

CONNECTICUT BUILDER



The Magazine of the Home Builders & Remodelers Association of Connecticut

Fall 2021

Interactive Digital Edition



HOBİ TRENDS 2021

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Best Custom Home 4,000-5,000 sf
Hemingway Construction

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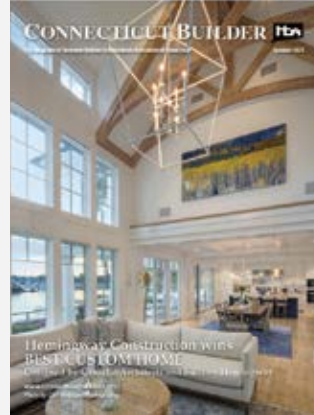
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On the cover – Hemingway Construction won BEST CUSTOM HOME 4,000-5,000 SF for this stunning Shippan Point home, designed by Cardello Architects and skillfully built by Hemingway for a prominent Stamford family. The open two story family room features massive curved ceiling trusses and stacked Marvin windows and doors, with full length deck, a private beach and Stamford Bay beyond.

Photo courtesy of Carl Vernlund Photography.

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A message from the chairman



Many of you are hopefully leafing through this fall issue of Connecticut Builder while enjoying our Annual HOBİ Awards Dinner at your table with friends and co-workers.

The HOBİs represent a celebration of the very best of our industry in Connecticut. I had the privilege of serving as a HOBİ judge this year for the first time and walked away from the experience inspired by the exceptional homes that our industry consistently delivers. It takes a large and dedicated team to imagine, design and build these ambitious projects and it is my hope that these teams all get to share in the celebration of winning these prestigious awards. Congratulations to all our 2021 HOBİ Award winners!

This past August, our Association unfortunately lost a dear friend and valued member of our team. For the last 14 years, Joanne Hoerrner worked tirelessly behind the scenes to ensure that we were producing a HOBİ Awards dinner that was befitting of such a high caliber event. She took a tremendous amount of pride in her work and continued to take on additional challenges for the Association throughout her years of service. Her positivity, kindness, sense of humor and perseverance will be sorely missed by our members, Association leadership and staff. While this year's HOBİs will not be the same without her, I know that her spirit will be present.

Producing the HOBİ Awards takes an enormous amount of planning and coordination. I would like to thank Joanne Carroll for her continued work through the years organizing the applicants, keeping the judges focused (not an easy task!) and of course doing such a great job of presenting the winners. Joanne's passion for the annual awards is infectious to everyone around her. I would also like to thank the staffs of our local HBRA's including Fairfield and Central for their help before and during the event, as well as our many volunteers from across the state, including the members of our dedicated HOBİ planning committee. A special thanks to our EO Jim Perras for his leadership

while taking on additional HOBİ duties after the untimely passing of Joanne Hoerrner. Lastly, the success of these Awards for our Association is impossible without the support of our loyal sponsors.

The real estate market continues to shine in our state. According to a recent Connecticut real estate market report by Berkshire Hathaway, the total number of single-family homes sold in the 2nd quarter of 2021 increased by approximately 20% from the previous year. Fairfield County experienced a whopping 60% increase in sales from the 2nd quarter of 2020 while Litchfield County saw a year-to-date increase of 32%. Average home sales in the 2nd quarter stood at \$513,113 compared to \$394,962 in 2020 and \$359,631 in 2019. While there has been evidence of a slight cool down in recent month, the overall real estate market remains strong.

While these market numbers are undoubtedly encouraging, especially after many years of malaise in our local real estate market, builders and remodelers in our industry continue to struggle maintaining profit margins. While lumber has managed decline from all-time highs in the earlier part of the year, the lack of availability and volatile pricing of building products like asphalt shingles, vinyl siding, composite decking and windows continue to delay jobs and eat into margins. Across the board labor shortages also continue to negatively affect profitability and production. Year to date, despite the strong demand for real estate, our state permit numbers remain flat in comparison with previous years. In addition to the supply chain and labor issues, local zoning restrictions and lack of available land persistently suppress our production. Our overall housing starts are a long way from the nearly 12,000 starts that we had over 15 years ago. It will be interesting to see how the work-related home and office time split affects our industry in the future.

While many of our supply chain issues are global issues that remain outside of the purview of our State Association, we must continue to advocate at our State Capitol for

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(continued)

much needed zoning reform, while fighting damaging proposals like stretch code zoning and limiting the expansion of gas mains to new residential developments. We must remember that we are our only advocates at the Capitol. We welcome all members who want to get involved in our Government Affairs committee that will be developing our legislative agenda and strategy this fall prior to the start of the 2022 Connecticut legislative session.

Addressing our long-term labor shortage issues continues to be a top priority for our Association. We continue to research success stories around the country of State and local HBRA's that have created and developed their own training programs, while providing much-needed talent to their respective workforces. One of the most successful workforce development programs resides in the neighboring state of Rhode Island. Their HBRA staff has offered to help us navigate our way towards creating our own workforce development program. As we continue along this path, we will update our membership on our progress.

Our Association is dedicated to serving its members. If there is a way that we can help your business, please feel free to let us know. In turn, we are only as strong as our membership. The challenges that our industry faces are real and persistent. Volunteering for the good of your industry is an investment, not a burden. Whether you are a builder, remodeler or associate, there is a place for you on any of our committees. We need your talents to make this the best Association that it can be for our members! Stay safe and enjoy the HOBI Awards!

Sincerely,

Eric A. Santini

President and Chairman of the Board

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A Tribute to Joanne Hoerrner

by HBRA CEO Jim Perras



AS AN ASSOCIATION, a community and a family, the HBRA mourns the loss of Joanne Hoerrner. Gone too soon, Joanne will be missed by all who knew her. In our hearts, we will always remember Joanne as the force of nature she truly was. She treated all who she encountered with kindness and respect, and made us all feel welcomed. Joanne had a quick wit, great sense of humor and an easy style of conversation that could draw even the quietest among us into conversation. She was as comfortable striking up a conversation with a stranger as she was a longtime friend. It never took long for those who had the privilege to interact with Joanne to learn how special she truly was. Her enthusiasm for her work, the HBRA and its mission was like a beacon of light that drew us all closer. Most of all, Joanne loved connecting with our members, many of whom she counted among her dear friends. While Joanne is no longer among us, she will always have a warm place in the hearts of our HBRA family.

Postscript by Joanne Carroll

On September 28th, scores of HBRA members from all over the state attended a Celebration of Joanne's Life at the Farmington Woods Clubhouse, and all were moved by songs including, "Somewhere over the Rainbow". Jim Perras gave a beautiful and heart wrenching eulogy, as did Joanne's 84 year old mother, Paula. The words that those attending used to describe Joanne were vibrant, caring, funny and humble, but Jim's 8 year old daughter, Lisette expressed it best when she stood up and said, "she was so kind".

Joanne was beautiful inside and out. She lived an inspiring life that touched so many, and she left us much too soon. 🙏



A Brandt breakfast table which also serves as a kid-friendly flex space by adding a glass top to the wood surface for easy clean-up of sticky fingers! The nylon area rug is not only beautiful and cozy, but durable too. Beth Krupa Interiors.

2021 HOBI Trends

Covid changed everything in the Connecticut housing industry!

In March, there was the specter of a construction shut down, which was compounded by anxious clients, who cancelled or delayed contracts, and left builders fearful of bankruptcy.

While New York shut down, the HBRA of CT came to the rescue, successfully convincing Governor Lamont that our construction industry should be considered “essential” and open for business.

An exodus from Manhattan and other densely populated areas began. Sprawling homes with multiple rooms and living space,

and an acre or two of land, even in remote Litchfield County, became an asset rather than a liability, and the long suffering Connecticut suburbs became the beneficiaries of a vulture rental and for sale market.

Between March 15 and April 28, moves from New York to Connecticut increased 74 percent over the same period in 2019. New York City dollars went a lot further in Connecticut, and these renters and buyers didn’t quibble about price. We catapulted from an anemic market, known best for its dwindling population, to one of the hottest housing markets in the country!

In 2021, this historic housing market continues to be on fire. Money is cheap, and buyers and renters are plentiful. The biggest challenges continue to be low inventory, supply chain disruptions and escalating material costs. (See “Housing Industry Supply Demand Imbalance” by Calcagni’s Antonio Liguori and “Seven Tactics to Manage Supply Chain Disruptions” in this issue.)

Home Design Trends

In home design, the modern farmhouse style, metal roofs and black framed windows remain popular. Arched trusses decorate soaring ceilings and stained bullnose molding adds detail to Chantilly white walls.

However, a number of this year’s trends evolved from how the pandemic has changed our lives and the way we live and work.



Beth Krupa, Allied ASID, GREEN AP, who won a Special Focus HOBI for a stunning mudroom in Greenwich, commented on pandemic related design trends.

“Clients have definitely returned to the two lost luxuries of time and togetherness – they are really enjoying spending time in their home more than ever, and want it to be a place that showcases who they are as a unique family or individuals. They have been looking for more defined work / study areas, and many times areas that have dual purposes like a formal dining room that can now serve as a flex work area. We also have been seeing many more luxury gyms and spas being added to the home as people are preferring the exercise at home options.”

“I do pay attention to trends and spend about 10-15% of my work-life traveling to design shows that last anywhere from 3-5 days each, but I don’t design based on trend. Trends are fleeting and home design at our level of design is truly an investment and should stand the test of time, really be ageless and timeless.”

– Beth Krupa, BKI Studio



Modern office with a perfectly placed red chaise lounge with a view. A restorative space for taking a much-needed break from the computer or a place to catch up on a good book (and maybe a nap!). Beth Krupa Interiors.



The Organic Luxe Trend

Stephanie Rapp, who won a HOBI this year for Outstanding Home Design, weighed in with her thoughts on what she calls the Organic Luxe Trend.

“When designing for my clients, I am always thinking about the importance of a home being livable and inviting, as well as beautiful. Organic materials that reference natural textures, but in a modern way, help to make a space feel cozy, yet chic. This trend has picked up speed in a post-Covid world, where we find ourselves gravitating towards authentic, natural materials to help create a sanctuary space.”

– Stephanie Rapp, Stephanie Rapp Interiors

(continued)

2021 HOBI Trends *(continued)*

I call this trend “organic luxe”, and spotted so many new furniture designs on a recent trip to Design Edge Boston that embrace this style. White oak is representative of the organic luxe trend, as it shows the natural variations of the wood in a fresh and light color. The organic textures look best when juxtaposed with a luxe accent like dramatic brass hardware. It’s the mix that makes for compelling design.” - Stephanie Rapp, Stephanie Rapp Interiors



The way we live today:

Bonnie Paige won HOBI Awards this year for Best Home Design, as well as Best Spec Home “and Best Spec Home Built During Covid”. She addressed the way we live today.

“Just an observation on how we want to live today in our homes. Versatile space, comfort, convenience, outdoor living and electronics connecting us to work, family and friends. This is the new platform to design by.

When we start with a new home, the focus is on the lifestyle trying to be achieved. Generally, a large, eat in kitchen-family room

with fireplace, and direct access to the patio landscaped outside. A pool, built-in kitchen area and fire pit are the most requested. The need for multiple office options are in the forefront, whether open plan, private or in an outbuilding, (see photos of Bonnie Paige converted outbuilding home office on opposite page) they all need high speed, state of the art technology. It is ever-changing. By the time you finish a house, there is something new. Keep it basic, with options to expand. And don’t forget the garage charging station. It is the future.”

Bedrooms and storage: “Families like to have bedrooms on one floor. Four is the normal, but now with a lot of storage. Working and schooling from home, means bringing it all with you. Make sure the office and bedroom spaces have plenty of well organized closet storage and built-in’s. Hide equipment. Just because we are working from home, doesn’t mean it has to look like it. A clear space is a healthy space. Keep it simple, well built and well organized. Light and height: Large windows and high ceilings bring the outside in. We all need an abundance of natural light and nature. Especially when we are all in it together. Let the house breath with a good, open space, floor plan.”

“If you can get all or any of this into your homes, do it! Your houses will sell fast and your clients will be your best future source of business.

A good rule to live by.”

- Bonnie Paige

A big home office & great internet service

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

A number of large companies have decided that telecommuting can help them cut office space by as much as 30%, signaling what may be a national shift by businesses. The work at home trend is not going anywhere, and every winning new or remodeled home had at least one home office. These ‘must have’ rooms range from extravagant suites with bath and a place to nap, to office niches tucked under stairs or in alcoves off the kitchen or master bedroom.



2021 HOBI Trends

(continued)

Outdoor living

Another Covid-related priority - outdoor living and the indoor outdoor relationship, was evidenced by patios and terraces with multiple outdoor areas for dining and entertaining – all surrounding an inviting pool or waterfront.

Home Technology

The winner of Best Home Technology this year was InnerSpace Electronics, and InnerSpace President, Barry Reiner gave us his take on trends in that space:



“Whether it’s a new build or retrofit situation, homeowners want convenience & entertainment in their homes and are incorporating more “smart home” technology. As DIY (Do it Yourself) products proliferate the industry, our upscale clientele is seeing the value in higher end control systems with single app solutions and personalized service.

In addition to integrated control systems, there is a growing focus on integrated lighting control systems, lighting design, architectural lighting fixture supply and motorized window treatments.”

– Barry Reiner, InnerSpace Electronics



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Best Outdoor Room Blansfield Builders

A Healthy Home & Air Circulation

Health is top of mind with today’s Covid era homeowner, and that means air circulation. Many HOBI winning custom, spec and remodeled homes were equipped with hydro air systems and multiple air exchangers. Our Best Healthy Home HOBI winner, Nick Sapia, Sapia Builders Corp. built a passive home in East Lyme that is Indoor Air Plus certified.

“Kitchens and bathrooms are continually evolving, and every year seems to bring a new trend.”

– Jonathan Gordon, Design by the Jonathans

Design by The Jonathans won HOBI Awards for both *Best Kitchen* and *Best Bath by a Supplier*. We asked owner, Jonathan Gordon for his thoughts on kitchens and baths.

“We’re seeing quite a bit of wood tone for kitchen cabinetry, and a continued preference for Quartz countertops over granite or marble. Natural quartzite countertops are also very much “in”, often as island accents. Apron front sinks remain very popular, and matte black fixtures and hardware are preferred. Aside from the high-end appliance packages that remain very desirable, GE Café is making a real splash with good quality mid-price appliances.”

Karen Berkemeyer, KB Home, worked with Sandy Effren of Greyrock Homes



on this year’s Outstanding Kitchen for the 2020 Idea House in Norwalk. Karen had this to say about Kitchen Trends.

“We are still seeing simple cabinetry. It could be shaker, slab, or flush inset. The new direction is color & texture. We are seeing bright colors on islands. High gloss color on butler’s pantry. Textured laminates on slab doors give a warm modern feeling. We are seeing white mixed with wood or with color. We are also seeing dark painted cabinets in black or dark gray. Green is surfacing in dark shades or in plant colors.”



Design by the Jonathans winning kitchen.

Tile trends

Karen went on to comment on trends in tile.

“Simplicity or a spa feeling in baths is popular. Gray still works but taupe lightens the look. Large tiles give a clean look with less grout. Mosaics are being used in patterns on shower floors or on feature walls.

- Feature walls with color can brighten the room.
- Different tile patterns are being used on walls such as herringbone, arrow, and hexagon.
- Metal is being mixed with tile and glass giving a new contrasting look.”

- Karen Berkemeyer, KB Home

Bath trends



In bathrooms, **Jonathan Gordon** of Design by The Jonathans sees the continuing demand for large custom showers with a bench, wall niches, and at least one rain head. Matte black fixtures and hardware and painted cabinets with Quartz countertops are preferred, and unique wall, floor, and accent tile installations are particularly popular.”

(continued)



Congratulations to all the 2021 HOBI Award winners!

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2021 HOBI Trends

(continued)

In addition, many HOBI winning baths were equipped with Toto eco-friendly, intelligent toilets that included everything from soft close heated seats, bidet, water temp control, night light, Blue Tooth speakers and wifi.

Lighting

The right interior and exterior lighting can make the difference between a ho hum or a spectacular home. **Todd Director** of Connecticut Lighting talked about this year's trends.



"At Connecticut Lighting Centers integrated LED Lighting is becoming more available in both functional (recessed and track lighting) and decorative lighting. Dimming and controlling integrated LED lighting can be tricky, but companies like Lutron have an answer for every application.

"We are seeing a tremendous uptick in simple and affordable lighting control solutions. Products like Lutron Caseta have made lighting and thermostat control available to every consumer. All it takes is a few hundred dollars, wireless internet and changing a few switches to Lutron Caseta devices. Due to rapid change of technology we understand the frustration from electricians and builders trying to keep up with the lighting Industry. We pride ourselves on being the resource for all things Lighting."

– Todd Director, Connecticut Lighting



Design by the Jonathans winning master bath shower

Do well and do good with CET

A final trend in 2021 is allowing builders and suppliers to do well and do good at the same time, by donating excess materials to the Center for Eco Technology (CET).

Michael Sonderman, VP of Operations at Ridgefield Supply Company described their experience with CET:



"Ridgefield Supply donates to CET each time we have surplus building materials. It creates more space for new product in our warehouse, and saves us money on disposal fees. We also receive a donation receipt which we can use as a tax deduction. It's a better solution for disposing reusable materials, than entering the waste stream, so it's great for the environment. Freya Bromwich has been a pleasure to work with each time we are ready to donate materials to CET!"



Fairfield County HBRA President **Kim DiMatteo** had this to say about CET: "CET is an invaluable environmental nonprofit. They have helped and continue to assist many HBRA members in reducing waste from their remodeling projects, and when a supplier has surplus or deadstock of new building materials that is taking up space in storage. They offer a 'greener' solution to reduce waste that would otherwise go into the landfill and another alternative to paying costly disposal fees. For information on CET's donation process, please contact Freya Bromwich, who also serves on the HBRA Associate Council Committee and is a PWB member." 📄



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Kitchen Designed by: Robert Mondavi

Connecticut's Strategy for Economic Growth in 2021 and Beyond

By David Lehman, Commissioner DECD



Despite the challenges associated with the COVID-19 pandemic, we are seeing encouraging signs that Connecticut is on solid economic and financial footing. What's more, under the strong leadership of Governor Lamont, the state is moving forward with a series of strategic initiatives and investments that will build on this momentum and drive growth in the years ahead.

Many factors go into building a vibrant economy, but creating fiscal certainty is paramount. In Connecticut, businesses are recognizing that state government is managing its finances much better than it did in the past. Consider the following:

- ▶ Connecticut is projected to close FY 21 with a \$480.9 million General Fund operating surplus
- ▶ At the end of FY 21, Connecticut's "Rainy Day" fund stands at \$4.7 billion, the largest in state history
- ▶ As a result, Connecticut is paying down approximately \$1.6 billion towards our unfunded pension obligations
- ▶ Moody's increased Connecticut's bond rating in March 2021—the first time in over 20 years
- ▶ Connecticut also received four credit rating upgrades in the first quarter of 2021 (S&P, Kroll, Fitch, and Moody's)

This kind of fiscal performance and discipline has strengthened business confidence, which is a key first step in spurring continued new capital investment and job growth.

In fact, in recent months we have seen several high-profile companies, including Philip Morris International, Tomo, ITT Inc., WellSpark Health, iCapital Network, and GE Appliances announce they are either relocating to or expanding in Connecticut.

COVID has certainly had a devastating impact on certain sectors of our economy and the threat from variants warrant close monitoring in the months ahead. Thus far, Connecticut has navigated this pandemic exceptionally well due in large part to the resourcefulness of our businesses, high vaccination rates (at 68.01%, CT currently ranks 2nd in the nation for percentage of population fully vaccinated), and timely federal and state assistance to companies in need.

But there is still much work to be done. As of August, 68.9% of the job loss from the March-April 2020 Covid lockdown has been recovered.

COVID has also created some unique opportunities that the state must continue to capitalize on. One is the in-migration of residents caused by people fleeing high-density environments such as New York City. Over the 18 months ending June 2021, there have been 22,691 net address change requests into Connecticut, per the United States Postal Service. It is clear that in the new "work-from-anywhere" economy, the state's quality of life, top schools, great healthcare, smaller cities, and larger living space are increasingly attractive.

As an example of the extraordinary in-migration and demand for housing in Connecticut, Barron's highlighted the Bridgeport-Stamford-Norwalk MSA as one of 10 "Wish List Cities" with median home prices up 37.1% YoY and 46% of the views on Realtor.com being from out-of-state. Statewide, last year Connecticut's single-family home sales surged to their highest level since 2005 and median single-family home prices reached an all-time high.

Federal stimulus dollars are another area of opportunity. Con-

(continued)

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Connecticut's Strategy for Economic Growth in 2021 and Beyond *(continued)*

necticut is receiving \$2.8 billion from the American Rescue Plan Act to aid in our economic recovery, and the state is moving forward with a series of initiatives that will accelerate our economic recovery.

What follows is a closer look at the state's broader plan to spur inclusive growth across all sectors of our economy.

Improving our Business Environment

The state is taking a comprehensive approach to nurturing business growth and bolstering our reputation to start and grow and business. Some of the new initiatives underway include:

- ▶ **JobsCT** – The state's new primary incentive package to support business attraction and expansion; reward employers that locate and grow in the state, creating 19,000 jobs over five years
- ▶ **Targeted Small Business Support** – Public and private matching funds to support Connecticut's small businesses, creating/retaining 14,000 jobs, with at least 50% targeting underbanked and underrepresented business owners
- ▶ **Broadband for All** – Expand broadband and internet access for all through enhanced mapping, curb-to-home build out, and enhanced connectivity in public spaces
- ▶ **CT Brand, Marketing & Tourism** – Launch an inclusive marketing campaign to leverage remote workforce, challenge dated perception that we're stodgy, lack diversity, unfriendly to business and entrepreneurs, expand year-round into new Tourism markets

Strengthening our Workforce Talent Pipeline

Investments in workforce development are investments in our economic future. Under the leadership of the state's Office of Workforce Strategy, the state is investing \$110 million in a new workforce development strategy that will align training and education with sector-demand.

- ▶ **Business Leadership** – Implement business-led strate-

gies that reinvigorate Connecticut's demand-driven approach to workforce development

- ▶ **Career and Education Building** – Align training and education with occupational demand and career opportunities
- ▶ **Equity and Access** – Address persistent barriers that undermine access to sustainable work and training arrangements
- ▶ **Data and Accountability** – Use technology to increase jobseeker accessibility and better understand program outcomes

Investing in our Communities

Vibrant, diverse, and affordable communities are instrumental to attracting the top talent companies need to thrive and grow.

- ▶ **Community Investment Fund** – \$875 million over 5 years for investments in economic development, education, housing, information technology infrastructure and other initiatives in low-income communities
- ▶ **Communities Challenge** – Competitive community grant program to spur investment in Connecticut's main streets and the vibrancy of our communities through high-quality, transit-oriented development
- ▶ **Innovation Corridor** – Public and private matching funds to seed transformational, placemaking projects to drive job opportunities, innovation, and business formation in our largest cities through a competitive application process
- ▶ **Arts and Culture** – Funding to help arts and other entertainment organizations that have experienced economic dislocation during the pandemic

This is a critical time for Connecticut, as the decisions we make today will help shape our economy for years to come. I am confident that by focusing on inclusive growth, fiscal discipline, job creation, and workforce development, we will continue to build on the economic momentum of the past year. ■

The Housing Inventory Supply and Demand Imbalance and the Short-Term Repercussions

By Antonio Liguori, President Calcagni Real Estate



Supply and Demand imbalances have been not only the topic of interest, but also of concern and debate. Such an environment creates uncertainty, doubt, and frustration levels, but this is not just for end-users purchasing a home, but for developers, vendors, lenders, etc. Let's discuss some of the implications for different user groups if the current trends continue in CT, and what the trickle-down effects could look like. For our review, the area of CT in focus will be the central corridor, including primarily New Haven and Hartford Counties.

The most significant macro impact facing the residential real estate market for the foreseeable short term is as follows: Both buyers and sellers of units are "holding back" on transacting until the Spring Market." From a brokerage perspective, this calendar year has come with tremendous challenges in navigating the transaction, which will be exasperated

with an increase in inventory, paired with an overabundance of buyers that have been sidelined, all flooding the market simultaneously.

However, as buyers have become more confident in waiting for another home, sellers will not encounter the "over list price" experience that occurred during

the 2020-2021 calendar years. Additionally, that same buyer will continue to face supply and demand consequences with more buyers competing. As interest rates creep up, the buyer will expect the end sale price to move conversely to justify purchasing, or continue to "wait it out." The sense of urgency for buyers will be replaced with taking a fundamental educated approach to the next steps in homeownership. We are not in a "normal" or stabilized market, and this will be magnified when all users enter the market in the Spring.

Supply chain disruption is real

We all know the trials and tribulations involved in getting materials to build or remodel, from erratic pricing and lead times to labor shortages. While asking

Hartford County



New Haven County




builders and developers to build more houses at a “faster” pace seems like it could help resolve our inventory imbalances for housing, I would be doing a disservice to our strategic business partners to place all burden on them.

Instead, the better conversations to be had across our industries and with end-users should focus on examples such as, *“Have you considered adding an accessory dwelling unit to your current home and having your parents move in?”* For a seller afraid of ending up “homeless” because of the housing inventory shortage, that single question could solve their dilemma and present a new opportunity for a builder. The addition of an ADU provides a builder with work that fills their schedule in addition to ground-up builds. Suppliers can have additional opportunities to utilize a different volume of goods for their supply chains, etc.

While it is easy for many to be dismissive or pessimistic, in any market, I believe in finding a way to move forward – every day, every week, every month. Success is earned by putting in the effort, and while riding the wave may be a short-term solution, that will always result in a less than favorable outcome in the long run.

To get on track to normalcy in our real estate market, an effort to continuously find solutions or create opportunities for end-users must be at the forefront of goals and objectives across all industries with a real estate synergy. Connecticut is entirely different due to the pandemic, as the new work/life balance norms have brought so much interest to our great state. Regardless of what anyone may believe, this is not going to revert.

Instead of saying “no” or “can’t,” it is in everyone’s best interest to focus on what we can do to instill the highest level of consumer confidence. Otherwise, we will all be forced to experience an imbalanced real estate market for longer than anyone can currently predict. □

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Navigating the Challenges of Today's Housing Market

On September 9th, Developers Council Chairman, Bill Ferrigno, hosted a Zoom meeting with three industry experts, Kevin Goff of National Building Products, Chip Poehnert, Liberty Bank and Antonio Liguori, Calcagni Real Estate. Each presenter tackled the inscrutable topic of how they are navigating the challenges of today's historic housing market.



Kevin Goff

"Every industry has had disruptions and volatility in the cost of supplies for their businesses," explained National Building Products Outside Sales Rep, Kevin Goff. "In our industry, a 1,000 board feet of clapboard went from \$600 to \$1,650 in two months."

Why has the cost of lumber remained high?

"Lumber peaked in April/May at \$1,650 per 1,000 board feet", said Goff. "Now it's \$600, but lumber yards are still

receiving inventory from May, so the cost to the builder has remained high."

A Catch 22 – "Companies with low inventory can sell at reduced cost, but yards with higher inventory need to get rid of their more expensive stock."

Goff gave this example: "OSB cost rose from \$8 to \$45... now at the mill pricing has dropped to \$12, but National and other lumber yards still own it at \$39. It's a very difficult time to determine pricing structure. Building materials like lumber and OSB are only worth what builders are willing to pay for it."

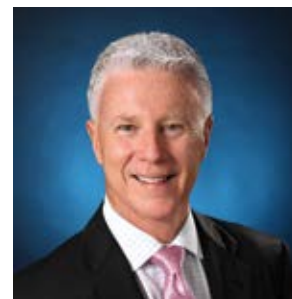
Supply chain delays

"There's a 16-18 week lead time for vinyl windows. An example of a product disruption is the availability of the rubber gasket that is used to hold the screen material to the frame is in tight supply. A minor component of the rubber compound used to make the screen spline is in tight supply due to the winter storms in Houston at the end of winter 2021," Goff explained. "Some lumber mills are holding back production due to fires out west, and rail cars can't travel through the fire region."

Homeowner selection is limited – ex. GAF is only producing three colors.

"For the spec builder, there are a lot of buyers out there. Money is cheap right now, and people are willing to buy new homes. Builders and consumers are adapting to the challenges of this market. Builders are using a lot more engineered lumber, and builders, consumers and building officials seem to be open to alternatives like metal panels."

– Kevin Goff, National Building Products



Chip Poehnert, Home Mortgage officer with Liberty Bank, opened his remarks by citing two major challenges: regulatory constraints and COVID.

The biggest navigation challenge is the documentation piece, getting people acclimated to what they have to present for a loan," Chip explained. "Everything is digital now, and it has to be done securely. Bank statements were always valid for 90 days, but since COVID, it's down to 60 days. That means getting updated statements, because docs expire more quickly."

"Another phenomenon we're seeing is people are being outbid by cash offers, so there are a lot of frustrated buyers. And at 72 hours, the clock is ticking now on pre-qualification..."

Buyers are also concerned about locking in rates... And at a 3% interest rate, purchase and refinancing are both very hot at the same time... One real plus is that contract price and lot value are coming in where they need to be."

– Chip Poehnert,
Home Mortgage officer
with Liberty Bank

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Navigating the Challenges of Today's Housing Market *(continued)*



Antonio Liguori Calcagni President & broker, Antonio Liguori, spoke about both the resale and new construction markets.

"In New Haven and Hartford Counties, we are still dealing with a 30% drop in inventory, and a 12-15% increase

in median sales prices. Our biggest issue is managing expectations. Everything is delayed these days. It used to be a five month build for new construction. Now it's stretched 60-90 days beyond that. We need to focus on consumer confidence. For example, if you sell your house and your new one is delayed what do you do? Rentals are scarce. But we don't want to deter realtors or buyers from considering new construction."

"Technology is helping to make the buying process more efficient. And the work at home trend is not going away any time soon. We are seeing one or more home offices in new construction and existing homes are being remodeled to create home offices and gyms.

Having been in the hedge fund industry, Antonio spoke about the consolidation of hedge funds, and some moving to Fairfield County.

"The pandemic opened up our state to outside investment. There are 11 projects worth \$100 million in Hartford and only two are Connecticut developers. New Haven apartment developers are coming from N.Y.C. and L.I where a ½ point on a cap rate can make sense, and there are a lot of empty buildings in N.Y.C. In fact, the Milford New Haven corridor is the most sought after area in Connecticut for out of state developers.

Long Island and New York City dollars go a lot further in Connecticut, so for a number of reasons, we are poised for a great housing market for the next 3-5 years."

- Antonio Liguori, Calcagni Real Estate

Building Codes Update

By John Carrier, Chairman of the HBRA of CT Codes Committee

The Connecticut Department of Administrative Services Codes and Standards Committee of which I am appointed as a builder representative will soon be finalizing its code package. As I write this, there are a couple of major items being debated.

Since January of 2021, the Codes and Standards committee has been reviewing the 2022 State Building Codes which includes the 2021 family of Codes and the 2020 national Electric Code. The major discussion items that affect the residential Building Industry at this time can be found in Energy, Resiliency and Electrical.

The electrical code language includes service disconnects, GFCI protection to 50 amps and mandated surge protectors. Most of the discussion to date has revolved around outdoor condensing units on GFCI protection and issues being flagged nationwide on breakers tripping and the need for constant resets.

Energy Efficiency in the proposed 2021 IECC has taken a significant leap compared to the previous two code cycles. The 2021 IECC raised prescriptive values, with a minimum of R-60 attic and R-20 combined with R-5 continuous wall values. Although there are 3 compliance paths, prescriptive values show the direction of the Energy Compliance standards.

Resiliency continues to be a hot topic, and leading the way is the installation of roof tape over the roof plywood joints which is currently a requirement in CT, as it was included in the 2018 State Building Code. However, Connecticut is the exception not the rule. The 2021 IRC language continues to leave this as an option, and with the exception of a few counties in Florida and Coastal North Carolina, all of which are more prone to severe hurricanes, states have remained with the model language.

Moving forward, I will continue to represent the residential construction industry to the best of my abilities in my role as on the Codes & Standards Committee. I will seek compromise where it is in the best interest of our industry and the state of Connecticut and stand strong when it is not. If any HBRA member ever has questions about existing codes or code proposals please reach out to myself or the HBRA of CT at admin@hbact.org.

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Your Property Insurance Coverage May Need a Booster

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By Kim DiMatteo, Senior Vice President, ACBI Insurance



I don't have to reiterate that the last few years have been unpredictable, stressful and for builders and remodelers busy! We've entered the perfect storm and many of you are asking "What next?". I can assure you that nothing

lasts forever, and indeed we will all adjust to what seems to be a new normal.

As a Risk Manager, I'm always looking at the what ifs that could make or break a business or a family when it comes to liability, loss of income, and property loss/damage due to fire or natural disasters.

We all saw first-hand the spike in building material costs as a result of shutdowns and labor shortages that are still occurring, as well as inventory issues that started early on in the pandemic due to suppliers unloading materials in anticipation of a decline in demand which never happened.

What did happen – work from home people became DIY ninjas or decided now was the perfect time to remodel their home, create needed office and home-schooling space, or even add in that swimming pool. Many commercial spaces needed to be reconfigured to meet social

distancing guidelines and accommodate teams that needed to be onsite to work. Let's just say for homebuilders, remodelers, and commercial contractors – it didn't pan out how we thought!

Enter the next hurdle – undervalued property replacement costs.

Whether or not you've done any upgrades to your property, the cost to replace your home or business entity with like materials has gone up. Although the building material price surge is beginning to wane, we surely are not at pre-pandemic prices nor supply. According to the National Association of Home Builders the wholesale price of framing lumber has dropped approximately 50% as of this writing, however, the prices paid by contractors only dipped a fraction of that amount due to the supply chain as it takes time for sup-

pliers to unload the current inventory that was purchased at peak pricing. In time, this should correct itself, but with the uncertainty of COVID and our new normal, we should be prepared for fluctuations.

Labor shortages in our area forced many business owners to pay higher wages to attract top talent. Add to that increased health care costs and you now have an added level of costs that get passed onto the consumer.

In today's market it will cost more to replace your building and if you are not properly insured, it could ruin you financially if you have a major property claim.

It's time to sit down with your agent to review your coverage to ensure you are where you need to be and that includes your business interruption coverage and/or loss of use – because if you have to rent space elsewhere depending on your location, those prices may have also risen.

Your agent will be able to walk you through any upgrades you've made to your home or leasehold improvements to your commercial

space. Having receipts for those improvements will expedite the process. A good agent is in tune to current market conditions and will be able to give you an accurate replacement cost for your property and will confirm you won't find yourself in a situation where you aren't meeting coinsurance clauses due to undervaluation. The devil is in the details and missteps on property valuations can be extremely costly in times of loss.

Lastly a reminder that market value and tax assessment value are not a measurement of replacement cost value. Take a look at your current property – if you had a total loss tomorrow, could you rebuild it, replace its contents, have enough funds to work/live elsewhere during repairs with the coverage you currently have? If not – it's time to make that phone call to your agent. This isn't a DIY process; insurance policies are contracts and often quite complex – leave it to the experts. □

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Berkshire Hathaway Home Services Market Update

By Gregg B. Wagner, Senior Vice President, New Homes and Land



Gregg Wagner

Since the onset of Covid 19, 18 plus months ago, the Connecticut Real Estate market has been as robust as it has been in a generation. Demand for housing shifted from the urban to suburban settings in an explosive way. While the trailing six months have shown some normalization in the trend, sales remain very strong relative to inventory levels.

The migration to suburbia was seen in both the primary and secondary home markets. Population density and uncertainty in cities caused families to flee, looking for homes with greater space both in and around the home. Buyer housing demands often included areas in the home where both parents could work along with areas where their kids could attend school online. The role of the home changed, from simply a residence, to include offices, classrooms and recreational centers.

Some buyers simply fast tracked their 'next phase' plans and purchased second homes in their favorite destination market. Connecticut experienced the highest Year-Over-Year change nationally, in mortgaged second home purchases. The entire state, from Litchfield to Windham, from Fairfield to New London Counties participated in the surge, up 74% YOY.

As a result, prices of existing homes throughout Connecticut have risen between 1 and 1.5% percent per month, for the trailing 18 months.

Homebuilders however, did not participate equally in the growth. Those who had new spec product ready, or under construction were able to take advantage of the surge. Buyers wanted to move now, and were willing to pay increased prices for the new product. Those who did not have spec product available could not build quickly enough to satisfy the immediate needs of the buyers.

During this period, there has been a governor on the homebuilding industry. The lack availability of materials stifled their opportunity to meet the surging demand. Their costs ballooned and the supply chains became unpredictable.

Statistically, new orders rose nearly 38% in 2020, but, as the 'in process' inventory was absorbed and supplies dried up, so did the building. Thus far, 2021 is trending below any year since 2011. Some builders tightened the reins on sales to preserve approved lot inventory, control exposure and weather the wild storm.

There may very well be an opportunity for builders in this cycle. While supply is slowly ticking up, it remains at historical lows. If buyer demand continues, supply remains limited and we see an easing of the cost of lumber and supplies, new product will be available and affordable to the consumer. As wild and robust as the market has been, we hope to be heading towards a market where demand, supply, cost and selling prices justify building again. □



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Builder News

Greyrock Homes & Spinnaker Real Estate Partners Are Building New Homes to Rent in Norwalk

Jerry Effren of Greyrock Homes and Clayton Fowler of Spinnaker Real Estate Partners cut 3.5 acres from a 6 acre tract for the development of a memory care facility in 2017. On the 2.5 acres remaining, they received a text change to develop (5) duplex buildings, or 10 homes by relaxing the setbacks, so that larger footprints for first floor primary bedroom suites could be accommodated. In exchange for the increased density due to the relaxed setbacks, there is an age restriction requiring that at least one of the occupants of each home be 60 or over.

Designed by Architect Jim Jamieson as 2,500 sf, 3 bedroom “Cozy Cottages”, some of the homes were expanded over the garage to provide an additional Master Bedroom suite, and additional finished space was provided in the walk-out lower level, growing the finished square footage to over 3,000 sf in the four river front units.

The goal was to provide for multi-generational living in these “Grand Cottages”.

All of the homes have identical main level living with open floor plan and spectacular screened in porches and private yard space for pets... everything necessary for easy living on this main level. High end finishes and energy efficient solar panels and sun tunnels, and an electric outlet in the garage for plug in vehicles, make this a very attractive, unique proposition for a rental community. Home owners who have cashed out of the heated market, and for a variety of reasons, want to live comfortably, without re-investing into homeownership at this time, should be very comfortable in these luxurious, modern homes.

This is the first project in the area, where new homes are designed and built to rent, including maintenance free, optional concierge style services with maid service, food service, car service and personal care.



The Cottages site plan



The Cottages ELS

Effren and Fowler have a similar 40 unit site in approval stage, and hope to grow the concept to other Fairfield County sites.

The Cottages at Richards Avenue will begin marketing this fall with prices ranging from \$5,000-\$7,000 per month.

Newtown parcel sold for \$3.1M; to be developed for senior housing

The Newtown Board of Selectmen has approved the \$3.1 million sale of 14 acres, eight of which will be used for senior housing, at 6 Commerce Drive.

Teton Capital Co. LLC of Old Greenwich plans to construct between 150 and 170 senior-housing apartments on the eight acres. The property is part of a 41-acre area, 27 acres of which have been preserved as open space.

The state granted the property to Newtown for sale as a commercial development 15 years ago.

(continued)

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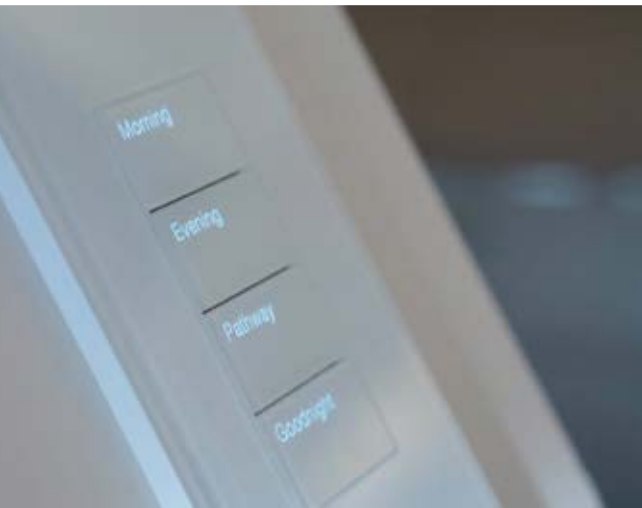
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Builder News

32-36 Iron Horse LLC Wins Wetlands Approval for 175 Unit Multi-family in Simsbury

Congratulations to 32-36 Iron Horse LLC (the principals of which include HBRA stalwarts Chris Nelson and Greg Ugalde) on obtaining wetlands and zoning approvals and closing on the purchase of the Simscroft-Echo Farms storage yard for use in a multi-family residential redevelopment on property located a block from the main commercial artery through Simsbury.

HBRA member Shipman & Goodwin represented the LLC before the town boards and in the property purchase. The project is a 175-unit development with 10 percent of the apartment units designated for affordable rents, with walking trails connecting to the Rails to Trails Greenway path on town-owned land. When completed, the community will bring about a positive transformation of this key part of the town center.

Hemingway Construction Founder, Sal Sciaretta Inducted into the Fairfield County HBRA Hall of Fame

At the Fairfield County Awards Dinner this year, Sal Sciaretta, Hemingway Construction, was inducted into the Fairfield County HBRA Hall of Fame. His son, Peter Sciaretta, who serves on the Fairfield County HBRA Board of Directors, gave an acceptance speech in which he spoke about his father and the company's three generation history.

"After emigrating to the United States from the town of Minturno, Italy, Sal was educated as an engineer. At 32, he founded Hemingway



L-R Doug Horn, Michael Sciaretta, Chelsea Sciaretta, Salvatore J. Sciaretta Fairfield County HBRA President Kim Dimatteo, Peter Sciaretta and FC HBRA Exec Officer Kerry Brun

Construction, launching a 50 year career building fine homes. What started as a job to support his family, turned into careers for generations to come."

Sal's brother, Sal J. is an expert at permitting, and has kept Hemingway's jobs running seamlessly. His son, Peter, transitioned Hemingway from developing houses to building custom homes. Doug Horn, who is married to Peter's sister, left corporate America to become an invaluable site supervisor at Hemingway Construction

Hemingway's third generation includes Peter's niece, Chelsea, who has grown the company's social media platforms and Sal's grandson, Michael, who is Director of Accounting & Operations. The Hemingway team ranges from 26 to 82 years of age, but the Hall of Fame honor belongs to Sal Sciaretta alone.

"If I could only learn what my father forgets, I would be just fine. Because of him, our homes are built with passion, craftsmanship, and the attention to detail that will stand the test of time."

– Peter Sciaretta



Sciaretta family

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Lumber Market Update

by Frank Sanford, Sanford & Hawley, Inc.
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What has happened Since May and June?

- ▶ The market peaked between May 21st and June 25th, and unusually long period of time for a peak or valley. Lumber peaked early. Plywood and OSB peaked late.
- ▶ Douglas Fir bottomed after a 63% drop and has since gone up 6%.
- ▶ KDSPF bottomed after a 73% drop and has since gone up 15%.
- ▶ Douglas Fir bottomed after a 71% drop and has since gone up 2%.
- ▶ OSB bottomed after a 64% drop and has since gone up 8%.
- ▶ KDSPF is at a large discount of 23% to Doug Fir.
- ▶ The markets bottomed in late August and early September.
- ▶ Prices are now close to pre-pandemic levels.

What has happened in the last year?

The bottom of the market during the pandemic occurred between April 24th and May 8th of 2020. Since then Douglas Fir peaked up 234%, KD SPF peaked up 301%. Plywood is up 348% and OSB is up 430%.

Why has this happened?

Lumber supply has increased significantly this year in all regions of North American with the exception of British Columbia where the continued effect of the Spruce Budworm devastation is reducing timber harvests.

Imports

Lumber imports continue 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 European framing lumber are still insignificant compared to the volumes from Canada but are growing rapidly.

Exports

Exports from the U.S. are dropping, especially to China. Chinese tariffs on logs and lumber from the USA are having a big impact. There is very little lumber being exported from the USA. Most of it is probably going to traditional Caribbean markets.

What is happening now?

Lumber supply and demand are close to equilibrium. Given that prices are currently rising demand is probably a bit stronger than supply. There are continued issues with petro chemical supply after Hurricane Ida disrupted production in the Gulf of Mexico. This affects OSB, Plywood and LVL products along with related adhesives and everything else made from PVC.

Conclusion

Continue to plan ahead! While we see what the next few months bring. ☐

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Business Product News

What do you get when you cross these three things?



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President Antonio Liguori is at center bottom row.

Calcagni's Annual Appreciation Party for employees and clients was held in Wallingford on Thursday September 23rd. In Calcagni style FUN, New Haven Pizza Truck made delicious pies, drinks were by Rambling Gin and entertainment by Michael Negretti! In attendance from the HBRA were HBRA CEO Jim Perras, HBRA Central CEO Eric Person and V.P. Sheila Leach, Ken Mita, Bob Wiedenmann, Sunwood Development and HBRA Central Board member & Calcagni V.P. New Homes Joel Grossman.



Builder Bob Wiedenmann, Sunwood Development with former Calcagni sales team, Maryam Taylor at left who represented Bridgewater in Northford, and Daniela Volo and Mary Edeen who represented Royal Oaks in Wallingford.



Antonella Vertucci, Sheila Floyd & Joel Grossman



Photo by
Jenn Higham

(continued)



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Business Product News

Clarke is the Ideal Partner for Connecticut Builders

By Kelly McCoy, the McCoy Group



Builders of distinctive custom homes and multi-unit residential projects rely heavily on great partners. From sub-contractors like plumbers and electricians, to fine millwork and stone craftsmen, excellence is key in building your reputation as a builder. Nowhere is this reliance more important than in creating noteworthy kitchens. Kitchens are pivotal in selling properties and that is why Clarke is known as a trusted partner when it comes to helping clients select the appliances that will distinguish their homes. There are great retailers who sell appliances, but only one place in Connecticut offers architects, designers, builders and their clients the unique opportunity to learn about the best appliance selections without the pressure of the sales floor.



At Clarke's award-winning South Norwalk Showroom, designers and homeowners can see every model of Sub-Zero, Wolf and Cove appliances in spectacular kitchens that enable them to envision exactly how a 48" dual fuel range, or an induction cooktop and convection oven, might feel in the space during the planning phase. Can't imagine how a Sub-Zero wine storage unit might look between a fully integrated Sub-Zero column refrigerator and freezer? No problem, you'll see these custom refrigeration configurations at Clarke. Perhaps your next home deserves a Wolf Coffee System to be designed into the master suite to make

mornings more relaxed and perhaps a warming drawer to heat towels or robes in the master bathroom? These are the inspiring design ideas that homeowners and designers can discuss at Clarke.



According to Judith Larson of Gardiner & Larson Homes in New Canaan, "Clarke is an amazing place and quite helpful to me and my clients. Their showroom is gorgeous, beautifully lit and impeccably designed with kitchens of all styles that allow my clients to imagine their own spectacular kitchens."

Larson raves about the Clarke staff and their vast appliance knowledge. "Marco Barallon, the Corporate Showroom Director, is a font of information and he also sets up cooking demonstrations for my clients, which are fun and informative."



Clarke is New England's official Sub-Zero, Wolf & Cove Showroom and Test Kitchen. With professional chefs on staff, clients can learn important information, such as the difference between

(continued)



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Business Product News

Clarke is the Ideal Partner *(continued)*

a Wolf Convection Oven and the Wolf Convection Steam Oven. Spoiler alert: most clients buy both, with the Convection Steam Oven being the most-requested add-on to a kitchen design after visiting Clarke.

How Does a Builder Partner With Clarke?

Thousands of builders have worked with Clarke over the past three decades. "Our Preferred Builder Program starts with a phone call," said Clarke Director of Business Development Joe Tanguay. "We discuss the needs of the builder or design/build firm and they are assigned a dedicated business development representative who can unlock all the benefits of partnering with Clarke."

"Our benchmark value-added services make a builder's life easier and help to deliver a prestigious product on-time and on-budget," explains Tanguay. Ongoing support is the hallmark of Clarke's involvement with free installation seminars, technical and installation assistance, on-site product demonstrations for multi-unit developments and access to the Clarke Showroom staff for every homeowner. Clarke products are sold through a network of authorized retail dealers. Builders and their clients have access to the Clarke builder rep and a Showroom Consultant before, during and long after the sale.

Learn more about working with Clarke in Connecticut by contacting Joe Tanguay at 800-842-5275, ext. 225.

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In case you didn't hear the news, we've recently joined US LBM, one of the largest building product distributors in the United States. Operating more than 400 locations nationwide, US LBM provides Ridgefield Supply with a unique opportunity to leverage the size and scale of a national company. Their powerful operating model will help us continue to maintain the traditions and business practices that we were founded on in 1883.

The decision to partner with US LBM was an easy one. Ed Rekos, Vice President of Sales, shares, "US LBM has a reputation for excellence with a culture that puts customers first. Builders and remodelers can continue to rely on the Ridgefield team they know and trust."

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- Joe Mira, Pyramid Custom Homes

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Business Product News

Gathering Together in Refined Outdoor Spaces



In a continuation of trends we observed last year, homeowners and developers alike are placing greater emphasis on outdoor entertaining. While restaurants and community venues continue to open and operate under safety guidelines, we have not seen any decline in bringing the luxury of gathering spaces home.

Small Updates Can Make A Big Difference



Functionality is key, whether your client looks to add some decorative gravel and basic hardscaping or is planning to transform their property into an outdoor gathering space to be enjoyed by the larger community. In many of these projects, American made porcelain has taken over the conversation. Its availability, ease of installation and wide variety of stone look finishes, like bluestone, slate and quartzite, have made porcelain an obvious choice. Outdoor porcelain has broad appeal across the trades and with homeowners: stain resistant, anti-slip, resistant to moss/mildew, easy to clean, scratch resistant and resistant to extreme temperatures.

Entertain with Propane

Appreciation for outdoor living and entertaining spaces is at an all-time high. Adding propane powered amenities can prolong pool season, bring warmth to chilly nights, and open up new culinary possibilities.



Outdoor living upgrades have also shifted from a homeowner luxury to a broader statement on a community's quality of living. We expect to see outdoor kitchens and dining, pools and living areas to continue enhancing the establishment of hyper local micro communities. We're particularly fond of the culinary opportunities available in outdoor kitchens to bring family, friends and neighbors together around pizza ovens, smokers, grilling stations.

Whether you're actively working to build these gathering spaces or planning for the spring building season, now is the time to hit the ground running, placing product orders early to protect against delays from quarries or manufacturers.

Gault Stone & Landscape Supplies took the lessons of 2020 to heart with proactive management of materials and customer expectations for both the trades and the end-user. We're excited to see how the year progresses and how our customer base responds to the increased popularity in outdoor living and entertaining spaces.

To learn more, view our Virtual Showroom at GaultStone.com or stop by our Westport Showroom. [▶](#)



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Seven Tactics for Managing Supply Chain Challenges

Deryl Patterson of Housing Design Matters shares seven tactics to minimize the stress of dealing with supply chain issues.



Deryl Patterson has no shortage of war stories from builders (anybody still waiting for windows?) dealing with the stress and trauma of supply chain issues. However, in her latest blog for Housing Design Matters, she shares seven tactics to minimize the stress.

For example...

Many builders are going to curated interior design packages. This was done initially by some to limit the number of interior skews and help manage delivery times. Turns out, a strategic by-product of this technique has also shortened how long it takes buyers to complete their interior selections. Many buyers have decision overload, so this becomes a welcome relief for them. Consider creating packages based upon interior style. Don't forget to include both bold and subtle choices.

And ...

We have been doing exterior color scheme based upon the style of the home for some time now. But the supply shortage has given us a new wrinkle to solve. In Texas, where many communities require brick exteriors, brick manufacturers are now only producing five brick choices. This creates a challenge when it comes to the monotony rules in many communities. One solution is to designate which brick color goes on which lot to avoid any side-by-side duplicates. Other solutions include painting the brick (pricey), adding stone, changing the mortar color, changing the trim and accent colors, along with the roof color. A simple trim and accent color refresh on a recent remodel made an amazing difference.

Managing Supply Chain Challenges

Our industry is suffering from material and supply shortages. In my family, we call that a MOTO – Master of The Obvious. Labor shortages, Covid shutdowns, and white hot demand have all combined to create a nightmare for builders, designers, and customers.

Every day I hear different horror stories about this issue.

What do you mean my house won't be ready in time?

- ▶ My lease is up!
- ▶ I'm living in an Air B and B
- ▶ The moving van is arriving next week. Where will I put my prized possessions?
- ▶ I'm living with my mother-in-law!!

(continued)



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Seven Tactics for Managing Supply Chain Challenges

(continued)

When one custom builder received the windows for the house he was building, the window company screwed up and sent one wrong window. “We are so sorry for the error – but it will be three months to ship the correct window”. Gee, thanks.

So far, the worst story I have heard was about a custom house being built near an eagle nest. Per DNR, construction could occur only when the eagles were not nesting. Everything was going according to plan until the windows were delayed. This meant construction would have to stop and the home remain unfinished until after nesting – or pay to have the eagles nest moved before nesting. Ouch – that one was expensive!

Strategies moving forward

I am sure many of my readers have similar stories of stress and trauma created by the supply shortage. Let’s instead focus on how to minimize the stress.

- ▶ Reducing skews based upon what is readily available.
 - ▶ Curated Exterior Material Packages
 - ▶ Curated Interior Design packages
 - ▶ Ordering windows six months in advance and warehousing them
 - ▶ Basing starts on anticipated truss deliveries
 - ▶ Pivoting away from presales and shifting towards “designer ready” spec homes
 - ▶ More communication and patience
- Reducing skews based upon availability

has long been a strategy of production builders, but many custom and semi-custom builders are currently utilizing this strategy out of desperation – especially for windows.

Curated Exterior Material Packages

We have been doing exterior color scheme based upon the style of the home for some time now. But the supply shortage has given us a new wrinkle to solve. In Texas, where many communities require brick exteriors, brick manufacturers are now only producing five brick choices. This creates a challenge when it comes to the monotony rules in many communities. One solution is to designate which brick color goes on which lot to avoid any side-by-side duplicates.

Other solutions include painting the brick (pricey), adding stone, changing the mortar color, changing the trim and accent colors, along with the roof color. A simple trim and accent color refresh on a recent remodel made an amazing difference.


One builder initially capped presales to four each month to be certain he could get the components he needed. Now he has stopped all presales and is shifting to “designer-ready spec homes”. This is based upon the lead time for trusses. We all hope he has correctly anticipated which houses he should build. Once the house has been framed, buyers can still visit the design center and select their interior finishes.

advance and warehousing them

This same builder has started ordering windows six months in advance. The goal was to time it just right, so the windows arrive when they’re to be installed. The reality is that some have arrived too early, requiring warehousing. Others arrive late, delaying completion of the home.

Last and not least: open, honest, and consistent dialogue between supply, builder, and home buyer must occur. Expectations should be aligned before starting. There will most likely be delays and items out of stock. As soon as this is discovered, everyone needs to know. Buyers unfortunately will need to reselect some items that they might have fallen in love with. This is the reality of a white-hot market.

When will supply chain issue get better? I’ve heard mid-2022 or later... Have you tried any new strategies to combat the challenges builders face? I’d love to hear your thoughts!

This article appeared in the 9-22-21 issue of Pro Builder Online. 

Ordering windows six months in



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Real Estate Transactions Go Virtual

The traditional real estate closing, with a room full of people and stacks of documents, is becoming a memory, as much of the process is now online.

The pandemic has disrupted nearly every aspect of home buying, from house hunting to securing a mortgage, getting an appraisal, notarizing documents and signing the final closing documents, and real estate transactions have gone digital.

Digital products designed to streamline the home-buying process are not new, but coronavirus restrictions have enabled some of them to finally gain a foothold. Some of these tech solutions may be here to stay as buyers and sellers have become more comfortable with virtual transactions.

While some clients continue to prefer in-person closings, others are giving their lawyers power of attorney to sign the final documents for them, or they're executing closings on virtual platforms like DocuSign.

Calcagni Real Estate

Calcagni Director of New Business Development, Joel Grossman commented on this leading central and northern Connecticut company's use of e-signing:

"Calcagni agents have utilized digital e-signature platforms as early as 2010. Our 140 agents have used an e-signature platform for most to all transactions since pandemic began. Prior to pandemic: most transactions were e-signed."

Virtual Tours

Joel Grossman went on to report on Calcagni's increased use of virtual tours during the pandemic.

"Since the pandemic, Calcagni has utilized video and live streaming to "show" houses, and a small number of sales occurred without physically stepping in to the house. Most of these transactions took place with out of state buyers. In a

broader unscientific survey of non Calcagni agents, the results are similar. In both groups, walking through the house is still preferred."

Before the pandemic, video and 3-D tours were embraced by some brokerages and listing websites, but they were far from universal. By the time New York's real estate market reopened in June after several months of coronavirus restrictions, most buyers were prioritizing virtual tours before reaching out for an in-person visit.

StreetEasy, for example, included virtual tours on its site, but 3-D tours weren't available until April. Between the second and third quarters of this year, the number of sales listings with 3-D tours increased by 110 percent. And Zillow reported a 152 percent increase in listings with 3-D Home tours between this October and the same time last year.

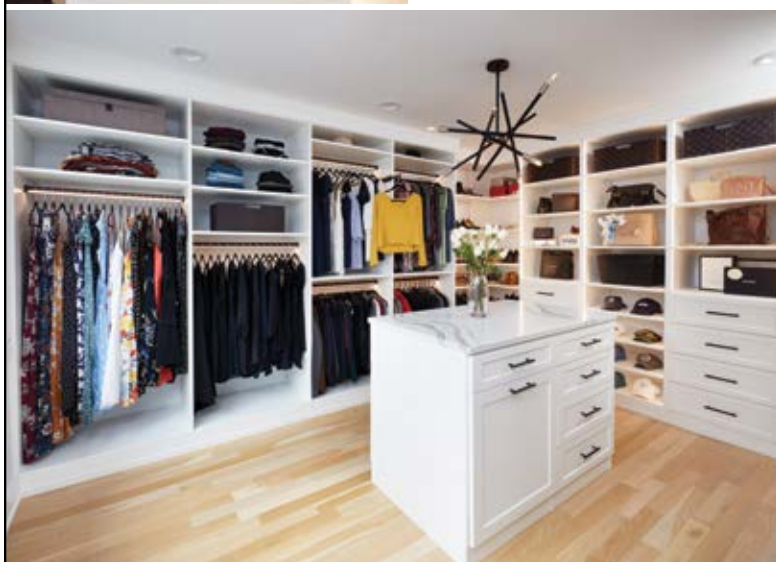
Mortgages

Digitization has helped speed up the lending process in recent years. But as unemployment and layoffs have surged in the pandemic, lenders have had to invest more time in verifying potential borrowers' employment status and history.

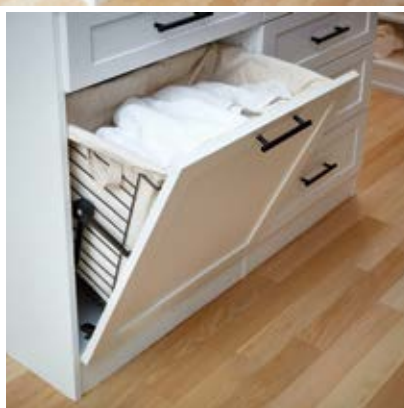
"The mortgage process has become a lot more scrutinized because we're writing loans that have to perform or else we'll have a financial loss," said Michael Bensimon, a senior loan officer at Freedom Mortgage. "In the environment we're in, the fear and concern that loans can go bad quickly is much higher."

To streamline work flow, Freedom Mortgage uses a digital verification service called AccountChek to review the borrower's income and employment information. Other mortgage-specific software includes Encompass by Ellie Mae, which Mr. Bensimon uses to originate loan packages, and SnapDocs, a platform that can be combined with Encompass to facilitate interactions and digital closings.

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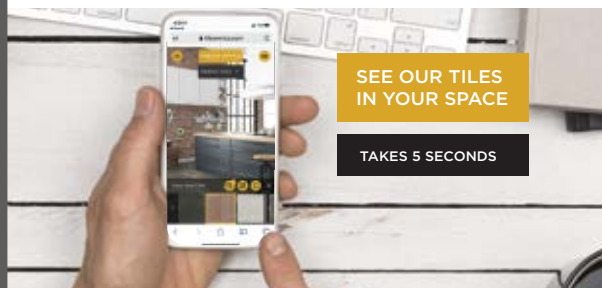
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Real Estate Transactions Go Virtual *(continued)*

New systems designed to simplify the lending process for borrowers include Better and Morty, a mortgage broker that acts as a middle man between the home buyer and the lender, securing a package and then walking the borrower through the closing process.

Jeanne Casey, a principal at MetaProp, a venture capital firm focused on real estate technology, noted how QuickenLoans, one of the largest online lenders in the country, has helped catalyze these younger companies. “Having those digital roots is paving the way for the digitization of the overall mortgage industry,” she said. “We’ve seen so much activity and focus in the space.”

Appraisals

Traditional, in-person appraisals came to a halt earlier this year under the state-mandated lockdown in New York. Because appraisers are the “eyes and ears of mortgage lenders,” according to Jonathan Miller, of the appraisal firm Miller Samuel, what happens to this industry directly affects the lending industry. By the summer, as restrictions lifted, Mr. Miller found himself doing a mixture of in-person interior inspections, “drive-by” exterior appraisals, and reviewing photographs of a home’s interior. Mr. Miller sees this hybrid approach as the new reality of his work. “Until there’s a vaccine,” he said, “we’re going to do all three.”

Notaries

Since March 31, an executive order by Gov. Andrew M. Cuomo has allowed notaries in New York to sign documents using audio-video technology instead of signing and notarizing documents in person.

Dawn Pereyo, an underwriter and past president of the New York State Land Title Association, says this work flow is the way of the future. Twenty-nine states, not including New York, have already enacted permanent remote online notarization (RON) legislation. “The executive order has allowed us to start down the road of RON,” she said.

Smart Contracts

New and updated contract management systems have helped make wet-ink documents, faxing and messenger services obsolete in the contract-signing process. A platform like DocuWalk, which uses blockchain technology to record transactions through a decentralized network, makes it a quicker, more auditable and secure process.

Allen Alishahi, a broker and co-founder of ShelterZoom, the creator of DocuWalk, said eliminating paperwork and multiple applications is like “going from a typewriter to a cellphone.” The software allows live remote collaboration on its smart contracts, including shared editing ability, tracked changes, and both blockchain signatures and e-signatures.

Similar platforms include: Dotloop, acquired by Zillow in 2015, which allows users to store, edit, share and sign digital documents; and DocuSign, a more widely used platform that the Corcoran Group, for example, has just rolled out to its entire company.

Pamela Liebman, president and chief executive of Corcoran, said it was critical to stay on top of emerging technology in order to stay competitive and streamline the transaction process for agents and clients. But she maintained that relationships still matter even if the pandemic has forced most of the process online.

“When it comes to important emotional transactions like purchasing a home,” she said, “there’s always going to remain that in-person touch.” □



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IN MEMORIAM

The Life of Kate Morrison's Daughter, Ashley Katelyn Deptula, Celebrated at Unity of Greater Hartford



On Friday, August 6, 2021, friends and those closest to her and her mother, Kate Morrison, gathered at Unity of Greater Hartford to celebrate the life of Kate's daughter, Ashley Katelyn Deptula.

Ashley passed in peace, Sunday, July 18, 2021 at the age of 33. A passionate fashionista, true intellect, and avid reader, she attained the Dean's list at Conard High School (2006), CCSU, Miami International University of Art & Design, and Lynn University, where she achieved her MBA. She proudly followed both Grandfathers in the U.S. Navy. She was a Petty Officer stationed in Norfolk, VA and on the USS Harry S. Truman. Adventure and travel enthusiast, fashion designer, kite boarder and snowboarder. Beautiful, bubbly and a true source of inspiration and encouragement. She resided in Highland Beach, FL living life fully.

Kate Morrison gave her daughter a heartfelt tribute. The hymns, including "When I Pray", "In the Arms of the Angels" and "You Raise Me Up" and amazing poems, including The Dash by Linda Ellis, I'll Be There by James Curtis and Gone from My Sight by Henry van Dyke, were truly inspiring and beautiful.

Ashley will be greatly missed by her mother, Kathy "Kate" Morrison, and father, Walter Deptula, and her two younger siblings Shannon Serrano and Danielle Deptula Pokrandt, as well as her nephew and nieces Aidan, Madison and Harper Serrano.

Kate Morrison is a long time member and supporter of the HBRA of Central CT, and a valuable advisor to countless builders in her role as an agent with Roberts Insurance. □



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David Preka is Ready, Willing & Able to Lead the HBRA of CT in 2022



In the midst of an historic housing market, severely challenged by supply chain headaches and out of control material costs, David Preka will assume the role of Chairman and President of the HBRA of CT next year.

Eric Santini has been a great HBRA Chairman and President - astute, confidant and conscientious in leading the Association through a very challenging year. Without a doubt, David will carry on that tradition in 2022.

At 38, David Preka has the resume of someone twice his age. Top 500 Remodeler by Qualified Remodeler Magazine since 2013; Remodeler of the Year 2013; Distinguished Community Service Award, 2015; Volunteer of the Year, 2016; Forty under 40; The Day Best of Awards for 2021, BSC Jerry Rouleau Awards for Home Design 2021 and a 2021 Custom Home HOBI Award.

"Without my dedicated team of experts and amazing clients, I would not be where I am today. It is hard to believe that I came to this country with little to nothing, and now I am responsible for building this amazing company that I am so proud of."

– David Preka

David immigrated to the United States from Albania, and at age 20, he founded his company, Advanced Improvements. Eighteen years later, his rebranded company, Advanced Group, has grown to be one of the leading general contractors in Southeastern Connecticut.

With offices and a beautiful showroom located in historic downtown Mystic, and two strategically located workshops in Groton and New London, Advanced Group employs 45 people, and is licensed in four states (CT., R.I., MA, & N.Y.)

Since 2013, the company has been named one of the Top 500 Remodelers in the country, this year ranked #217, and #3 in Connecticut.

In addition to being rated one of the nation's leading remodelers, David Preka believes in giving back to his industry. He served as President of the Builders Association of Eastern CT from 2017-2019 and he is the current Vice-President of the HBRA of CT. In 2022 he will be sworn in as Chairman and President of the state HBRA.

The Advanced Group, under David Preka's leadership, has two guiding principles that trickle down from the top: Customer Service and Community Outreach.

The company impacts the Southeastern CT community, not simply with job creation, but with David's efforts to give back to area non-profits. Advanced has worked at no-cost for organizations like the Boys and Girls Club of Southeastern Connecticut, Riverfront Children's Center and the Summer in the City initiative in Groton City, Connecticut.

The Advanced Group has enjoyed another successful year, and the company is currently looking for qualified contractors to join their team.

David, who lives in Waterford with his wife, Jody, and sons Connor and Cody, is looking forward to the opportunity to give back to his industry as leader of the HBRAC in 2022, and to provide superior customer service to Advanced Group's clients, designers, architects, and more.

"I look forward to the future of my industry, my community and my business. What my friends and colleagues have accomplished to-date tells me that with hard work and dedication anything is possible."

– David Preka

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LAWRENCE FIANO BUILDER & DEVELOPER

The Fiano Family Golf Classic was an overwhelming success this year! Everyone was thrilled to be in person at the TPC River Highlands to support the 18th Annual Fiano Family Golf Classic that raises funds for BUILD-PAC. This year, we had our most successful event ever, with a record number of golfers and funds raised. The Fiano Family Golf Classic raised over \$75,000 to support BUILD-PAC. BUILD-PAC is NAHB's bipartisan political arm that helps elect pro-housing, pro-business candidates to federal office and is critical to NAHB's success on Capitol Hill. Thank you to everyone who made this a huge success from our sponsors, donors, and volunteers.

THANK YOU!

Ken Boynton
BUILD-PAC Trustee

Greg Ugalde
BUILD-PAC Trustee

George LaCava
Alternate BUILD-PAC Trustee



Larry & Babe Fiano and the Fiano family



BUILD PAC Dinner



L-R Tim Bobrowske, Greg Ugalde, NAHB Chairman Chuck Fowke, Ken Boynton & Bob Wiedenmann



Jim Tobin speaking at the reception about the value of Build PAC



L-R BUILD PAC Trustees George LaCava & Ken Boynton, Central CT V.P. Sheila Leach, BUILD-PAC V.P. & NAHB Government Affairs Meghan Everngam, Build PAC Chairman Kevin Woodward, NAHB Immediate Past Chairman & BUILD PAC Trustee, Greg Ugalde, NAHB Executive Vice President & Chief Lobbyist Jim Tobin

And the Winners Are....

Foursome

To Par	Gross	Score
1. Eric Person + Will Person + Andrew Morse + Doug Battaro	-5	65
2. Alan Hanbury + Tim Hanbury + Stephen Motto + Jim Goralnick	-4	66
3. Mark Lovley + Dustin Pichette + John DiMatteo + Anthony DiMatteo	-2	68
4. Patricia O'Neil + Conner O'Neil + John Eagan + Garrick Tamulonis	-2	68
5. Dennis Clavett + Steve Dombeck + Dan Cooksey + Todd Gottier	-1	69

To Par	Net	Score
1. Nort Wheeler + Nick Patrizzi + David Preka = Mark Spinnato	-15	55
2. Stephen Horney + Chris Horney + Mark Fiano + Andrew Fiano	-13	57
3. Joe Venzio + Brian Kurtz + Jim Brocius + Rick Ruther	-12	58
Patricia O'Neil + Conner O'Neil + John Eagan + Garrick Tamulonis	-12	58
Eric Person + Will Person + Andrew Morse + Doug Battaro	-12	58
4. Jeff Panella + Scott Milas + Mark Milligan + Jeff Pierce	-11	59
5. Lois Santini + Mickey Dalene + Connie Hanbury + Judith Landers	-11	59

Golfers on TPC course



A General Membership Clambake at Fairfield's Jennings Beach Pavillion



Fairfield County HBRA President Kim DiMatteo & husband John DiMatteo



Builders Eric & Jennifer DeLaurentis, DeLaurentis Developments



Fairfield County HBRA Exec officer Kerry Brun in red dress with members



Builders William & Peter Olsen & Dean Deltosta, LoParco Associates



BAEC Held A Fun Event In Westbrook In September



HBRA Welcomes New Members

On September 9th, the HBRA of Central Connecticut invited all new members to the Association to a President's Welcome Reception. The event was held at Crystal Ridge Winery in South Glastonbury. The HBRA usually holds this event twice a year to welcome new members, learn about their businesses, help them connect to other members and outline the resources available to members. This was the first time this event was held since COVID-19 and more than twenty new members were in attendance. The HBRA of Central Connecticut has had more than 80 new members join the Association since early 2020. Attendees were able to hear from "veteran" members about how to get involved to maximize their membership. The HBRA will hold another President's Welcome Reception in the spring.



HBRA Focus On Membership Pays Off



The HBRA of Central Connecticut has put a large focus on recruiting new members to the Association with the booming housing market. They have recruited 53 new members this

year and is participating in the NAHB 1 in 2021 drive which encourages each member to recruit at least one new member.

The focus has not only helped recruit new members, but the Membership Committee is also focused on member retention. With this attention, the Association has seen 8% net growth in membership during the first nine months of the year.

The HBRA also recorded a video highlighting the value of membership and the resources it provides to all members at the local, state and national levels. You can watch the video at: https://youtu.be/w_GqJIdfO50

HBRA Hosts Celebrate the End of Summer Clambake

The September Membership Meeting featured a clambake at Anthony's Ocean View on the beach in New Haven. More than 100 members were in attendance and glad to be enjoying the HBRA in-person events and networking. Many members noted it was great to connect with other members and reflect on a very busy summer building season with many unprecedented challenges. Many members commented how busy their businesses have been, and how glad they are that members support members and do business with other members.






HBRA Charitable Foundation Looking For Board Members



The HBRA of Central Connecticut Charitable Foundation has two openings on their Board of Directors. Foundation Chair, Linda Cote, is looking for HBRA members that would like to serve a three-year term.

The Foundation is the philanthropic arm of the Home Builders & Remodelers Association of Central Connecticut, and the primary community outreach and support organization. The Foundation's mission is to highlight the commitment and generosity of HBRA members and the building industry to creating a better quality of life for residents in Hartford, Middlesex, New Haven and Tolland Counties. If you would be interested in serving on the Foundation Board, contact Eric Person at 860-563-4212.

<p>HBRA Foundation Funds Raised</p> <p>\$600,000+ Raised in 10 years</p> <p>\$33,000 HBRA Scholarships Awarded since 2017</p> <p>100% of Funds Raised go to Direct Support</p> <p>\$550,000+ Grants and Awards</p>	<p>The HBRA Foundation Supports:</p> <table border="1"> <tr> <td> Homeownership</td> <td> Shelters/ Homelessness</td> <td> Education</td> <td> Disaster Recovery</td> </tr> <tr> <td> Food Insecurity</td> <td> Addiction & Opioid Treatment</td> <td> Community Recreation/ Health & Wellness</td> <td> Public Safety</td> </tr> </table>	 Homeownership	 Shelters/ Homelessness	 Education	 Disaster Recovery	 Food Insecurity	 Addiction & Opioid Treatment	 Community Recreation/ Health & Wellness	 Public Safety
 Homeownership	 Shelters/ Homelessness	 Education	 Disaster Recovery						
 Food Insecurity	 Addiction & Opioid Treatment	 Community Recreation/ Health & Wellness	 Public Safety						

Remodelers Council Kicks Off Rebuilding Day

The Remodelers Council of the HBRA of Central Connecticut partnered with Rebuilding Together Hartford for a special project to kick off Rebuilding Day by replacing 16 windows in a home in Hartford. Council members, Andersen Windows and East Haven Building Supply, partnered to provide the windows at no cost and National Building Products donated all of the caulk and spray foam needed. More than 12 Remodelers Council members volunteered their time to do the removal of the original 1924 windows and replace them with the new, super-efficient, Andersen Windows.

**Anderson
Windows & East
Haven Building
Supply**



Volunteers

This is the second year in a row the Remodelers Council has partnered with Rebuilding Together Hartford for their annual community service project to replace a home full of windows. Rebuilding Together Hartford, Inc., is a nonprofit, volunteer organization dedicated to helping low-income homeowners, through home renovation and repair. Their mission is to bring volunteers and communities together to improve the homes and lives of low-income Hartford homeowners. Their vision is a safe and healthy home for every person.



Tim Vreeland interviewing with Channel 3



Remodelers Council Kicks Off Rebuilding Day



Eliza Xavier, Stone Valley Granite & Marble



Greg Zajac, Building
Renewal LLC

Ted Brown, Valley & Aetna
Building Products



HBA of Northwest is proud to celebrate the four HOBI Awards received by our members. Congratulations to all HOBI Award winners.



T&M Homes Multigen home in South Windsor

Pictured here is a winning entry in the multi-gen category. This home features master bedrooms on both the first and second floors.”

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A man and a woman are seen from behind, embracing each other in a room with exposed wooden framing, suggesting a new home under construction. The man is wearing a grey t-shirt and the woman is wearing a white t-shirt.

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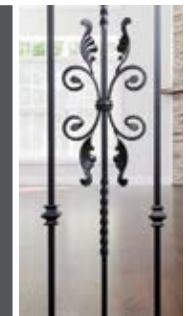
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Photography: Nat Rea for This Old House



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