substantial new ally in their fight against local regulations, as Federal Housing Finance Agency Director Mark Calabria said that municipalities need to begin cutting regulations in order to generate more home building.

“We have seen the power of de-regulation at the national level the past two years in everything from energy to health care to infrastructure,” Calabria said. “Now, we need to apply those lessons to the homebuilding industry in localities across the country.”

For many families, homeownership is the cornerstone of building wealth and pursuing the American Dream,” he continued. “I believe homeownership is one of the fundamental planks of a free society.” But as Calabria noted, there are not enough homes being built to keep up with demand and need. According to Calabria, the average house in the U.S. is 35 years old, which is the highest that has been in nearly 100 years.

(continued)

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Builder News

Most burdensome regulations come from local governments says FHA Director

(continued)

And as the NAHB has previously stated, governmental regulations account for approximately 25% of the final price of a new single-family home.

“One of the biggest factors driving prices up and dragging supply down is the accumulation of burdensome government mandates and fees, zoning and land-use restrictions, environmental regulations, building codes, and permitting requirements,” Calabria said.

“This is a problem that homebuilders deal with every single day. And NAHB has studied it extensively over the years,” Calabria continued. “In fact, they estimate that the many layers of government red tape account for nearly a quarter of the price of a new single-family home and nearly one-third of the development and building costs of new multi-family properties.”

According to Calabria, in many cases, “steep regulatory costs” are actually preventing the construction of new housing in many cities.

And those are just the homes that actually get built. In many cases, steep regulatory costs prevent the construction of new housing in the first place.

Home Builders Perspective on Housing Affordability

With housing affordability becoming a growing challenge – some would call it a crisis – in many parts of the nation, a recent survey of home builders indicates that labor, along with materials and regulations, are key factors driving up costs.

These and other insights are discussed in *A Home Builder Perspective on Housing Affordability and Construction Innovation*, a new paper co-authored by former CEO of NAHB and NAHB V.P. of Research, Gopal Ahluwalia.

Builders noted that while regulatory requirements are driving up housing costs, it is difficult to fight those requirements. Respondents identified the permitting/development approval process and zoning as the two most significant regulatory challenges. These barriers have been discussed for years, but the survey results and the growing affordability problems suggest the time has come for federal, state, and local governments to work with the private sector to address these issues to make housing more affordable.

4 Mind-blowing Facts about the Millennial Housing Market

For millennials, the housing market looks a lot different than it did for their parents and grandparents. Rising housing costs and mounting student debt have led millennials to buy different types of homes in different types of locations than their parents did.

1 - Millennials face house prices 39% higher than their parents did in the 1980s

Housing prices have soared by nearly 40% in the past three-plus decades, far outpacing wage increases and making homeownership much more of a challenge for today's buyers. The increase is even more dramatic the further back you look: Today's average home price is more than 70% higher than what a buyer faced in the 1960s.

2 - In some markets, homes built before 2012 are selling at close to 50% discounts because they're too big and spacious for millennials

Most millennial homebuyers are looking for smaller, more manageable properties than the mini mansions so popular a generation before. And they like sleek, simple interiors. The result is a steep drop in the value of many of the homes baby boomers are now hoping to sell as they downsize after emptying the nest or retiring.

3 - A quarter of home-buying millennials are buying homes before getting married

The traditional approach to life put marriage ahead of buying a home with a partner, but millennials aren't overly concerned with tradition. As many as a quarter of all millennials who buy a house with a partner do so before marriage.

4 - Nearly two thirds of millennial homeowners have regrets about their purchase

According to CNBC, 63% of millennial homeowners report some degree of buyer's remorse. Their most common complaints are miscalculating the hidden costs of the purchase and the ongoing expenses the home demands. □

Lumber Market Update

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



Since my last update 4 months ago, lumber and panel prices have continued to trade in an unusually tight range. Lumber has trended up, while panels have trended down. The net cost of a house lot of lumber is likely very close to unchanged, perhaps up a bit if you use Doug Fir.

What has happened?

Since May, Douglas Fir is up 9.4% after some decreases from May to June, it has traded in a 65 dollar range. KDSPF is up 5.8%, while trading in a 47 dollar range with a bit less volatility. Douglas Fir plywood is down 5.3%, bringing its loss for the year to 9.3%, while trading in a 43 dollar range and OSB is down 4.6%, bringing its loss for the year to 11.6% while trading in tight 24 dollar range. Lows for lumber and OSB occurred in early June, While plywood hit its low in mid May KDSPF continues to be at a larger than normal discount of 20% to Douglas Fir. This discount has grown from 15% in January.

Why has this happened?

Unlike the past two years there is greater supply than demand this year. Falling housing starts have reduced demand and recent mill construction has increased supply just enough to tip the balance. New mills in the south continue to come on line and increase production of Southern Yellow Pine. We seldom use SYP here in Connecticut except as treated lumber, but it is commonly used for framing in many other parts of our country.

British Columbia

The annual allowable cut and hence production is still dropping in B.C. This is an ongoing situation and will continue for years. Several permanent mill closures have been announced in the last few months.

Forest Fires

This year's forest fire season has been mild in the U.S. and moderate in B.C. There have been a few short term mill closures in B.C. due to forest fires

Imports

Lumber imports continued to increase, primarily in European Spruce species. While these are generally very nice in appearance, strength varies significantly from species to species and all are weaker than domestic and Canadian KDSPF. Be sure to refer to the appropriate span tables if you use these. Imports of framing lumber are still insignificant compared to the volumes from Canada, however the volumes from Canada are dropping

Exports

Exports from the U.S. are dropping, especially to China. The current trade war with China makes exports very difficult to predict.

Conclusion

Prices are still quite low compared to the last few years. The pendulum of supply and demand will eventually swing toward rising demand which will drive prices up. I don't see this happening in the near future. □

Business Product News

Interstate Lakeland Lumber Opens Westport Location



L-R: Outside sales rep Brian Kurtz, President and Owner Sheldon Kahan, and Marketing Director Ben Kahan of Interstate + Lakeland Lumber.

Interstate + Lakeland Lumber, the popular Greenwich-based pro dealer, who supplies so many HOBI Award winning builders, will open a new Westport location this fall.

On August 1st, the Interstate + Lakeland closed on the acquisition of the former Torno Lumber in Westport. The move gives Interstate + Lakeland two properties in Westport, including a former hardware store, which will be turned into the dealer's latest design center, and a new yard.

"We've been wanting to expand our brand and perhaps enter into another market for some time," said Sheldon Kahan, the owner and president of Interstate + Lakeland Lumber.

Located roughly 20 miles up the coast from Greenwich, Interstate + Lakeland had already been servicing the Westport community.

Last year, Interstate provided lumber, Maibec siding and Kolbe windows to Cole Harris Homes for two \$7 million spec homes on Brush Island in Darien, which won *Project of the Year*. Interstate also supplied Milton Development for their winning \$3 million spec home on Westport Avenue in Westport, and Hemingway Construction for their spectacular *Best Remodeled Bath* in Weston.

"Now we can service our builders, remodelers and their clients better, and introduce ourselves to brand new customers,"

– Sheldon Kahan

Along with its flagship yard and millwork design center in Greenwich, Interstate + Lakeland operates locations in Bethel, Newtown and Stamford, along with facilities in Shurb Oak and Port Chester, N.Y.

While Interstate + Lakeland has a strong presence in Connecticut, the dealer makes plenty of deliveries into neighboring Westchester County, N.Y. as well.

"We are going to take what we have done very successfully, and bring it to Westport," Kahan said. He expects the new design center to be up and ready by the third quarter of 2020.

Interstate + Lakeland Lumber was founded by the Kahan family in 1922, with four generations of the family running the business.

"This is a really great opportunity for the future of our company.

This lets the market know that we are going to continue to thrive and grow,"

– Sheldon Kahan

Doug DuPont Finalizes Sale/Transfer of CAFD Ownership to Andrea & Sisto Salzillo

On August 30, 2019, after 31 years in the business, and the past 22 years as owner of Connecticut Appliance & Fireplace Distributors (CAFD), Doug DuPont sold and the company to his daughter and son-in-law, Andrea & Sisto Salzillo.



For the last several years, Andrea has been General Manager and Sisto has been Operations Manager of CAFD, and Sisto has more than 20 years of experience in kitchen design and sales.

CAFD is the leading appliance and fireplace distributor for builders throughout Connecticut, and its 10,000 sf showroom in Southington is a resource to both trade and retail customers.

Congratulations Andrea & Sisto! Here's to continued growth and success in the coming years!

(continued)



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Business Product News

Gault Hosts Healthy Home Panel at their Westport Showroom



L-R Geoffrey Morris (TownVibe Media), Elizabeth DiSalvo (Trillium Architects), Mike Trolle (BPC Green Builders), Nancy King (Seventy Acres Landscape Architecture and Design), Sam Gault (Gault Family Companies)

Gault Family Companies in partnership with TownVibe Media hosted a lively panel discussion on June 26th in the newly renovated Gault Stone & Landscape Supplies showroom. Attendees learned about green and sustainable solutions to achieve a healthy home from three experts in the home design field. Moderated by TownVibe Editor-in-Chief & Publisher, Geoffrey Morris, the panel included Mike Trolle of BPC Builders, Elizabeth DiSalvo of Trillium Architects and Nancy King of Seventy Acres Landscape Architecture and Design.

Liberty Bank Acquires Simsbury Bank & Trust Company

On October 11, 2019 Liberty Bank, completed the acquisition of SBT Bancorp, Inc. (“SBT”), headquartered in Simsbury, and its subsidiary, The Simsbury Bank & Trust Company, Inc. (“Simsbury Bank”).



Simsbury Bank’s five (5) branch offices will operate as Liberty Bank offices, and the merger with SBT will expand Liberty Bank’s footprint into new communities in Hartford County, including

Avon, Bloomfield, Granby, and Simsbury, as well as a second branch office for Liberty Bank in West Hartford.

Liberty Bank President and CEO David W. Glidden said: “Customers will benefit from the convenience of Liberty Bank’s network of 60 branches, which extends throughout central Connecticut to the Connecticut shoreline.”

Winner of the HOBI Award Best Construction Permanent Custom Home Loan each year since 1996, Liberty Bank is Connecticut’s oldest bank with over \$5.8 billion in assets.

People’s United Bank to buy United Bank

People's United Bank is acquiring Hartford’s United Financial Bancorp Inc. for \$759 million. People's United Bank, a subsidiary of People's United Financial Inc., has been steadily buying banks in the Northeast in recent years. Its most recent deal in Connecticut was the \$544 million acquisition last year of Farmington Bank, which led to local layoffs and branch closures. United Financial Bancorp, with \$7.3 billion in assets is the parent of United Bank, formerly Rockville Bank, which has also grown in recent years from a largely community lender to more of a regional player with 60 branches in central Connecticut and western Massachusetts.

People’s United has more than \$48 billion in assets and 400 retail locations in Connecticut, New York, Massachusetts, Vermont, New Hampshire and Maine, as well as wealth management and insurance divisions.

The deal, which still requires regulatory approvals, is the latest in a string of Connecticut bank mergers in recent years.

(continued)



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Business Product News

PBS Architects Has a Change of Name and Location

According to architect, Chris Pagliaro, Nick Sajda is no longer with the firm. Otherwise, it's the same team, including Chris, Roger Bartels, Ryan Ralston and Chris Harrigan.

The firm's new name is Christopher Pagliaro Architects, and they just relocated to Ryan Fletcher's new office park at 320 Post Road in Darien.

Birgit Anich Wins Big! Real Estate Staging Association (RESA) Triple Awards Winner



At the Real Estate Staging Association (RESA) Convention in Las Vegas, Birgit Anich was awarded two national awards and a North American award, and she was also named as Top 75 Most Influential People in the Staging Industry.

The Real Estate Staging Association (RESA) is the trade organization for the Real Estate Staging and Redesign Industry. There are over 420 home stagers from all over North America, Europe and Japan who gathered to further their knowledge about the home staging industry and running a successful staging business.

It takes a lot of passion, dedication, hard work, team work, innovation and leadership in the industry to be awarded these most prestigious awards in the staging industry.

Birgit won Luxury Vacant Stager of the Year in the US, Vacant Stager of the Year in the US and Professional Stager of the Year in North America.

"I am so happy and honored to have won these three prestigious 2019 RESA Awards!

A big thank you to my wonderful team and clients.

Without you this would not have been possible.

-Birgit Anich

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Moen™ Flo Monitors Water Usage from Your Smartphone

T&M Homes is showcasing Moen™ Flo in their new Glastonbury Glen model home

At IBS last January, Joe Duva of T&M Homes visited the Moen booth to learn about Moen's latest innovation, the Flo. Winner of Popular Science Best of What's New in 2018



Flo by Moen™ is a comprehensive water monitoring and shut-off system with leak detection, and proactive leak prevention technologies. Using a simple smartphone app, Flo by Moen™ provides the ability to monitor and control your water remotely.

Steve Temkin sees a real advantage to using the Moen™ Flo in the Senator Grand Plus model at Glastonbury Glen, T&M's new community of 18 single family homes on a 15.5 acre site in Glastonbury.

"Moen™ Flo will allow our homebuyers to detect water leaks, even when they are not home. It's a huge peace of mind thing"

– Steve Temkin



Steve gave these reasons for using the product.

"The Flo is practical and easy to use. It detects irregular usage, like a leaky toilet, and sends a text to your phone to alert you," he explained.

"I love these hi-tech features like the Flo!"

The latest technology is a reason to BUY NEW! The Moen™ Flo is not something a potential homebuyer is going to see in an existing home, so it makes our house a memory point."

Affordability is always on Steve Temkin's mind, and he went on to point out that the Moen™ Flo's monthly cost on a homebuyer's mortgage is minimal.



"Also, a lot of town sewer bills are based on water usage," Steve added, "so there's another saving."

T&M installed the Moen™ Flo right next to the water heater in the basement of their Glastonbury Glen model home, and Steve likes the fact that his plumbing supplier, Bender, carries it.



Developer, Peter Richards, is another advocate of the Moen™ Flo. The Hammocks is a community of 53 single family homes he is building on 42 acres, overlooking Clinton Harbor, the Hammock River & a salt marsh.

According to Richards, "Moen™ Flo is a really interesting product. I like the fact that it conserves water by monitoring its usage."

Richards says that Moen rep, Mike D'Aquila, has been very accommodating in demonstrating Moen™ Flo to Hammocks custom homebuyers.



One couple, who recently purchased at The Hammocks, also has the Moen™ Flo in their home in Atlanta, Georgia, where they spend 4-5 months each year.

"Monitoring our home remotely is a huge plus for us," they explained. "The Flo gives us real peace of mind while we are away from either our Georgia or Connecticut homes." 📱

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Windows and doors by Marvin is the brand of choice for 2019 HOBI Award winning builders

This year, as in years past, more HOBI builders chose windows and doors by Marvin for their winning custom and spec homes than any other brand.

During our HOBI Awards judging tour, I spoke with very successful builder Ryan Fletcher about why he uses Marvin windows.

"The joints are tighter, they install easier, and the hardware is better. It's the best window for the buck."

– Ryan Fletcher

Ryan won 2019 HOBI Awards for Best Custom Home 8,000-10,000 SF and Best Custom Home 5,000-6,000 SF.

This year, John Koushouris won Best Residential Remodel \$100,000-250,000 for a home in New Canaan. This is what John had to say about Marvin:

"With few exceptions, I use Marvin. They're excellent windows and doors, and recognized as the standard. Marvin is responsive, provides shop drawings in 2-3 days and their timelines are reliable, so I can frame and enclose knowing that the windows will be on site when I need them. Service issues are rare. If they do come up, they're dealt with quickly. I've bought all my Marvin windows and doors from Vinny Pallisco at Interstate. He is a real asset."

– John Koushouris, Koushouris Construction

The annual BUILDER Brand Use Study gauges the attitudes of U.S. builders, developers, and contractors toward the products they recognize, use, and trust, as well as their overall willingness to try new products.

The survey found that product performance and desirable features are top priorities in product selection decisions, followed closely by warranty, availability, price, and ease of installation. Marvin has remained the top choice over the past three years,

Marvin Introduces New Name, Logo and Product Collections

The Marvin brand now represents all fenestration products previously known as Marvin Windows and Doors and Integrity Windows and Doors, with both of those brand logos now retired.

The new single, refreshed Marvin brand logo includes a bold font and an updated yellow rose that is modern yet still recognizable. It reflects Marvin's progressive, design-forward future and the company's heritage of optimism and hospitality.

"The average person spends 90 percent of their time indoors, making it more important than ever to consider the role windows and doors play in people's lives, their connection to the outdoors and their well-being,"

– Paul Marvin

Refreshed product collections

Three product collections now organize Marvin's window and door products to help customers find the right solutions for their projects, making it easy to create beautiful homes that deliver on every customer's unique needs.


Signature Collection: Design and category-leading innovation

As Marvin's most aspirational product line, the Signature Collection features the broadest range of product types, styles, configurations and design options. Ideal for creating exceptional spaces in which every detail is thoughtfully considered, the collection includes the products previously known as Marvin Contemporary Studio and also includes what will continue to be known as the Marvin Ultimate and Marvin Modern lines.

Elevate Collection: Beautiful design, superior strength

A resourceful option, the Elevate Collection offers a balance of creativity, vision and reality, hitting a sweet spot between differentiated, highly valued features and price. The curated collection includes products previously known as Integrity Wood-Ultrex.

Essential Collection: Streamlined, versatile and maintenance-free

For those who wish to reduce complexity without sacrificing quality, the Essential Collection offers accessible design with a simplified approach. Featuring clean lines and simple profiles, the Essential Collection offers versatile style solutions with superior strength and durability. The collection includes products previously known as Integrity All-Ultrex. 



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KIM MARIE DIMATTEO, CIC, MWCA

SALES: The Power of Stickiness



Here's the ugly truth: RARELY do you land a sale on the first "touch". Sure it happens, but those are the exceptions not the norm. So, if you are new to the sales game and have had some early onset luck with the one touch close, don't get too cocky and confident, because I'm about to burst your bubble. The choice is yours: Be the hare and probably crash and burn before you hit the pot of gold, OR be the tortoise and learn how top earners set the stage for long term success by going the slow and steady route.

It's all about the power of stickiness.

The stickiness applies to both sides of the sales relationship. One, you want your message to resonate and "stick" with your prospect and/or client. Two, you want your clients to be "sticky", as it takes far more energy to get a new client than to keep your current ones happy.

Stickiness requires patience and a lot of it.

I often laugh when I interview a potential salesperson or run into a newly minted one, and they immediately hone in on the money. These are the folks who want to learn how to land a whale in the first 30-60 days, how to hit 6-figures in their first year, and my favorite, how to be Tim Ferris and enjoy a 4 Hour Work Week.

"Patience grasshopper – patience".

The money will come, but first we have to create a plan, identify who the heck you are targeting as a potential whale – and before that whale, you need to get some guppies in your damn fishbowl. That not only requires patience, but it requires a sticky sales strategy.

12 Month Sticky Sales Strategy for Sticky Clients

1. Know who you are and build out your personal brand. This is mission critical, because prospects who connect with you on an emotional level, and who need the services you provide, will not only be quicker closes, they will more often than not be sticky clients. Tell your story over and over again – make it stick in the minds of your target client.

2. Know thy Ideal Client. No one can sell to everyone – not even Jeff Bezos. The second mission critical part is understanding your ideal client. Your ideal STICKY client. Map out their demographic – in minute detail.

3. Follow the Magic Sales Rule of 3. Your ideal client must have the following three characteristics: you have to like them (and they you), you have to be able to deliver them value (solve their big problem), and they need to be able to afford your services (and be willing to pay you what you are worth). Not one or two – but all three must apply.

4. Make your Prospect List. Once you've completed 1-3, make your initial prospect list. I say initial, because this is a fluid document that will grow and change over time. Put your hottest prospects at the top. Review weekly – adjust as needed.

5. Create your Sticky Message. What is it that you bring to the table that your competitors do not – what will be your message to your potential clients? Why should they buy from you? Mission critical part 3. This goes back to your purpose and that emotional connection. This isn't

about spouting off all your offerings and products – not that they aren't important, but chances are you have a competitor that offers the same EXACT thing – dig deeper, the answer is there.

6. Create your Marketing Strategy. Yes, you need one and it goes hand in hand with your Sales Strategy/Plan. How will you get your message out and in front of your ideal prospect OVER and OVER again. Your message needs to be "sticky" in the mind of your prospect. Remember those Oscar Mayer Hot Dog jingles? Or maybe a song that gets stuck in your head and you mumble it all day long. That's the impact you want. Use various forms of media – email, press (articles like this), video, social media – whatever works for you and wherever your prospects "live" is where you need to be.

7. Network and then network some more. Nothing is stickier than your face, so physically showing up at in person networking events OR virtually to online ones is vital to your success. (Don't forget to have your headshot and story on your website too!) Your prospects NEED to get to KNOW you, then LIKE you before they will TRUST you enough to buy from you. If you want to be successful in sales, you need to be out there front and center. Over and Over and Over again.

8. Don't be a "salesperson". There I said it. No one that I have ever met likes to be sold to. 30 second commercials, dialing for dollars, and the now dreaded LinkedIn InMail pitch are not only annoying, they likely will not result in sticky clients. Again – not that they don't sometimes work, but in my experience, it just isn't the way to have success in the long term.

9. Build relationships. Get to know people and let them get to know you. Know this will take TIME. 3-5 years is the average time it takes to build up a base, get some good clients under your belt, and start making real money from sales. Years, not months or days – years.

10. Always be learning. Nothing screams success more than an avid learner. Put down the beach read and pick up a business book; join a network/mastermind group; take a class; go to a seminar/workshop; follow a blog; listen to a podcast or book on tape while in the car. Those who constantly enrich their mind and their soul will have long term success in business and in life. Try being a bit more like Bill Gates – as one of the world's wealthiest individuals, he's doing something right.

Set your expectations and get to work.

The secret to success isn't rocket science, and neither is the secret to a successful sales life. It comes down to being authentic, knowing your audience, having the patience to ride out the storms and be in it for the long haul, and know that you and your customers are in a constant sea of change, and you need to ride the waves one at a time.

Be sticky with your message and only work with clients who will be sticky – and I'm fairly confident we will see your name on a Top Sales roster over the next few years.

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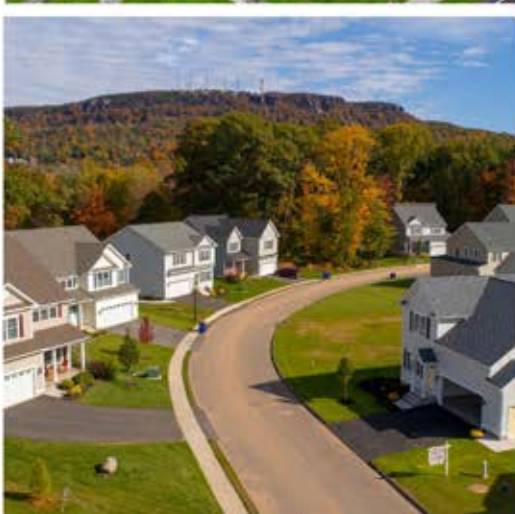
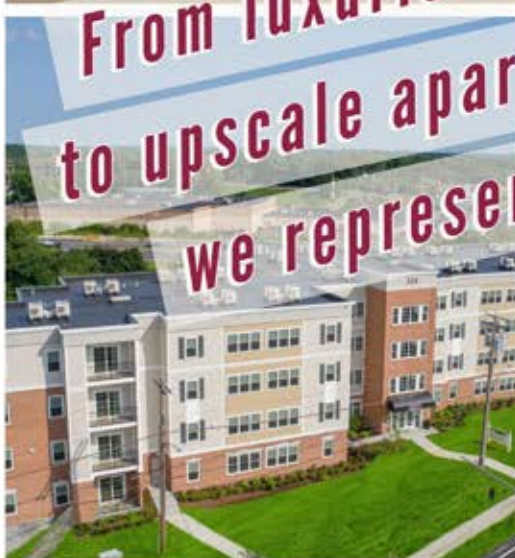
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EPA Repeals Obama Era WOTUS Rule

“NAHB commends the EPA and U.S. Army Corps of Engineers for repealing the 2015 WOTUS rule that vastly expanded federal overreach over water and land use by regulating man-made ditches and isolated ponds on private property,” said NAHB Chairman Greg Ugalde.

“By repealing the 2015 rule, the EPA and Corps have finally provided consistency among all 50 states, which will make the federal permitting process more predictable and affordable,” he added. “Now, the agencies need to finalize a new definition that restores common sense to the regulatory process by respecting states’ rights and balancing economic and environmental concerns.”

The Trump administration has proposed a new WOTUS rule that NAHB generally supports. The proposed rule would clarify the extent of federal oversight and correct the vast overreach of prior rules. Once finalized, builders and developers will be better able to determine for themselves whether they will need federal permits for construction activities.

And, because the proposed rule narrows the extent of federal jurisdiction by excluding isolated water bodies, “ephemeral” waters that only form in response to rain, and most ditches, builders should require fewer Clean Water Act permits for isolated or temporary wetlands or water bodies. For more information, contact Evan Branosky at 800-368-5242 x8662.

“For the first time, housing is a priority in Washington DC, and the top bipartisan topic nationally.”

- Greg Ugalde, NAHB Chairman

In July, NAHB Chairman, Greg Ugalde was in the Oval Office as President Trump signed an executive order to make housing affordable by eliminating unnecessary regulations and exclusionary zoning.



Greg emphasized the value NAHB lobbyists bring to the industry. “It’s what NAHB does to stop egregious laws from being passed that makes the difference.”

Housing Affordability a top priority - NAHB urges Congress and the Executive Branch to place the highest priority on the goals of the 1947 National Housing Act, which states “that the general welfare and security of the nation requires the realization as soon as feasible of the goal of a decent home and suitable living environment for every American family “

HBRA Meets with CT DOH Commissioner

In September, HBRA President Chris Nelson, NAHB Chair-



L-R HBRA of CT President Chris Nelson, Commissioner Seila Mosquera-Bruno, NAHB Chairman Greg Ugalde and HBRACT CEO Jim Perras

man Greg Ugalde and HBRA CEO Jim Perras met with newly appointed DOH Commissioner Seila Mosquera-Bruno. In the meeting they encouraged a DOH partnership with the private sector, namely HBRA builder/developer members, to provide more affordable housing alternatives. With that in mind, they presented the Commissioner with several creative initiatives to consider. See President’s Message on page 3.

The Department of Housing’s mission is to ensure everyone has access to quality housing opportunities and options throughout the State of Connecticut. Appointed by Governor Ned Lamont, Commissioner Seila Mosquera-Bruno brings a wealth of knowledge to the Department of Housing. Prior to her appointment, Seila was the President and Chief Executive Officer of the Mutual Housing Association of South Central Connecticut, Inc., dba NeighborWorks® New Horizons. In 2014 she was named one of the 50 most influential Latinos in Connecticut recognized by Latinos United for Professional Advancements (LUPA). In April 2015 she joined the Federal Home Loan Bank of Boston Advisory Council. Seila lives in Milford with her husband and young daughter.

NAHB Association

(continued)



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Management Conference

On July 23-26, the 2019 NAHB Association Management Conference was held in Baltimore Maryland. The Association Management Conference (AMC) is designed to deliver cutting-edge training in association management, membership, government affairs and leadership development. All content is intended to benefit the operations of attendees' affiliated HBAs as well as provide professional development for HBA staff.



L-R: HBRAC T Administrative & Events Director Joanne Hoerrner, HBRA Central CT V.P. Operations & Northwest HBA EO Sheila Leach, NAHB Chairman Greg Ugalde, HBRA Central CT EO Eric Person and HBRA Fairfield County EO Jackie Bertolone



HBRA spring legislative conference



SEPTEMBER 27, 2019

NAHB AREA 1 CAUCUS

The Area I Caucus is a time for NAHB members from throughout New England to come together to learn about the latest trends in the residential construction industry and share their successes and resources.

This year, the Area 1 Caucus was held at the Rhode Island Builders Association in East Providence. Experts spoke on topics including Recession Proofing Your Business, Marketing to Millennials and Smart Home Trends. NAHB Chairman Greg Ugalde and CEO Jerry Howard addressed the group.



L-R Central CT HBRA CEO Eric Person, HBRAC T CEO Jim Perras and Congressman Cicilline, and second from right, Area 1 Chair Ken Boynton



RI Lieutenant Governor Daniel McKee addressing attendees



Area I Group shot – those attending from CT include: Jim Perras, Pete Fusaro Johnny Carrier, Ken Boynton, Alan Hanbury, Eric Person and HBRAC T President Chris Nelson at far right.





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U.S. Supreme Court Reopens the Federal Courthouse Door to Property Owners' Takings Claims

Congratulations to Tim Hollister on this remarkable achievement



On June 21, 2019, land use attorney, Tim Hollister of Shipman & Goodwin, and NAHB won a long legal battle that culminated in a spectacular U.S. Supreme Court victory for property owners. As you'll read in Tim's summary below, his effort, and that of the NAHB, all began 20 years ago when HBRA member developer, Eric Santini Sr., decided to take a hard fought and principled stand against injustice.

The Knick decision effectively overturns the 34 year old Williamson County ruling that required property owners seeking to dispute an unjust taking, to exhaust state judicial remedies, prior to seeking relief from the federal courts.

The following is Tim Hollister's summary of this critical Supreme Court decision:



In their June 21st opinion, the U.S. Supreme Court finally reversed a 1985 ruling that has prevented property owners across the country from challenging land use regulations and permit conditions in federal court under federal constitutional standards.

In *Knick vs. Township of Scott*, the Court restored the right of property owners to bring claims that government has "taken" their property without paying "just compensation" directly in federal court. The new decision promises a substantial change in how and when property owners may challenge the impacts of land use regulation.

A Shift in Property Rights

The Takings Clause of the Fifth Amendment to the U.S. Constitution prohibits government from "taking" real property except for public use, and only if it pays "just compensation" – generally, the fair market value of the property, or property interest, that government appropriates to itself. When government uses

eminent domain to take private property for a public use – a public school or highway, for example – the issue is whether the government has fairly compensated the property owner for the land taken.

But sometimes the government does not take property for its own use; instead it issues regulations that substantially reduce the value of property (called a "regulatory taking"), or imposes on a development permit a condition that a property owner convey part of its land, or pay money, or both, to the government, out of proportion to the development's impact (called an "exaction"). In such cases, the property owner has a claim that government has violated its Fifth Amendment Takings Clause rights. A property owner's ability to avail itself of the full measure of the Takings Clause's protections rests on three pillars:

1. The first is that the federal Fifth Amendment, as part of the Bill of Rights, is the "floor" of protection – state laws can be more protective of property rights than federal law or regulation, but not less.
2. Second, generally speaking, the federal courts have been more protective of property rights – more willing to hold that a regulation or condition has gone too far – than the state courts.
3. Third, federal constitutional claims are generally brought under 42 U.S.C. § 1983, the principal federal statute used for federal civil rights claims, which allows a successful plaintiff to recover attorneys' fees.

Thus, a property owner's ability to gain the full protection of rights promised by the federal Takings Clause depends on being able to sue in federal court, having the court apply federal constitutional standards, and being able to seek attorneys' fees.

In its *Knick* opinion, the U.S. Supreme Court finally corrected a 1985 decision that has had the unintended consequence of preventing litigation of federal takings claims in federal court.

The Implications: The standards of the federal Constitution's Takings Clause, if more stringent than state law, are more likely to be applied. Property owners will bring more claims for takings, because it will be faster and less expensive to proceed directly in federal court. And the property owner will now have the ability to recover attorneys' fees if it prevails.

Questions or Information: For further information, please contact: Tim Hollister at (860) 251-5601 or thollister@goodwin.com. □



Congratulations

2019 HBRA Awards

Builder of the Year: Steve LoParco, LoParco Associates

Remodeler of the Year: Michael Wood, Wood Builders

Associate of the Year: Lisa Bancroft, Fairfield County Bank

Business of the Year: Will Contento, Huber Engineered Woods

Supplier of the Year: Alex Shook & Kerry Brunn, Pella Windows & Doors

Member of the Year: Rich Cunningham, Eds Garage Door

New Members of the Year: Kevin Polcer, Polcer Home Improvement & Candace Pereira, Ava Hunter, & Rina Dimarte, Chloe Winston Lighting Design

Volunteer of the Year: Suzanne Stillwell, Jade Marketing Solutions

Woman of the Year: Stephanie Rapp, Stephanie Rapp Interiors

John P. Rowins Meritorious Service Award: Kim DiMatteo, DiMatteo Insurance

President's Choice Award: Chris Steiner, Steiner, Inc.

HBRA Hall of Fame Inductee: Elio Vetrini, County TV & Appliance



PWBC at Fairfield Beach



L-R HBRA Fairfield County EO Jackie Bertolone, Lisa Bancroft, John Hertz & Scott Bancroft



L-R Jerry Effren, Rob Michaud



L-R Pete Fusaro with Tom, Christi & Jeff, A.W. Hastings & 2nd from right, Brian Kurtz Interstate Lakeland Lumber.



Joanne Carroll speaking about the HOBI Awards



Teeing off!



Golfers participated from all over CT including L-R HBRACT President Chris Nelson (Hartford County), Nort Wheeler (New London County), Bob Wiedenmann (New Haven County) & HBRACT CEO Jim Perras



Fairfield County HBRA EO, Jackie Bertolone reports that they held a very successful 2019 HBRA Golf Classic and thankfully this year the weather cooperated. Golfers completed the 18 hole tournament just before the flash flooding and lightning began. The 18 hole tournament was sold out with a waiting list, and there were a record number of players on their 9 hole this year!

Congratulations to the 1st place winners on the 18 hole: Read Smith, Jay Salley, Austin Smith, and Matt Sarosky and on the 9 hole tournament: Dr. Bartoli of JM Wright Technical High School with her colleagues.

Some raffle highlights included Jeff Bickel, the winner of the 50/50 raffle, walking home with over \$800 dollars; DeRosa Builders, who won the CTC&G Full Page Ad; Lee Pereira who won the 55' LG Smart TV; and Brad Lupinacci who won the Beats Solo Wireless Headphones, among many others. Congratulations to all winners!



Fairfield County HBRA members L-R Mike Wood, Chris Steiner, Rob Michaud & Rob Wood



L-R Michael & Tony DeRosa, Len Volpe & Fairfield County HBRA President Anthony DeRosa

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Congratulations to Nick Uccello, 2019 BUILDER OF THE YEAR!

*Nick's innovative thinking and use of high quality products
like Andersen® windows are why he was recognized with this prestigious
2019 Builder of the Year award from the Central CT HBRA.
Country Lumber is proud to be Nick Uccello's materials supplier!*



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On the weekend of October 19-20, hundreds of singles, couples and families, millennials to retirees, toured 25 homes throughout Hartford, Middlesex, New London and New Haven counties by eighteen different builders. Parade of Homes Chairman, Nick Uccello, featured his model home at Fox Hopyard in East Haddam.

The Parade of Homes showcases HBRA of Central CT builder & remodeler member projects, as well as highlighting the latest in new home design, materials and trends. The event is a self-guided tour featuring both new home construction and remodeled homes. All styles and price points were on display, including active adult, townhomes, neighborhood developments and updated historic homes. Prices ranged from the high \$200,000's to \$1+ million. More Parade of Homes coverage will appear in the spring issue of Connecticut Builder.

Past Presidents Night

On May 30th the HBRA of Central Connecticut honored their Past President's for their years of service and dedication to the HBRA of Central Connecticut.



L-R Eric Santini, Johnny Carrier, Eric Santini Sr., Liz Verna, Bob Fusari, Lou Tagliatela, Tony Denorfria, Ken Boynton & Larry Fiano



At the meeting, we also presented ten scholarships to students of HBRA members, employees and family who are pursuing further education. The meeting also featured a Connecticut economic update and outlook from Dr. John Glascock, UConn Professor and Director of the Center for Real Estate Studies at the University of Connecticut (seen in the picture with the students)

HBRA Central CT Annual Golf Tournament

On June 17th, the HBRA held our annual golf tournament at Wethersfield Country Club. There were more than 210 golfers in both the morning and afternoon flights. This year we introduced the air cannon to the tournament. Players could shoot their ball with the cannon – most made the par four green!



L-R Eric Santini, Eric Santini Sr., Marion Czaplicki, Mark Stidsen and Allan & Liz Koiva



Pete Battaglio at sponsor Hocon gas booth



Debra Wolfenson at sponsor Superior Hearth & Spa booth



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Rhode Island Builders Association Clam Bake

On Friday, August 9, a group HBRA Central Connecticut members went to the Rhode Island Builders Association's annual clam bake.



L-R Eric Person, NAHB Chairman Greg Ugalde, John Marcantonio, Executive Officer of Rhode Island, George LaCava & RI State Rep. Bob Baldwin.



NAHB PWB Chair Judy Dinelle from North Carolina and her mother and George LaCava, Sheila Leach, Eric Person & NAHB Chairman, Greg Ugalde.

Ax Throwing at Pine & Iron

At the August 29th general membership meeting, we had an Ax Throwing event at Pine & Iron in Hartford. Then, everyone enjoyed the Hog River Brewing Company in the same building with food trucks and live music.



Rebecca St. Germain



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The 17th Annual Larry Fiano Family Golf Classic Raises \$60,000 for BUILD PAC



The 17th Annual Fiano Family Golf Classic was held on a sunny Monday July 8th, and ninety golfers enjoyed playing the spectacular TPC River Highlands PGA Tour championship course in Cromwell. A reception and dinner in the spectacular new clubhouse followed, and according to BUILD PAC Trustee, George LaCava, a record \$60,000 was raised for BUILD PAC.

For 17 years, Connecticut has been NAHB's #1 BUILD PAC fund raising event!

Founded by Larry Fiano in 2002, this nationally recognized BUILD PAC event was renamed the Fiano Family Golf Classic upon Larry's retirement as its chairman in 2014. However, each year, Larry, his wife Babe, and their family continue to attend and support it.



Larry & Babe Fiano



Larry Fiano family

To kick off the event, a Leadership Breakfast is held at T.P.C. River Highlands, and in attendance this year were NAHB Chairman, Greg Ugalde, (the first builder from Connecticut and New England to lead NAHB), as well as 1st Vice-Chairman, Dean Mon of Ohio. Also attending were CT Build PAC Golf Tournament founder and 43 year Gold Key contributor, Larry Fiano, as well as NAHB BuildPac Trustee and Golf event host, George La

Cava, Golf Chairman, Bill Ferrigno, NAHB Area I Chairman, Ken Boynton, NAHB Lobbyist, Jim Tobin, BUILD-PAC Assistant V.P. Meghan Everngam and HBRACE CEO Jim Perras, along with leading Connecticut builders and associates throughout the state. Build Pac Golf event organizer, Sheila Leach, put together a rotating slide show retrospective, which attendees could view on wall mounted screens during the breakfast.



Leadership Breakfast

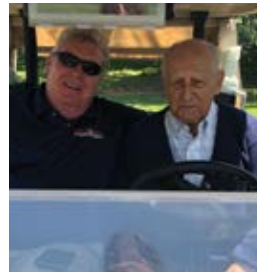


Seated L-R: Steve, Gayle & Alyssa Temkin & Tim Bobrowske. Standing: Chris & Mary Ellen Nelson

The HBA Northwest Connecticut is the #1 local in the country in Build Pac contributions per member



L-R BUILD PAC Trustee & Tournament co-chairman George LaCava, NAHB 1st V.P. Dean Mon, Build Pac Trustee & Fiano Family Classic founder Larry Fiano, NAHB Chairman Greg Ugalde, NAHB Build Pac Chairman Carl Harris, NAHB Area 1 Chairman Ken Boynton & NAHB Chief Lobbyist Jim Tobin.



Carl Harris & Larry Fiano



L-R Steve Temkin, Brenda Davis (19 years with T & M), Doreen Maher (38 years), Anna Amoroso (30 years), Andrew Ugalde, Greg Ugalde & Mary Anne Sok (25 years).



L-R Chet Zocco, Megan Everngam, Sheila Leach & George LaCava

L-R NAHB Area 1 Chairman Ken Boynton, Tournament co-chair & NAHB BUILD PAC Trustee George LaCava & NAHB Chairman Greg Ugalde



T & M employees decided to make personal contributions to Build Pac, which were presented to Larry Fiano by Steve Temkin at the Build Pac dinner. Individual contributors to the 2019 Build Pac fundraiser included: Anna Amoroso, Brenda Davis, Joe Duva, Janice Grivois, Doreen Maher, Bill Prokop, Mary Anne Sok, Bob Stanhope and Andrew Ugalde. (See photo above right)

These monies were in addition to Capitol Club contributions of \$5,000 each by Greg Ugalde, Steve Temkin and Northwest HBA local president, Tim Bobrowske, who is a new Capitol Club contributor.

The only other Connecticut Capitol Club members are Larry Fiano and Chris Nelson. Pictured, top right col. are Steve Temkin, Tim Bobrowske and Chris Nelson at the NAHB Build Pac Capitol Club reception at IBS in January.



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Monday July 8, 2019

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17th Annual Fiano Family Golf Classic Another Great Success for BUILD PAC

(continued)

After a spectacular day of golf, BUILD PAC sponsors were recognized at a dinner reception in the new TPC River Highlands Clubhouse.



Diamond Sponsor Boral Building Products
- Phil Cameron with George LaCava



Platinum Sponsor Moen - Mike D'Aquila
with George LaCava



Platinum Sponsor Cyclone - owner Garrett Cook
with George LaCava



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17th Annual Fiano Family Golf Classic Another Great Success for BUILD PAC

(continued)

Gold Sponsors Parksit, Bender and Dalene Flooring are recognized.



Gold Sponsor Parksit - Market Development Manager, Justin Farnsworth & George LaCava



Gold Sponsor BENDER - Nina Bender, six months pregnant with her second child, speaks about Bender's new custom service innovations.



Gold Sponsor Dalene Flooring - owner Steve Dalene with Sheila Leach

Fiano Family Classic Tournament Prize Winners

Hole in One – Mark Fiano

Closest to the Pin – Tim Hanbury & Gerry Fiano

Ladies Longest Drive – Sheila Leach

Ladies Closest to the Pin – Meghan Everngam

2nd Gross Winners

Chet Zocco, George LaCava, Sheila Leach & Meghan Everngam



The team of Tony Denorfria & Mark Lovley won Best Gross at 9 under par.

L-R Wesley Stout, Michael Benjamin & Chuck Willette of Brooks & Falotico Architects & Michael DeRosa, DeRosa Builders were in a 3 way tie for Best Net Score.



HBA NORTHEAST NEWS

Local Leadership Breakfast



L-R Tim Bobroske, President of the HBA of Northwest CT, Leo Paul, First Selectman of Litchfield, Greg Ugalde Chairman of National Association of Home Builders, Sheila Leach CEO of HBA Of Northwest CT & VP of HBRA Of Central CT, Thomas Carey of Thomas Custom Builders, Steve Temkin, Chairman of HBA of Northwest Ct



L-R: Greg Ugalde, Chairman of NAHB, & Daniel Jerram, First Selectman of New Hartford



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*Photo shows SubZero Wolf Cove Appliances

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