

# CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut



Fall 2024



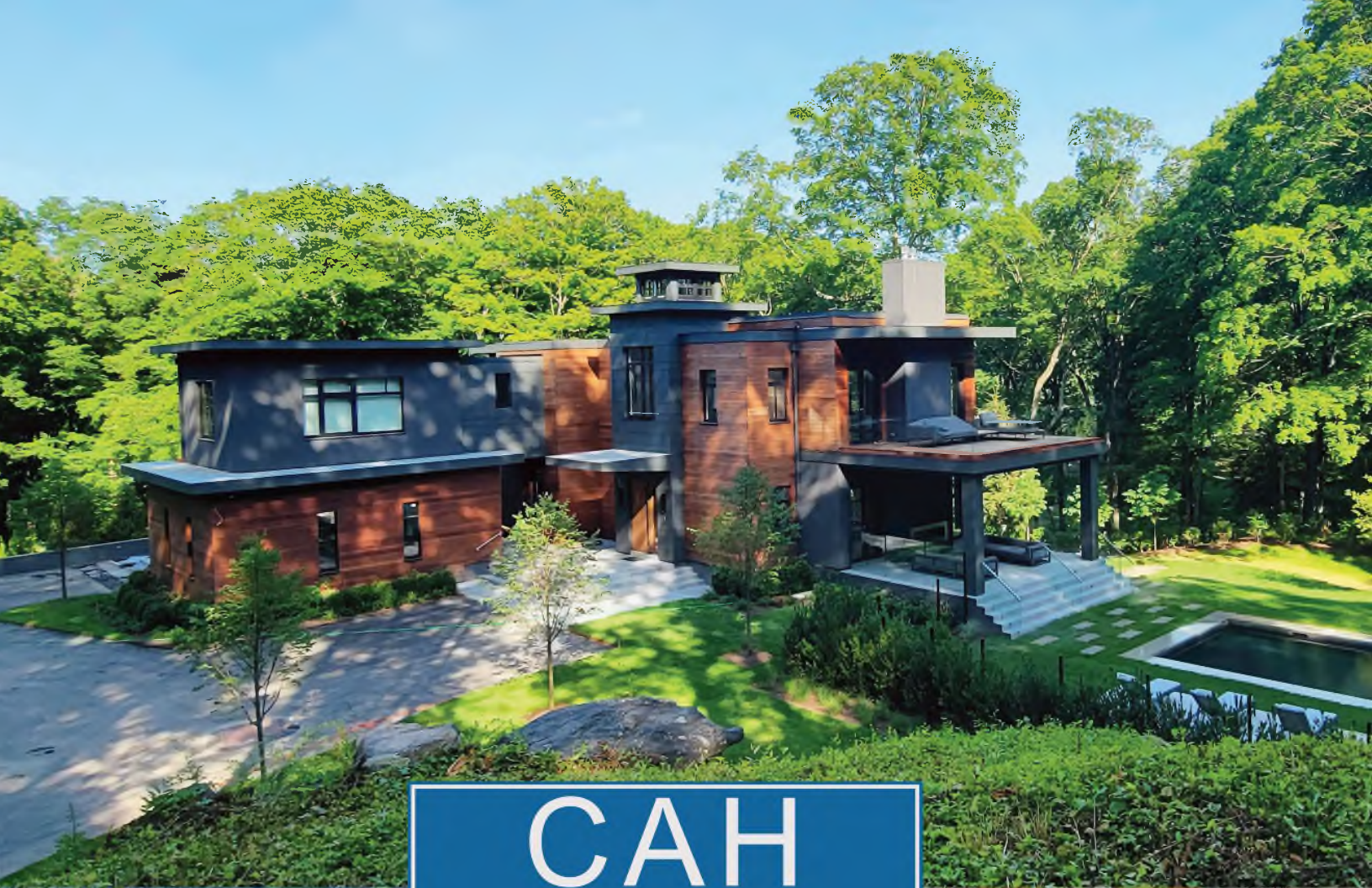
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**COVER PHOTO** – Set high upon a bluff overlooking Long Island Sound, an 1897 home on a challenging deep and narrow lot, had been a part of Rowayton's shoreline for over a century. In this \$3.4 million remodel, architect Chris Pagliaro designed a new garage, with luxury guest suite above, and connected it to the main house through a "link" of glass that changes material to stucco and bronze. The "Link" signifies the connection between old and new.

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## Connecticut Builder

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## Farewell Letter from the Outgoing President of the HBRA of Connecticut

By David Preka



As I write my final message as President of the HBRA of Connecticut, it's hard to believe that nearly two years have passed since I began this role. Serving in this capacity has been both an honor and a privilege. As my term draws to a close, I find myself reflecting on all we've accomplished together—and more importantly, what lies ahead for our organization.

### Workforce Development: Paving the Way for the Next Generation

Building on the foundation laid by my predecessor, Eric Santini, we have made significant progress in workforce development. One of our proudest achievements is the continued expansion of schools implementing the Home Builders Institute's Core Pre-Apprenticeship Curriculum. By introducing more high school students to the residential construction trades, we are preparing them for rewarding careers and strengthening relationships with school administrators and Career and Technical Education (CTE) professionals. These partnerships will be crucial for future collaborations between school districts and our associations at both the state and local levels.

But this is only the beginning. During my term, we revitalized the Connecticut Institute of Professional Builders & Remodelers (CIPBR), our 501(c)(3) educational foundation. Under the leadership of Frank Festini of South Port Construction as Chair of the CIPBR Board of Trustees, the Institute is poised to make a meaningful impact on our industry's workforce development challenges in the coming years.

### Enhancing Member Value: Building on Our Strengths

Throughout my presidency, I've made it a priority to not only maintain but also enhance the areas in which our association already excels. Thanks to the tireless efforts of our dedicated staff and volunteer leaders, like BUILD-PAC Trustee Ken Boynton and Master of Ceremonies Joanne Carroll, our premier events—including the HOBIs and the Fiano Family BUILD-PAC Golf Tournament—continue to grow in stature and are recognized nationally for their excellence.

### Membership Growth: A Collective Success

If there's one principle that has guided me through this term, it's the importance of membership growth. I'm especially proud

of our collaboration with the HBRA of Fairfield County and NAHB, which has allowed us to offer discounted memberships to young professionals—a strategic initiative that is already delivering tangible results. Additionally, the HBRA of Central Connecticut launched an energetic membership recruitment campaign, setting a high standard for engagement. I am equally grateful for the unwavering dedication of the HBRA of Northwestern CT and the HBRA of Eastern CT whose commitment has fortified our collective influence and innovation across our organization. These efforts have combined to result in an impressive statewide membership growth of 9.5% this year. I commend and I extend my deepest thanks to the leadership, members, and staff of each local association for their tireless work in strengthening our organization and setting a remarkable example for new and future members.

### Looking Ahead: A Call to Action

The health of the HBRA of Connecticut depends on a strong, engaged, and growing membership. A thriving membership base enhances every aspect of the member experience and amplifies our advocacy efforts in Hartford. I encourage all of you—our valued members—to find new ways to get involved. Whether through mentorship, participating in events, or volunteering, your involvement is crucial to our collective success. For seasoned members, I urge you to mentor newer members, helping them understand the value of peer-to-peer connections that are central to this organization. Every new member represents untapped potential and the future leadership of the HBRA.

In closing, I extend my heartfelt thanks to the HBRA of Connecticut's Board, Executive Committee, and senior officers for their unwavering support during my term. A special thanks to our incoming President, Anthony DeRosa, whose steadfast leadership and partnership have been invaluable. I am confident that Anthony, alongside our CEO Jim Perras, will continue to build on our achievements and lead this association to new heights. It has been an honor to serve as your President and I look forward to watching the HBRA of Connecticut continue to thrive. Sincerely,

David Preka  
Outgoing President  
Home Builders & Remodelers Association of Connecticut ■



## A Message from the CEO and Lobbyist of the HBRA of CT



As we prepare for the 2025 legislative session, we face an evolving landscape shaped by state, local, and national political uncertainty. These dynamics, coupled with persistent industry challenges, demand our focus and strategic action. While potential rate cuts provide some optimism, significant pressures remain, such as high land costs, excessive regulation, and an ongoing labor shortage. These factors continue to hinder our ability to meet Connecticut's growing housing demand.

Unfortunately, the upcoming session brings the likelihood of well-intentioned but ill-conceived legislative proposals that could exacerbate these challenges. Already, we are hearing early discussions on topics that would have significant impacts on our industry. Here are just a few examples:

### Environment & Energy:

1. Proposals to allow municipalities to impose stricter building codes beyond current state requirements would drive up construction costs and create added regulatory complexity, further discouraging housing production.
2. Expanding the Department of Energy and Environmental Protection's (DEEP) authority to unilaterally enforce "Nature-Based Solutions" could introduce rigid setback mandates near wetlands and waterways, disregarding industry input and imposing costly septic system. In addition to imposition of new nitrogen removal standards under consideration by the Department of Public Health (DPH).
3. Legislation to mandate zero-carbon homes without sufficient clean energy infrastructure or transmission capacity could limit consumer choice, inflate construction costs, and expose homeowners to the unpredictability of the electric market.

### Landlord/Tenant Relations:

1. Rent control proposals could unintentionally reduce rental stock and discourage property maintenance, worsening the very affordable housing shortage they seek to address.
2. Efforts to eliminate "No Fault Evictions" would complicate housing management, reduce housing supply, and clog court systems with increased eviction cases, all while creating safety risks for neighboring tenants.

### Labor Concerns:

1. Poorly drafted "Storm Chaser" legislation, targeting bad actors, could entangle legitimate in-state contractors in overly restrictive regulations, driving costs higher and pushing more contractors into the underground economy.
2. Proposals to make contractors liable for wage disputes between subcontractors and their employees defy established contract law and would introduce legal uncertainties that could stifle industry growth.

The 2025 legislative session will undoubtedly present significant challenges for our industry. Now, more than ever, it is crucial for HBRA members to stay engaged. I urge you to build strong relationships with your local legislators and communicate with them regularly about the impacts of these proposals. Your voice is key to ensuring sensible policymaking.

To stay ahead, please join our government affairs meetings, participate in Home Building Day at the Capitol, and respond to our "Calls to Action." If you'd like more information on how to get involved, feel free to reach out to me directly at (860) 500-7796.

Together, we can protect the future of our industry.

Jim Perras, CEO, HBRA of CT ■



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# What 2024 HOBI Entries Revealed

This year, HOBI entries demonstrated changes in the market, as well as in the architecture and interior design of Connecticut homes.



Anthony DeRosa commented on the skyrocketing cost of building new homes.

“Four years ago, we were building at \$400-500 sf in Fairfield County. This year, it’s \$650-800 sf, and in 2025 it will cost \$900 sf to build a custom home.

As homeowners opt to keep their current home’s low mortgage rate, it’s no surprise that remodeling was by far our most popular category this year. Renovations ranged from a \$127,000 lower level remodel in Westport by Polcer Homes to a \$15 million remodel and addition in Greenwich by Yankee Custom Builders. Most remodels were substantial multi-million dollar projects.

“Our ratio of remodels vs. custom homes has flipped over the last couple of years. This year, we had 7 remodels vs. one custom home.”  
– Anthony DeRosa

L-R HBRA CEO Jim Perras, HOBI Producer Joanne Carroll, builder Anthony DeRosa & HOBI Judges Paul Hertz, Chris Shea & Michael Murphy.

## The Market

New homes have become ever more challenging and expensive to build. In fact, Connecticut is the most difficult state to obtain zoning approvals and the 2nd most expensive to build a new single family home, only behind Massachusetts.

On our tour this year, we visited DeRosa Builders 5,900 sf custom home in Greenwich, which took him 10 months to build, and 18 months to get approvals.

Due to the demand for new construction, spec homes are coming back, and this year, we had spec home winners ranging from \$1 million to \$14 million.





Polcer Homes lower level remodel



Pictured is DeRosa's \$2.5 million addition and remodel to a 1920's Greenwich estate.



This 12,440 sf modern ICF home by Skyview Builders features Klar glass walls , dramatic lighting, exquisite finishes and an ipad controlled outdoor oasis



## What 2024 HOBI Entries Revealed

(continued)



Skyview Builders used Klar Vision+System for seamless indoor outdoor living in this winning Westport spec home.

### Construction Challenges

Every new custom or spec home in Fairfield County is the result of a tear down on an infill lot, and many, if not most of the lots presented significant building challenges. The builders of this year's winning homes dealt with staging construction on tight waterfront sites, blasting ledge, avoiding wetlands; bringing in tons of top soil to even out slopes, and creating detention basins on lots with a high water table.

Builders are embracing technology, and saving clients operating cost, by taking their custom homes off the grid with Tesla roof shingles and power walls that store energy in batteries to use at night.

### Architecture and Interior Design

Homes are becoming transparent walls of glass, with charcoal framed lift and slide doors that noiselessly open the backs of homes to water or garden views.

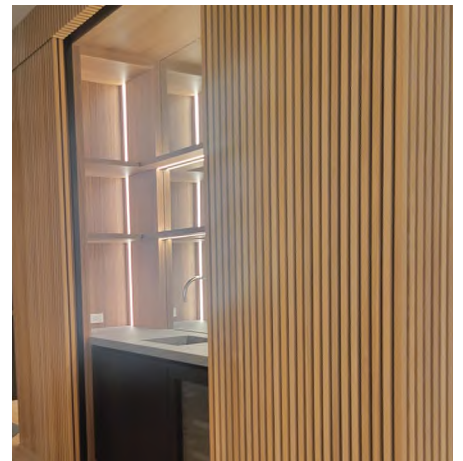


Pagliari Long Neck Builders walls of glass.



Architect Chris Pagliaro & Sweeney Builders created layers of outdoor living in Darien remodel

Fluted walls and fireplace surrounds create texture and interest, as pictured in Skyview Builders Westport spec home and East Coast Structures New Canaan custom.



Skyview Builders fluted wall



Chris Pagliaro East Coast Structures fluted FPL surround



Interior designers like Tina Anastasia and Laurn Villario used splashes of bold color, dazzling chandeliers and mood lighting to bring warmth and personality to the winning homes.

Every home featured natural finish white oak floors and floating staircases, while 15 ft long kitchen islands, slab back-splashes and white range hoods predominated.



Chris Pagliaro East Coast Structures kitchen



Karp floating staircase

Walk-in showers are on steroids and feature porcelain walls and gold fittings, like this stunner by Braydan Construction. Every home had a luxury walk-in closet, but this one by Braydan Construction was a standout, including beautiful center island with jewelry storage, glass front wardrobes, and multi-tier shoe shelving.

Each year, new trends emerge, and builders, architects and designers collaborate to overcome site and budget constraints and deliver the excitement and living enjoyment their clients are seeking!



Chris Pagliaro East Coast Structures bold use of color







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# ADU's Add Value & Affordable Housing to CT Backyards

By Joanne Carroll

When Public Act 21-29 became law in 2021, it required Connecticut towns to permit Accessory Dwelling Units on single family lots as-of-right. However, towns could opt out, and set their own requirements for ADUs, or not allow them at all.

According to Desegregate CT, thirty towns opted out of the statewide requirements, but amended their own regulations. Another 29 opted out, but have regulations that at least partially meet state standards.

The 54 towns who adopted the legislation, must meet certain criteria.

- ▶ The Accessory Dwelling Unit can be attached or detached, and up to 1,000 square feet, or 30% of the main dwelling unit's size.
- ▶ It cannot be age restricted or require that tenants be related to the person in the main dwelling.
- ▶ Parking requirements of greater than one space per unit are prohibited.

Accessory Dwelling Units are part of the solution to the affordable housing crisis by providing a dwelling in the backyard of an existing single family home. It allows for privacy, outdoor space and an opportunity for multi-generational living or rental income - all while maintaining neighborhood character.

ADU's provide housing for young millennials, and people who can't afford to live in the communities where they work. In addition, they are often used for elderly parents, who want to live separately, but close to family or caregivers

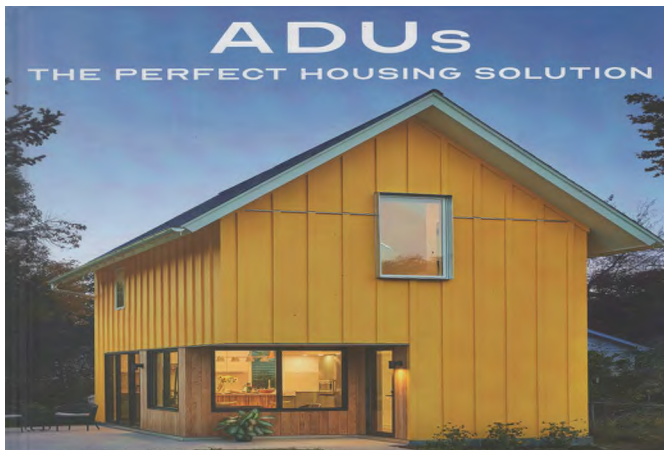
Sheri Koones new book, "ADU's, the Perfect Housing Solution", provides 25 examples from across the country that demonstrate the vast design possibilities, and the methods of making the smallest of spaces feel larger.

In the book, Sheri Koones includes two examples of ADU's in Connecticut.

In Mystic, a 790 sf ADU incorporates green features, such as large triple pane windows. It's designed by Unity Homes, a design-build company with an innovative, well-developed prefabrication process. (See photo top of p. 23)

Unity Homes' clients kept their costs down by building on a flat site that didn't require extensive excavation work. They utilized a slab-on-grade foundation, and chose finishes that were beautiful, but moderately-priced.

In Avon, the 1,316 sf home pictured at top of p. 23 is designed by Jamie Wolf of Wolfworks Inc. to be net-zero, and mutli-generational. The main house and ADU are connected by a porch, giving both parents and adult children the privacy they want. What's new here is the integration of a PV system with battery storage, including the ability to direct solar power to the battery on wheels in the garage – an electric vehicle. Day to day excess power can be "banked" with Eversource.. On an annual basis, the account balances out to a zero energy cost for the homeowner.







Wolfworks HOBI winning custom home with ADU in Avon



Unity Homes ADU in Mystic CT

## HBRA of Connecticut Honored with Dual National Awards for Excellence



The HBRA of Connecticut is thrilled to announce that we have been recognized with two prestigious Association Excellence Awards from the National Association of Home Builders (NAHB). Our Connecticut Builder Magazine has been named the top publication produced by a statewide association, and our Home Building Industry (HOBI) Awards have been celebrated as the best event of its kind. These national accolades reflect our ongoing commitment to excellence and innovation in serving Connecticut’s residential construction industry. ■



## ADU's Add Value & Affordable Housing to CT Backyards

(continued)

### New ADU Regulations Are Changing Westport's Housing Market

Westport opted out of Public Act 21-29, because the Planning Commission had recently adopted an ADU regulation that they felt “appropriate for Westport, while allowing for greater flexibility in housing options for existing and new residents.”

Four years in the making, the intent of Westport's ADU regulation was to help people remain in town by making the property they already own more affordable for them, as well as offering some tenants a less expensive place to live.

### Added Value

Westport realtors and homeowners see an ADU as huge asset when selling a property. The many options the ADU offers include: renting to tenants, use as an in-law or multi-generational suite, or as an additional work space.



Architect Peter Cadoux was a member of the Westport Planning and Zoning Commission, and has designed a number of ADUs. His knowledge of the regulations have shown Peter the impact that ADUs can have on the community as a whole.

“With new constructions going up, it's important to keep in mind the roofline regulations and the appropriate scaling for the new unit,” he explains. “But ultimately, this is

going to change the architectural landscape of Westport. For example, a new rule has allowed for the conversion of old barns into ADUs. With the history present in Westport's architecture, this is going to allow for greater historical preservation in town.”

Architect John Rountree knows about — and appreciates — ADUs. A Westport architect specializing in net zero energy homes, he has already designed several.

Accessory dwelling units are “basically small houses,” says Rountree. In Westport, the footprint of an ADU is 850 square feet on lots of up to 1.5 acres. A second floor will add more total square footage, though there are height limits, and an ADU must have a septic system, or tie in to the town sewer.



Rentals must be for at least six months, and the owner must reside on the property, in either the main dwelling or the accessory one. Rountree recently designed an ADU for clients whose adult daughter will initially live there. As his clients get older, they plan to move in themselves, and rent out the home they now reside in.

### Near Net-Zero HOBI Winning ADU in Westport

Peter Stofa Construction Management won a HOBI Award this year for the 1,400 sf ADU designed by John Rountree pictured on the opposite page.

The building is near net-zero and has a barn aesthetic, with a large vaulted ceiling space in the front, and a two story space in the back, with kitchen, bath and dining on the 1st Floor and a sleeping loft on the Mezzanine level. The interior design is by HER HOME LLC in Westport. The ADU can be used for an office, a guest cottage, or legally rented out as an apartment.

### Net-Zero Cottage

At 800 SF, the ADU cottage design by John Rountree pictured on p.26 is a contemporary version of an historic “Saltbox.” It will have a large 2 story living room facing west for the views, one bedroom on the 1st Floor and a sleeping loft on the 2nd Floor. The cottage was designed with double wall construction to create 12” thick walls, and triple pane windows.



Photography by Big Swell LLC





## ADU's Add Value & Affordable Housing to CT Backyards

(continued)



A 7.2 kW PV system can provide 100% of the power to run the house using heat pumps for heating, cooling and hot water. There would be a small battery back-up system.



With so many antique barns scattered throughout Connecticut, they are being repurposed as ADU's at less cost than new construction.

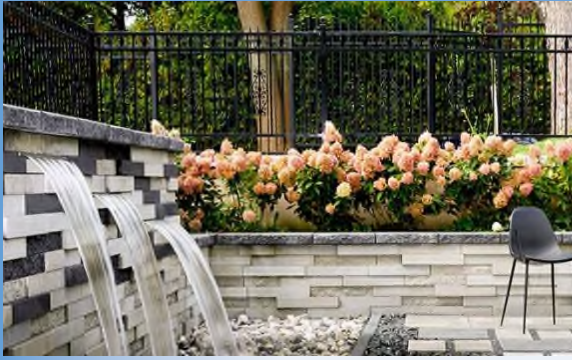
For another Westport homeowner, a heavy timber barn frame was salvaged from a dilapidated "threshing barn" and restored by Vermont based "The Barn People".



The frame was enclosed using Structural Insulated Panels (SIPS) and then clad inside and out with vintage barn wood sourced from other barns. John Roundtree designed the space and the fenestrations around the frame using Marvin windows. The space is conditioned by a geothermal heating and cooling system and electricity is supplied by a 5 kW PV system on the roof.

John is trying to spread the word that ADUs are legal, and practical. The goal is to add more accessory dwelling units to more addresses, for more robust housing stock all over town. ■





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# Don't Let This Book Stay on the Shelf: A New Guide to Streamlining the Regulatory Process

By Jim Perras

Where's my permit application? Why is the Inland Wetlands Department taking so long? And why won't the Building Inspector return my calls? If you're a developer, builder, or remodeler in Connecticut, you've likely asked yourself these questions at some point.



Published in May of this year, the Playbook is the result of a collaboration between the American Planning Association (APA), the National League of Cities (NLC), and industry groups like the National Association of Home Builders (NAHB), the National Association of Realtors (NAR), and the National Bankers Association (NBA). It acknowledges that preempting local control isn't the solution to our housing issues. Instead, it invites community and industry leaders to work together to craft solutions tailored to the specific needs and characteristics of their municipalities.

Even the most efficient municipalities face challenges with their policies, procedures, and staffing. And who better to address these challenges than those of us in the residential construction industry, the very customers of these services? After all, municipal inefficiencies don't just cause frustration—they create delays, drive up costs, and impact homeowners.

These delays hurt our ability to meet Connecticut's housing demand and deepen the state's housing affordability crisis. Unlike the rising costs of land, financing, and regulatory compliance, streamlining municipal processes is one of the few factors we can tackle directly, through the right advocacy. Now, there's a new resource to help us do just that: the Housing Supply Accelerator Playbook.

## LOCALLY DRIVEN SOLUTIONS AROUND THE COUNTRY

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1 Promoting transit-oriented development

2 Creating land banks and community land trusts

3 Permitting missing middle housing

4 Supporting rehab and repair tools

5 Reducing parking minimums

6 Allowing accessory dwelling units

**ALSO:**  
Changing building codes

Shortening permitting times

Providing pre-development capital

Clockwise from top left: Photos by Rebecca Noble; stevegeer, FatCamera/Getty Images; Celeste Noche; dies-irae/Getty Images, Mark E McClure/Sightline Institute/Flickr.

(continued)





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## Don't Let This Book Stay on the Shelf: A New Guide to Streamlining the Regulatory Process

(continued)

Rather than proposing a one-size-fits-all approach, the Playbook offers a wealth of resources: white papers, case studies, data, and locally-driven solutions that have succeeded across the country. For communities in Connecticut, the Playbook serves as a starting point—a framework for initiating constructive dialogue and action. (Graphic found on page 10 of the playbook)

### How Can You Use the Playbook to Drive Change?

#### Step 1: Identify the inefficiency.

This is likely the easiest step because you've probably experienced it firsthand. Start by surveying your peers and keeping a record of common issues, from permit delays to communication breakdowns with municipal departments.

#### Step 2: Build a coalition of local business representatives.

An effective coalition includes businesses that are directly impacted by these inefficiencies, such as developers, builders, remodelers, realtors, bankers, and local chambers of commerce. These voices, united, can speak with authority about the negative impacts of inaction—both on their businesses and the broader local economy.

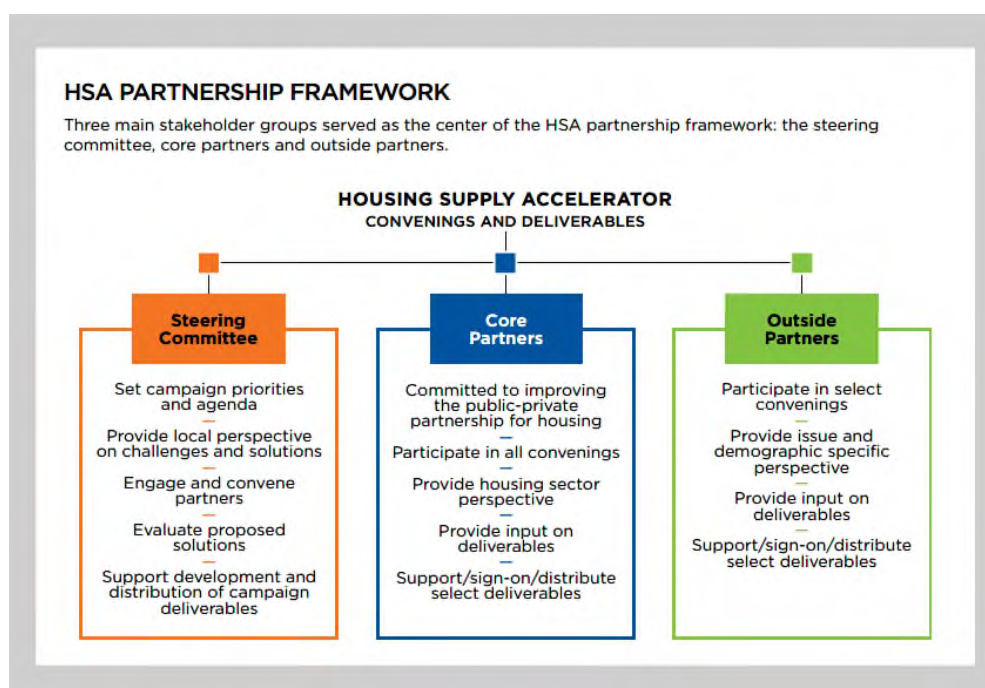
#### Step 3: Request a meeting with local officials to establish a steering committee.

A united group of local businesses carries significant political influence. Municipal officials will be hard-pressed to ignore a formal request from a coalition, especially if it's backed by local media attention, if necessary. Even the most resistant officials will find it difficult to dismiss the concerns of key constituents. (HSA Partnership Framework graphic on page 30)

### The Time for Grassroots Advocacy is Now

I'm excited by the potential for this new type of grassroots advocacy. Not only can these efforts lead to real improvements in the efficiency of municipal processes, but they can also foster stronger relationships between local businesses and government officials—relationships that will benefit everyone in the long run.

I encourage you to explore the Playbook and other resources offered by the HBRA of CT and the NAHB. If you take on the challenge of organizing local business and municipal leaders to streamline processes in your community, please share your success stories with the HBRA of CT. By learning from one another, we can accelerate housing production across the state and help tackle Connecticut's housing crisis. ■





## CT Real Estate Market in Transition



The real estate market has been stuck in a rut for some time. A two-decade high-interest-rate environment has resulted in a crushing affordability problem for many seeking to buy a home. The cost of buying a home directly impacts most all housing metrics including rental rates and builder's decisions to break ground. Housing affordability is close to a 30 year low. There has been a confluence of factors, almost a perfect storm, that have produced a housing market that is stuck in disequilibrium.

Pre-pandemic America saw a housing shortage of between four and seven million units by various measures. Restrictive zoning and tight credit were arguably the two primary reasons for this imbalance. The regulatory soft costs around building new homes across America has steadily increased for decades. Over those same years population growth steadily increased and since the pandemic has accelerated to record numbers, mostly from immigration.

The pandemic caused a massive increase in demand for housing across America. In a normal economy home prices rise most relative to wage increases. This became a secondary driver since 2020. In response to the pandemic the Federal Reserve created an extremely low-interest-rate environment to stimulate the overall economy. Understandably, at the same time, there was a mass exodus from dense urban centers. This had an enormous effect on the housing market driving real estate values in most markets to record highs that persist today. As part of this perfect storm, builders were constrained severely by brick and mortar as well as other costs and impediments on the zoning side of new construction. New construction, or replacement cost of housing, soared.

The Fed changed course on monetary policy in March 2022 with unprecedented rate increases and monetary tightening. They needed to "cool down" the overall economy. The effect on housing has been dramatic.

Those who were able to buy into the housing market before the Fed began its restrictive interest rate policy in March of 2022 have benefited from higher home values and low interest rates. Most of these homeowners have locked in low mortgage rates. As they look at their financial situation they are discouraged from selling. In normal times, the mindset of homeowners who have benefitted from home appreciation is to consider tapping

into this windfall instead of sitting on the sidelines. To sell or even take out a line of credit means they are borrowing money at rates that are often two times higher than their existing mortgage. This keeps millions of would-be sellers from putting their homes up for sale.

The Fed is now mostly satisfied that it has done its primary job of curbing inflation and is expected to cut rates starting at their September meeting.

In our industry, we tend to focus on the increased purchasing power that low interest rates will provide buyers. This is powerful: a 4% mortgage versus a 7% mortgage means an extra \$658 dollars per month in monthly purchasing power (this assumes a \$350,000 30 year loan; monthly payment \$1,671 versus \$2,329 for principal and interest). This is powerful for potential buyers but keep in mind how powerful this is for would-be sellers.

Inventory in the state has been declining for years and has been exacerbated by the lock-in effect of relatively high interest rates. The 5 of the 6 D's of real estate (Diplomas, Diamonds, Diapers, Divorce, Downsizing, Death) have been muted over the past two and a half years because of this lock-in effect. One key to CT and most other real estate markets to getting closer to a healthy real estate market (one that is closer to equilibrium) is freeing up these would-be-sellers.

### Historical Inventory of Homes for Sale by Month in Connecticut

I think that it is more important than ever to focus on the inventory side of the equation. Even though you tell your would-be sellers that you marry your home and not your mortgage, they seldom budge from a 2 plus percent hit to their borrowing rate. Anyone who needs or wants financing will heavily weigh this economic cost. Would-be sellers are going to be less discouraged with lower interest rates and are more prone to becoming active sellers as rates get closer to their existing ones.

The more you can differentiate yourself as a top agent the more you will benefit in this changing world. Full-time active agents who continuously learn best practices will be able to shine in the coming years. Those distracted by noise in the industry are likely to struggle. Those focused on quality professional relationships will stand out more than ever. Earning the right to list these emerging would-be sellers homes will be a great opportunity for those who are prepared and capable.

Luke Williams

President, Calcagni Real Estate ■



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# A Blueprint for Policymakers: Addressing Connecticut's Workforce Shortage in Residential Construction

by Jim Perras



Connecticut's housing debate has largely focused on zoning reform, affordability, and accessibility. However, one critical aspect remains overlooked: the severe shortage of skilled labor in the residential construction industry. This shortage is driving up housing costs and hampering production, threatening both the state's economy and the well-being of its residents. Policymakers must urgently prioritize rebuilding this workforce to meet the state's housing needs and

## The Impact of the Residential Construction Industry

The residential construction industry plays a crucial role in Connecticut's economy, contributing significantly through property taxes, income taxes, sales taxes, and permitting fees. Despite this, there has been no concerted effort to rebuild the workforce that is essential to increasing housing production. This stands in stark contrast to other industries, such as defense manufacturing and healthcare, which have successfully secured state support for workforce development.

Connecticut's residential construction workforce is one of the oldest in the nation, and it has struggled to recover from the exodus of workers during the Great Recession. Many skilled workers left the state or shifted to other industries, and the industry has yet to bounce back. As the demand for housing continues to grow, Connecticut's ability to meet this demand lags behind much of the country, partially due to the shrinking workforce.

## The Urgent Need for Workforce Expansion

A recent federal grant awarded to Connecticut to promote heat pump adoption in residential buildings highlights the state's need for a skilled workforce. While training existing workers in heat pump installation is essential, it is insufficient to meet the demands of new construction and energy retrofits. The state must expand its workforce to address these challenges effectively.

## Changing the Narrative Around Careers in Construction

To rebuild the residential construction workforce, Connecticut must change the narrative surrounding careers in the trades. The construction industry today is dynamic and innovative, offering opportunities to work with cutting-edge technologies and sustainable building practices. Careers in the trades can be mentally stimulating and financially rewarding, with many small business owners and self-made millionaires emerging from the licensed trades.

Parents, educators, and students need to recognize the value of a career in construction. The growing pay and op-

portunities in the trades make them an attractive option, especially for those seeking to avoid college debt and achieve economic independence.

## Investing in Pre-Apprenticeship Programs

One of the most effective ways to introduce students to careers in construction is through pre-apprenticeship programs in public high schools. The decline of shop classes and the focus on college as the only path to success have left a void in the education system. This void can be filled by programs like the Home Builders Institute (HBI) Core PACT curriculum, which has already seen success in Connecticut schools.

However, these programs are costly and require significant investment in training, materials, and facilities. The state must step up and provide the necessary funding to support these programs, ensuring that they are accessible to all students who could benefit from them.

## Expanding Opportunities in Public Schools

Connecticut's vocational and technical high schools are among the best in the country, but they produce only a fraction of the skilled workers needed to meet the demands of the housing industry. Private post-high school programs like Lincoln Tech and Porter and Chester can help fill this gap, but not for all.





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# A Blueprint for Policymakers: Addressing Connecticut's Workforce Shortage in Residential Construction *(continued)*

The state needs to expand opportunities for students to pursue careers in the trades through public schools. This includes creating pilot programs that integrate apprenticeship educational hours into traditional high school curriculums. For example, Connecticut requires 720 hours of classroom instruction for an HVAC apprentice. If these requirements could be met in a high school setting, it would be a game changer for students interested in the trades.

Such programs would not only provide valuable education but also help address the needs of disaffected youth. A recent study by the Dalio Foundation found that 119,000 young people in Connecticut are disconnected or at risk of being disconnected from school or employment. Expanding access to trades education could offer these young people a path to success.

## Reforming Apprenticeship Hiring Ratios

Beyond education, there are other barriers to expanding the construction workforce. One significant challenge is Connecticut's journeyman-to-apprentice ratio laws. While safety and work quality are paramount, the current laws are overly restrictive and

prevent small to mid-sized companies from hiring apprentices. For example, Connecticut law requires that companies increase the number of journeymen they employ after hiring three apprentices, creating a significant burden for smaller firms.

In contrast, Rhode Island only requires a 1:1 journeyman-to-apprentice ratio, making it easier for companies to expand their workforce. Connecticut must revise its laws to allow for greater flexibility in hiring apprentices, which would create more opportunities for young people to enter the trades.

## Conclusion

Connecticut's residential construction industry is at a crossroads. Without a significant investment in workforce development, the state will continue to struggle with housing shortages, rising costs, and economic stagnation. Policymakers must prioritize rebuilding the workforce by investing in education, expanding opportunities in public schools, and reforming restrictive hiring laws. By doing so, Connecticut can create a sustainable housing market, provide meaningful career opportunities for its residents, and ensure a prosperous future for the state. ■



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# Builder News

## Elm Tree Funding and By Carrier Partner to Simplify Construction Loans for Builders and Buyers

Elm Tree Funding and By Carrier are excited to announce a strategic partnership aimed at simplifying the process of obtaining construction loans for homebuyers and builders. This collaboration brings together the expertise of a leading mortgage broker and a renowned construction company to offer tailored construction loan solutions designed to meet the unique needs of builders.

Beyond constructing subdivisions, By Carrier also provides “build on your lot” services. For homeowners who have already purchased or plan to purchase land, securing construction financing independently can be a more practical option. However, this process can oftentimes feel daunting and complex.



Ryan Carrier & John Vecchitto,  
Elm Tree Funding

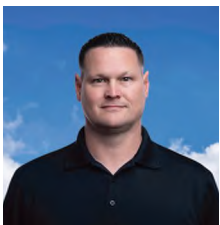
Elm Tree simplifies this experience for both the homeowner and the builder. With Elm Tree Funding’s one-time close construction loan, homeowners can benefit from low down payments and highly competitive interest rates, while builders gain more control over draw schedules, along with an upfront deposit to kick-start the project efficiently. Ultimately helping the homeowner navigate the financing process much more seamlessly; lowering the administrative burden for the building; and allowing them to secure more funding, is a win win for everyone!

By streamlining the loan application process and providing personalized support, the partnership ensures quicker approvals and smoother financing options, making it easier for builders to focus on what they do best—constructing quality homes.

“We are thrilled to join forces with By Carrier to make construction loans more accessible and straightforward. Our goal is to provide builders with a hassle-free experience and the financial tools they need to succeed.”

- John Vecchitto, Loan Officer of Elm Tree Funding

### Johnny Carrier, By Carrier



Johnny Carrier has been very successful focusing on the 1st time buyer and 1st time move up markets, and after “chasing sales prices” for the last few years, he is finally “making decent margins”.

“I’m in a good place now, and recession proofing, because we are in a very unpredictable market. We are still building off inventory from COVID. Arbor Meadows in Cromwell opened 3 weeks before COVID, and we are now selling into the last phase of this 75 lot single family community.”

- Johnny Carrier



Arbor Meadows is located within walking distance of the TPC River Highlands Golf Club, River Highlands State Park, and The Connecticut River

(continued)



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## Builder News

### Johnny Carrier, By Carrier (continued)

#### Buyers want a lot more customer service for the higher sales prices

The same house Johnny was selling in 2020 for \$497,000 is now selling for \$637,000. That's a \$140,000 increase!

In Johnny's BUILDER 20 Group, builders in Knoxville TN and Louisiana are selling in the \$200,000's and \$300,000's, and they are offering incentives.

## T&M Building Breaks Ground on New Townhouse Community in Bloomfield

Wednesday, August 7th was the groundbreaking for Abby Court, a new townhouse community on 9.5 acres tucked off 1120 Blue Hills Avenue in Bloomfield. Members of the Bloomfield Town Council, sitework and excavation contractors, the developers and Bonnie Weiner, the widow of Abby Weiner, after whom the community is named, participated.



Front row: L-R India Rodgers and Cindi Lloyd, Bloomfield Town Council; Bonnie Weiner; Todd Cooper and Kenneth McClary, Bloomfield Town Council; Greg Patchen, development partner; Will Patchen, Wilmatt Development; Babatunde 'Baba' Ogunro and Steve Temkin, development team partners; Mike Welsh, Compass Enterprises project road contractor; Second Row: L-R T&M Building Co. Dalton Grant and Noah Grosberg.; Ryan Wilson and Tom Fredo, Tom Fredo Builders, excavation contractors.

The project is being built by Rehoboth Court LLC, an affiliate of T & M Building Co. of Torrington. Road construction is being done by Compass Enterprises of Simsbury.

"In Connecticut, we are not there yet. What's hard here is getting approvals, and neighbors getting more and more organized," says Johnny..

"The empty nester market is hot, because empty nesters can finally get decent money for their homes. Mark Lovley and Tony Denorfrio are capitalizing on that."

**What's to come:** Johnny Carrier's Farmington single family went through several lawsuits and rejections before finally closing this year. He has a pocket style high end development coming soon in downtown Glastonbury, and another 20 units in Plainville. He also has a 30-45 unit affordable single family rental in Bristol.

*Abby Court* will consist of 7 triplex buildings and 4 duplex buildings for a total of 29 residences. There are three models: Amber, Beryl, and Coral. Each townhome will have three bedrooms and two and one-half baths. The Amber and Beryl are each equipped with a one-car attached garage. The Coral offers a two-car attached garage.

The main level kitchen features stainless steel appliances, elegant stone countertops, extra tall wood cabinets, an expansive island area with seating, as well as a walk-in pantry. The kitchen opens to a patio for outdoor enjoyment.

The 2nd level master suite offers a generous walk-in closet, a 5-foot shower, and double sink vanity. In addition to the two guest bedrooms, served by a full bath, the second level is stocked with a laundry closet, comprised of a side-by-side washer and dryer, and a linen cabinet.

An open layout upper level loft allows flexibility for use as a grand home office, children's playroom, or whatever suits their lifestyle need.

*Abby Court* is conveniently located near Interstate 91, with 15 minute access to Bradley International Airport and a 5-minute drive to the nearest shopping center.

Townhomes are expected to be available for rent next year. T&M is just completing Mirabel Court, a 20-townhouse community located down the street from Abby Court.





## Builder News

### Now Here's the Deal!

Michael Murphy, Murphy Brothers Contracting, started Deal-makers with Westchester-based commercial broker, John Barrett, as a bi-monthly lunch gathering for area business professionals with a keen interest in real estate growth. The goal: to read the proverbial tea leaves regarding the direction of real estate development in the Westchester and lower Hudson Valley region.

From these larger lunches, they started “Lunch with the Mayor”, smaller group lunches with area Mayors representing smaller Villages, Towns and Cities in our area... for a more granular discussion on development/investment opportunities and paths to success.

On June 28th, a luncheon was held at Rail House in Pelham, and Pelham Mayor Chance Mullen, Developer Patrick Normoyle, and Attorney David Cooper, who revealed the “How” of how they got this deal done:



L-R: John Barrett, commercial broker, David Cooper, land use attorney, Chance Mullen, Mayor of Pelham, Patrick Normoyle, developer and Michael Murphy

In the Village of Pelham, an LDA between a developer and the municipality resulted in the construction of essential public infrastructure, such as a new firehouse, police station and Village Hall. This collaborative effort saved taxpayers approximately \$17 million. Additionally, the partnership transformed a dilapidated municipal parking lot into a 127-unit rental building with ground-floor commercial spaces, revitalizing an entire block in the Village’s downtown core. The LDA identified clear mutual review milestones to streamline the permitting process, ensuring that both the municipal complex and residential projects could proceed to construction quickly after a comprehensive – but efficient – environmental review process.

The event was very well attended (close to 60) with elected representatives from Tarrytown Lewisboro, Mt. Vernon, Ardsley and Villages of Larchmont and Mamaroneck.

Pelham Mayor Chance Mullen, Developer Patrick Normoyle, and Attorney David Cooper did a great job presenting, and Mayor Mullen followed up with an excellent project tour by the developer.

The next Dealmakers luncheon took place in Harrison on September 6th.

### Connecticut House Price Appreciation 8.6 percent in 2nd Quarter 2024

House price appreciation in the 2nd quarter of this year was recorded by FHFA in all 50 states and the District of Columbia. Limited resale inventory and strong growth in demand continued to put upward pressure on house prices.

In Connecticut price appreciation was 8.6%, while nationally, house prices rose 5.9% in the second quarter of 2024, compared to the second quarter of 2023. Nationally, the rate of price growth decreased from 6.4% in the first quarter of 2024.

### “Net-Zero” Homes or “Deep Energy Retrofits”

Architect John Roundtree has designed a number of these and there is a growing demand for this type of house. He is just completing a net-zero small house (1,700sf) in Norwalk with the following features common to many net zero houses:

- ▶ Super insulated walls and roof
- ▶ Triple pane European windows
- ▶ Meticulous air sealing
- ▶ Heat pump HVAC system
- ▶ Heat pump radiant floor heating
- ▶ Heat Pump hot water heating
- ▶ 8kW Tesla PV Tile Roof
- ▶ Water saving Bathroom features

The coolest feature is the roof, which uses new Tesla Shingles.



## Build For CT: Bridging the Housing Gap for Middle-Income Households

by Nandini Natarajan



It is no secret that Connecticut is experiencing a historic housing shortage. And while much of the State's focus has rightly been on supporting low-income families, a critical segment of the population has been largely overlooked: middle-income households. These are the teachers, nurses, and first responders—the essential workers who earn too much to qualify for traditional affordable housing programs but too little to comfortably afford market-rate rents or mortgages in the communities they serve.

For these middle-income families, housing affordability has become a real and growing issue. Connecticut's housing stock is both expensive and limited, and as rents rise and homes become increasingly out of reach, middle-income workers find themselves forced to make difficult choices. A recent analysis of HUD data shows that the state faces a nearly 100,000-unit shortfall in housing that is available and affordably priced for middle-income families. Recognizing the urgent need to address housing shortages across all income tiers, the Connecticut Housing Finance Authority (CHFA) and the Department of Housing (DOH) have launched *Build For CT*, a new program designed to support the development of housing for middle-income renters that will contribute to meeting the overall housing needs of communities across the state.

### Why Middle-Income Housing Matters

How “middle income” is defined varies across the industry, but one widely accepted definition establishes middle-

income households as those earning between 60% and 120% of Area Median Income (AMI). These households are essential to the fabric of our communities. They are the backbone of our schools, hospitals, public safety departments, and local businesses. When middle-income workers cannot afford to live near their jobs, businesses face staffing shortages, commutes become longer, and economic growth stalls. Studies even suggest that longer commute times can lead to lower job satisfaction and have negative effects on physical health and well-being. To foster a strong and resilient workforce, Connecticut needs housing options that meet the needs of these vital workers.

### The Build For CT Solution

*Build For CT* aims to fill this gap by providing subordinate financing to market-rate developments that set aside at least 20% of the total units for middle-income households. The program provides up to \$125,000 per unit for each unit committed to middle income affordability and is designed to be flexible, supporting both new construction and substantial rehabili-

tation projects in communities across the state. Under *Build For CT*, set aside units approved by CHFA need to reflect a discount to market rents. Financing through the program provides for a below-market interest rate ranging between 1-3% that is largely determined by the percent discount of the restricted unit rents when compared to the market. Loans are made as interest-only during the construction term and convert to a 20-year permanent loan term with a 40-year amortization schedule.

In the case of Ponemah South Mill in Norwich, the developer had approvals to convert a mill building into 146 market rate units; however, a gap of \$6 million prevented the development from moving forward. Through *Build For CT*, the developer agreed to restrict 50 units at below market rents to households earning up to 80% of area median income and in return received a \$6.25 million subordinate loan at an interest rate of 2%.

By promoting the development of housing that is affordable to this segment of the population, the program ensures that communities remain economically diverse and that workers can afford to live where they work. Since the program launched in late 2023, *Build For CT* has closed on developments totaling more than 1,600 units, 458 of which are restricted to middle-income renters.

(continued)



## Lumber Market Update

by Frank Sanford, Sanford & Hawley, Inc.  
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### What has happened Since February?

Lumber prices have increased since my last report. Douglas Fir is up \$59 or 7.1%, while KD SPF is up \$50 or 7.8%. KD SPF is 21.9% less than Douglas Fir, slightly decreasing its June spread. This continues to explain its popularity in single family and multi-family construction. The recent 8-10 week run up in lumber prices appears to be running out of steam.

On the other hand, plywood and OSB are going in the opposite direction. Douglas Fir Plywood has dropped \$18 or 2.0% since my last column, while OSB is down \$151 or 21.4%.

Random Lengths has noted that trading ranges this year are among the tightest on record. This is borne out by Douglas Fir at \$83 or 10%, KD SPF at \$98 or 16% and Douglas Fir Plywood at \$81 or 9%. The exception of course is OSB which has traded in a range of \$331 or 63%. See my last column for some explanations about the volatility of OSB.

### Lumber Supply or Domestic Production, Imports and Exports

Domestic production of lumber decreased slightly in 2024, despite new mills opening in the Southeast. There continue to be permanent closures in the Pacific Northwest with temporary closures in the south as newer more efficient and likely larger mills continue to come on line in the Southeast.

Here are some North American production statistics for the first half of 2024.

#### Pacific Northwest down 140 MMBF (million board feet)

South down 461 MMBF  
Other down 10 MMBF  
(mostly New England and the upper Midwest)  
**Total US down 611 MMBF**

#### British Columbia down 113 MMBF

Eastern Canada UP 587 MMBF  
(Yes, eastern Canada is defined as east of B. C.)  
**Total Canada UP 474 MMBF**

**Total North America down 137 MMBF**

**Other imports to US down 186 MMBF**

**Exports from North America were unchanged.**

Thus there is a decline in total supply of about 323 MMBF. Close to, but perhaps cutting production slightly below what housing production needs.

### What to Expect in the remainder of 2024

There is nothing on the horizon to expect much change in the last three months of the year. We'll have wait for the election to see if there could be changes in housing policy for next year. These could in turn affect prices and many other inputs. ■



## Build For CT: Bridging the Housing Gap for Middle-Income Households

### The Power of Public-Private Partnerships

One of the key components of Build For CT is its reliance on public-private partnerships. CHFA and DOH are working closely with private financial institutions to leverage additional resources and accelerate the pace of housing development. These partnerships help to streamline the financing process, enabling developers to access the funds they need more quickly and efficiently. *Build For CT* is a subordinate loan that pairs with first mortgages provided by approved participating lenders.

### A Call to Action for Developers

With demand for middle-income housing at an all-time high, the time for action is now. CHFA and DOH are actively encouraging developers and financial institutions to participate in *Build For CT* and help address Connecticut’s housing shortage. The program offers developers the opportunity to contribute to the state’s economic vitality while meeting the needs of the workforce that keeps our communities running.

By participating in *Build For CT*, developers can take advantage of flexible financing options, access public resources, and become part of a solution that will have lasting benefits for Connecticut’s residents and economy. Developers or potential lending partners who want to learn more about the program can visit [www.chfa.org/BuildForCT](http://www.chfa.org/BuildForCT) for program info and contact information for program staff.

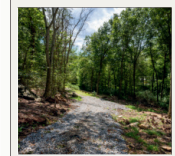
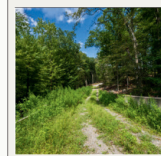
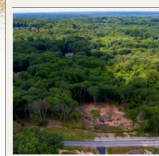
The housing crisis in Connecticut is complex, but with programs like *Build For CT*, we are taking meaningful steps to address it. By focusing on the needs of middle-income households, this program provides a pathway to affordable housing for the very workers who are essential to our state’s prosperity. As we look to the future, innovative programs like *Build For CT* will be a crucial tool in building a stronger, more resilient Connecticut—one where all workers have access to safe, affordable housing and the opportunity to thrive.

*Nandini Natarajan is the CEO and Executive Director of the Connecticut Housing Finance Authority, a quasi-public organization whose mission is to alleviate the shortage of affordable housing for families and persons in the state. ■*



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## KEY CONSIDERATIONS FOR HOME BUILDERS

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By realtor Mary Beth Grasso

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# Lowered Interest Rates Should Spur Building

By Gregg Wagner, Sr. V.P. BHHSNEP



The Federal Reserve's monetary roller coaster took a thrilling plunge of a half a point this week, which has resulted in reducing residential mortgage rates. The average 30-year fixed-rate mortgage this week is around 6.20%, the lowest since February 2023. Over the next year and a half, the Fed is expected to gradually and unevenly relax rates, perhaps driving interest rates to as low as 5.25% by the end of 2025. Greater affordability due to reduced mortgage rates will continue to broaden housing demand and expand options both for prospective home buyers and for builders who have been waiting on the sidelines. However, the paradox here in Connecticut will be that as demand increases due to affordability, supply is not expected to increase at a similar rate. This is likely to perpetuate upward pressure on home prices. We can only hope that the reduction in the cost of money, the shortage of supply, and the upward pressure on pricing will trigger additional building in Connecticut.

In August 2024, home prices in Connecticut were up 8.3% compared to last year, selling for a median price of \$461,200. Roughly 4,100 houses and condominiums changed hands in July, with the August number dropping to below 3,570. The reduction in units of 5.6 percent from the prior year has contributed to the 4.5 percent decline for the first eight months of 2024. First time buyers have struggled to find homes as many were scared off by bidding wars during the low-interest-rate era and were further rebuffed by rising mortgage rates and purchase prices. The buyers who didn't commit then, now have regrets. Had they bought four years ago, they would be in a whole different place now, perhaps ready to trade up to their next home at a mid-market price point.

New research from NAHB examined two important challenges home builders faced in recent years, time to market and cost per foot to build. The analysis of 2023 data found that it takes an average of 8.6 months to build a single-family home, up from 7.2 in 2015. Furthermore, NAHB noted that the median cost per square foot rises significantly as homes get smaller. The

data outlined costs spike from \$132 per square foot for a home over 5,000 square feet, to \$200 per square foot for a home under 1,200 square feet. This has been a key barrier to adding to Connecticut's desperately needed for sale entry-level housing. If we think the entry level should be less expensive to build and more readily delivered, the statistics identify the contrary.

Many baby boomers' homes are too big, and most will continue to be reluctant to sell their current home because they would face a higher mortgage rate today. Lower interest rates are enticing, but they are not enough to counter what's called the "lock-in effect".

Lower mortgage rates can certainly bring down a homebuyer's monthly mortgage payment. But when home prices continue to rise, it becomes increasingly difficult for many people to find a home they can afford. In many of our Connecticut markets, home prices have risen by nearly 50% since early 2020, far faster than average household income growth during the same timeframe. During the pandemic, a huge number of homeowners refinanced their mortgages to take advantage of record-low rates. Nearly 60% of active mortgages now have rates below 4% — rates so low that those homeowners are unlikely to refinance again.

High interest rates kept homebuilders from getting projects off the ground, especially smaller, private developers. That's because the rates on builder's loans for acquisition, development and construction are closely tied to the rate set by the Federal Reserve. This recent rate cut should make it easier for those developers to get building again. That's good news for the supply side of the housing equation — more homes getting built and into the market will relieve some of the demand that pushes up prices. But, as outlined, it will take time for those homes to be completed.

For now, home prices are at record highs, inventory remains below pre-pandemic levels and neither of those variables are likely to improve dramatically in the near term. To fix our state's housing shortage, it will take more than the Fed's initial 50 basis point reduction. It will take multiple reductions, home-building, time, and patience. ■



# Stabilizing Construction Insurance Pricing in 2025: Trends and Strategies



As the construction industry continues to recover from the disruptions of recent years, a key area of focus for construction firms is insurance pricing. After several years of rising premiums driven by various challenges, the outlook for 2025 suggests a more stabilized insurance environment.

## CURRENT TRENDS IN CONSTRUCTION INSURANCE Historical Context

In recent years, the construction sector has faced significant increases in insurance premiums due to:

- 1. Higher Claims Frequency:** An uptick in workplace accidents and project-related claims has led insurers to reassess their risk exposure.
- 2. Economic Pressures:** Inflation and supply chain disruptions have resulted in rising construction costs, further pushing up insurance premiums.
- 3. Regulatory Changes:** Stricter safety and environmental regulations have also influenced pricing, as insurers adapt to evolving legal requirements.

## Signs of Stabilization

Despite these challenges, several indicators point to a stabilizing insurance market by 2025:

- 1. Improved Risk Management:** The construction industry has increasingly adopted risk management practices and technologies aimed at reducing accidents and claims. This proactive approach is beginning to yield positive results, contributing to lower claim rates.
- 2. Market Competition:** The entry of insurtech companies has intensified competition within the insurance market. These firms often offer innovative solutions and flexible pricing models, encouraging traditional insurers to enhance their offerings.
- 3. Economic Recovery:** As the economy stabilizes and inflation moderates, the overall pressure on construction costs is expected to ease. This, in turn, may lead to more predictable and manageable insurance pricing.

## Key Factors Driving Stabilization

### 1. Technological Advancements

The integration of advanced technologies in construction—such as drones, AI, and data analytics—enhances project management and safety protocols. Insurers are beginning to recognize the value of these technologies, which can lead to reduced risk and, consequently, lower premiums for companies that implement them.

### 2. Focus on Sustainability

With a growing emphasis on sustainable practices, construction firms are investing in green building technologies and energy-efficient designs. Insurers may respond favorably to these initiatives by offering incentives, such as lower premiums for projects that demonstrate reduced environmental impact.

### 3. Enhanced Training and Safety Programs

Increased investment in workforce training and safety programs is contributing to fewer accidents on job sites. Insurers are likely to reward companies that prioritize safety with more favorable pricing structures, reflecting a lower risk profile.

### 4. Regulatory Adaptations

As the regulatory landscape evolves, insurers are adapting their policies to align with new safety and environmental standards. This adaptability may lead to more competitive pricing as insurers find ways to mitigate risks associated with compliance.

## Strategies for Managing Insurance Costs

To capitalize on the stabilization of construction insurance pricing, companies can adopt several proactive strategies:

### 1. Invest in Risk Management

Implementing comprehensive risk management programs can help reduce accidents and claims. This includes regular safety training, equipment maintenance, and effective project planning.



**2. Leverage Technology**

Adopting new technologies can enhance operational efficiency and safety. Drones for site inspections, software for project management, and wearable tech for worker safety are just a few examples of how technology can mitigate risks.

**3. Foster Strong Relationships with Insurers**

Building strong relationships with insurance providers can lead to better terms and pricing. Open communication about safety practices and project details can help insurers understand your business’s risk profile more accurately.

**4. Evaluate Coverage Options Regularly**

State Association News

management, and a focus on sustainability. As premiums begin to level off, construction firms have a unique opportunity to manage their insurance costs more effectively.

By adopting proactive strategies and leveraging innovative solutions, companies can navigate the evolving landscape of construction insurance, ensuring that they remain competitive and financially sound in a dynamic market. Embracing these changes not only enhances risk management but also contributes to a safer and more sustainable construction industry overall.

*Kim Dimatteo, CIC, MWCA is Senior Vice-President of Cross Insurance in Shelton. Kim is incoming Treasurer of the HBRA of CT. ■*

The construction insurance market is poised for stabilization by 2025, influenced by technological advancements, improved risk

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Ken Boynton NAHB BUILD-PAC Trustee

As Connecticut’s BUILD-PAC Trustee, I’d like to again thank all our sponsors and everyone that contributed and came out to the iconic TPC River Highlands, Cromwell CT to play in our 21ST Annual Fiano Family Golf Classic in support of the National Association of Home Builders Political Action Committee (BUILD-PAC). This event exceeded fundraising goals and reinforced Connecticut’s role as a national leader in supporting the health of the residential construction industry.

This year we had the privilege of having Carl Harris, NAHB 2024 Chairman, Jim Tobin, CEO NAHB, Past Chief Lobbyist, Washington DC, Jules Guidry, BUILD-PAC Chairman, and Meghan Evergam, NAHB Chief of Staff.

Thank you to everyone that made this event a huge success from our sponsors, donors, and volunteers!

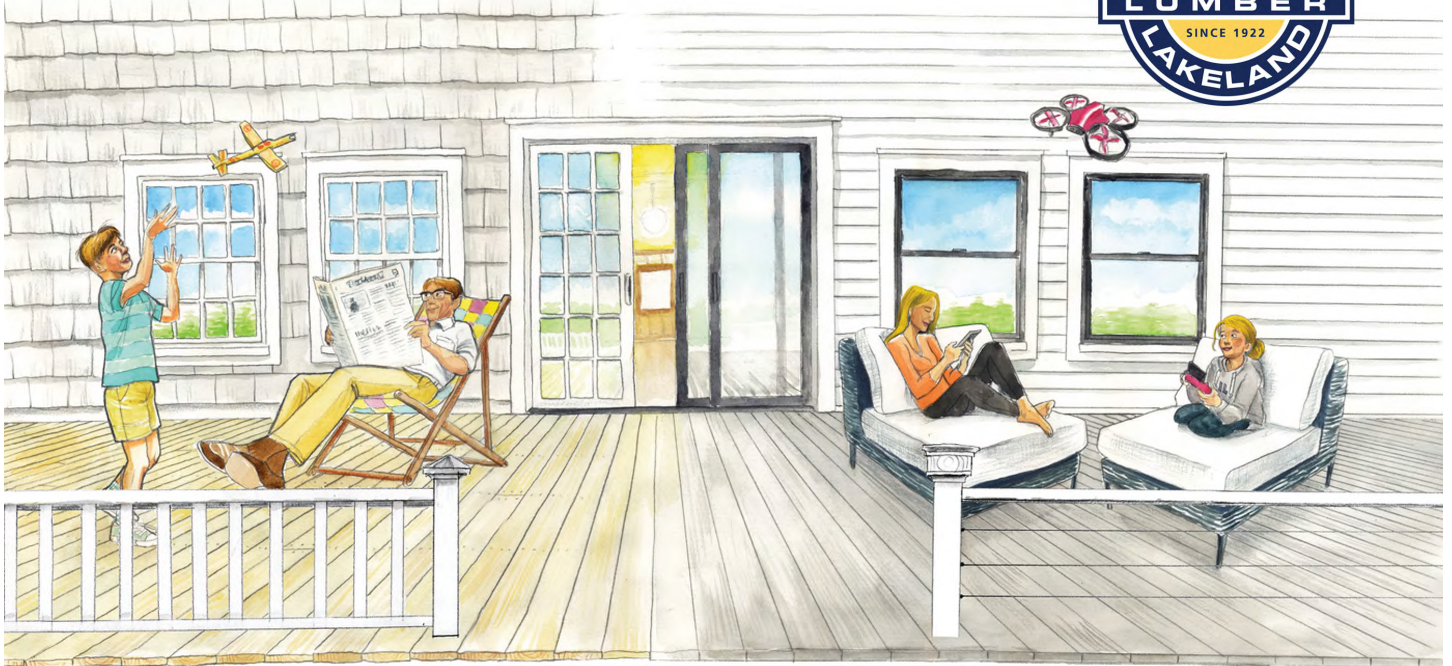
– Ken Boynton

## Fiano Golf Tournament





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BUILD-PAC volunteers (L-R) Teresa Peruzzi, Ainslee Foley



BUILD-PAC Legislative Breakfast (L-R) Jules Guidry, Greg Ugalde, Carl Harris, Jim Tobin



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# The HBRA of Fairfield County is back in full swing for the Fall!

On September 4, we had our annual General Membership Meeting and Clambake at Boca Oyster Bar in Bridgeport, CT. We had a full house of 150 guests who enjoyed full lobsters, chicken, clams and sides as they networked while enjoying the beautiful



(L-R) – Michael DiMatteo, Jessica DiMatteo, John DiMatteo, Kim DiMatteo



(L-R) Jared O'Mara, Will Caple, Lisa O'Mara





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## The HBRA of Fairfield County is back in full swing for the Fall!

*(continued)*

On September 16th, HBRA Fairfield County enjoyed a sold out Golf tournament at Tashua Knolls in Trumbull, CT. Over 150 guests came out to network, compete and have some fun in the sun! This year's golf tournament benefited our Circle of Care projects.





## HBRA Eastern CT News

The Home Builders & Remodeler's Association of Eastern CT's 2024 Lobster Fest, held in July at the Westbrook Elks Club was a resounding success. With perfect weather, a sold-out crowd, live music from Vinyl Countdown, and an energetic Lobster Derby, it was an evening to remember. A special thank you to our generous sponsors and the dedicated Lobster Fest Committee whose hard work made this event possible. We appreciate your support and look forward to next year's festivities! Keep an eye out for more events to come! Be sure to check us out on Facebook & Instagram @HBRAECT.



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HBRA Eastern President Patrick Caulkins  
- Caulkins Homes



(L to R) Gail Grillo & Michael Santangelo of Marvel Home Decorating and Paul Blanchard of Overhead Door of Norwich



(L-R) Bonnie Hansen & Dana Pelletier-Anchor  
Insulation



(L-R) Mike Haas- Marvin Windows, Michael Scanlon- Bouvier Insurance, Brandon Duryea- Bender Plumbing, Tim Bentley



(L-R) Andersen Windows & Doors- Dave Prunier, Drew Comeau, Don Hamel





(L-R) Hocon Gas- Josh Greco, Bender Plumbing- Dillon Lenihan



(L-R) Ervis Rusi- Eagle Electrical Services; Matt Gilchrist- EG Home LLC; Patrick Caulkins -President of HBRAECT-Caulkins Homes; Matt McCammitt Huber Engineered Woods; Ralph Riccio InFocus Group EOS; Josh Stark- Stark Construction



L-R) Mike Guarino, Deb Wolfenson & Nick Sylvester -Superior Hearth, Spas & Leisure



(L-R) Zach Book-Advanced Home Audio, Inc.; Matt McCammit-Huber Engineered Woods; Josh Stark-Stark Construction; Inva & Ervis Rusi - Eagle Electrical Services; Patrick & Caleigh Caulkins, Caulkins Homes; Matt Gilchrist-EG Home; Ralph Riccio-EOS-Dana Croy-HBRAECT; Eric Person-HBRA Central CT.



(L-R) Cindy Williams, Barbara Donn & Kim Tondreau of Core Plus Credit Union



(L-R) Ralph Riccio-Entrepreneurial Operating Systems Implementer; & Teresa Peruzzi-Tile America



(L-R) Stacie Russell, Linda Cronin, Shelly Woods, & Pamela Burr of California Closets

Our team recently attended the AMC conference in Salt Lake City, where we engaged in valuable professional development. The event facilitated strong connections through networking, and we are excited to be implementing the new insights and strategies from this event. ■



(L to R) Eric Person-HBRA Central CT; Dana Croy-HBRA Eastern CT; & Sheila Leach-HBRA Central CT.





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## New Member Reception on August 7th

The HBRA of Central CT held a New Member Reception on August 7th at Café Aura, welcoming the newest members from the recent Membership Drive. The event connected them with our leadership team and provided an overview of the many benefits of HBRA membership, helping them maximize their involvement and opportunities within the association. It was a great evening of networking, guidance, and introducing the value of being part of our growing community.



(L-R) – Ryan Langan, Jared Gumula, Chip Poehnert



(L-R) – Jordan Neff, David Johnson



President of HBRA Central CT  
Matt Gilchrist



L-R)- Josue Ramirez, Juan Ramirez, Matt Gilchrist





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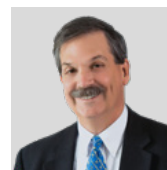
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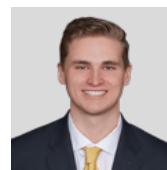
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## The HBRA of Central CT News



Marc Sherman

The HBRA of Central CT hosted its annual Lobster Fest on August 29th at the Westbrook Elks Lodge, where over 160 attendees gathered to celebrate the end of summer. Guests enjoyed a classic New England feast, choosing between lobster or steak—or indulging in both—alongside clam chowder, shrimp cocktail, and more. The evening featured live music by The Rubber Band, creating a lively atmosphere for networking and enjoying the Connecticut shore as the perfect backdrop to wrap up the season.



Membership Drive Team Members (L-R) Matt Gilchrist, Liz Koiva, Chip Poehnert, Johnny Carrier, Cathy Lapierre, Ralph Riccio



(L-R) – Lorrie Maiorano, Michael Riccio, Joel Grossman



Lorrie Maiorano



(L-R) – Jim Perras, Michele Quadrato, Debra Wolfenson and Nick Sylvester



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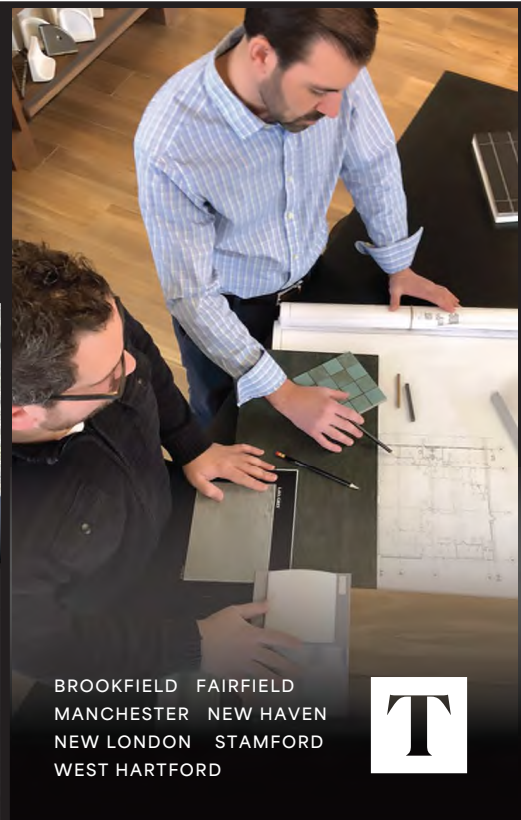
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## The HBRA of Central CT Multifamily Council

(continued)

The HBRA of Central CT Multifamily Council continues to foster connections and growth within the multifamily housing industry. In June, we gathered in Wallingford, hosted by Sunwood Development, where they utilized 8-30g to develop five two-family homes. August took us to Maple Croft Village Apartments, developed by Central Connecticut Construction Management, LLC. September's meeting provided valuable product education on Point Central, hosted by Lynx Systems. The Multifamily Council provides a platform for developers, owners, and industry professionals to share expertise, advocate for effective policies, and prepare for both challenges and opportunities.



(L-R) Bob Wiedenmann and Amy Wiedenmann



(center) Ken Mita





## The Power of Membership: How HBA of Northwest CT Delivers Real Results

Membership with the Home Builders Association (HBA) of Northwest Connecticut isn't just about networking events and educational opportunities—it's about having a powerful advocate in your corner when challenges arise. Just ask Tim Bobroske, President of HBA of Northwest and owner of Tim Bobroske Construction.

Tim recently completed a new apartment building, but despite all the work being finished, he faced a significant problem: the power wasn't connected. This delay resulted in mounting financial pressures, with carrying costs soaring to \$17,000 per month due to the inability to rent the units. The holdup not only impacted his bottom line but also contributed to the rising cost of housing in the area.

Recognizing the urgency of the situation, Tim reached out to Sheila Leach, Executive Officer of the HBA of Northwest CT. Leveraging her contacts, Sheila reached out to a key representative at Eversource. Thanks to the strength of this relationship and the influence of the HBA, Sheila was able to resolve the issue quickly. Within days, power was connected to the building, and Tim could begin renting out his units—saving him thousands and mitigating further impacts on housing affordability.

This is just one example of how membership with the HBA of Northwest CT provides real, tangible benefits. Whether it's advocacy at the state level, assistance with regulatory issues, or direct support with local challenges, the HBA stands ready to support its members when they need it most.

## HBA of Northwest Connecticut: NAHB Membership Drive Success!

We are thrilled to announce that the HBA of Northwest Connecticut has achieved a 20% net growth in Builder and Associate members during the NAHB Membership Drive. As a result, we've earned two complimentary registrations to the 2025 International Builders' Show (IBS) and two \$1,000 travel stipends. Congratulations to Steve Temkin of T & M Building Company and Tim Bobroske of Tim Bobroske Construction, our winners of the IBS prizes!



- Stone Ridge Apartments in Wolcott

**PRIZES!** Your HBA could win up to:

**2 IBS** Registrations

**\$2,000** Travel Stipend

**3X** Bonus Spike Points



(L-R) Steve Temkin,  
Tim Bobroske

For Tim Bobroske, the value of his membership is clear: it's not just a community, it's a lifeline. As housing professionals face increasingly complex challenges, having an advocate like the HBA on your side can make all the difference.

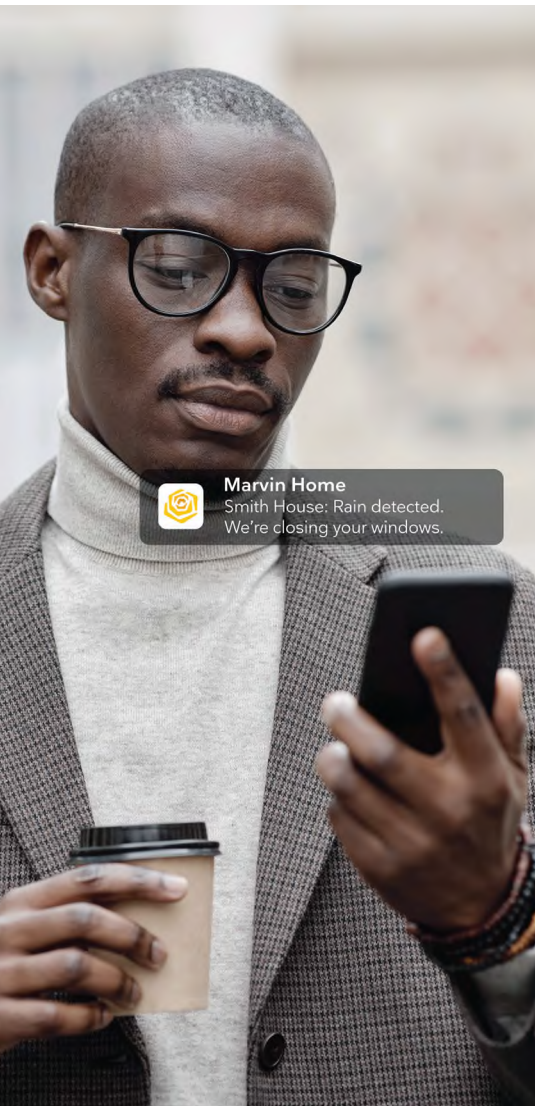
Thank you to all for making this accomplishment possible! ■





*Congratulations*  
to the 2024 HOBI Award Winners!

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