

CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut



Summer 2015

Interactive Digital Edition



Enchanting Outdoor Rooms Miro Builders Not So Big Pool House

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CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut

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On the cover, Miro Builders delightful Westport pool house is an enchanting sanctuary. It features a red cedar pergola and shingle roof with spa pool and lush landscaping.

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From the desk of Norton Wheeler



Summertime is my favorite time of year. Especially following the coldest winter ever recorded. It's great to see an increase in construction activity, although to keep things in perspective, not much happened in Connecticut from January 1st through March, so despite the flourishing activity found in pockets of the state, we have some ground to make up if our housing starts in 2015 are going to exceed last year. Don't let up.

I have just returned from Washington DC, where I attended the National Association's (NAHB) Spring Board meeting with about a dozen others from CT.

One highlight of the trip was watching Greg Ugalde address the National Board, where he delivered a heartfelt and powerful speech announcing his candidacy for NAHB Third Vice President. His message was well received, and was strongly supported by NAHB members from across the country. Greg will be the first officer on the NAHB Leadership ladder from New England. In just five years, Greg will be the National President of NAHB, and meeting face to face with the President of the United States, Congressional Leadership, as well as Banking Regulators, Department of Housing officials and more. We couldn't be better represented. Special thanks To Eric Person, George LaCava and the CT contingency for your support of Greg's candidacy.

David Crowe, the NAHB Economist, gave us his opinion of the market and what we can expect. There are pockets of building activity in most regions of the country, and CT is no exception. There are also areas that have been extremely slow to recover, and we happen to be doing business in one of the states predicted to be in the group of the last 20% to recover. Mr. Crowe predicts that we have another two – three years of slow growth. Interest rates are starting to creep up a little, but rates for 30 year fixed rate mortgages are expected to stay below 5.5% through 2016. Perhaps the rising rates will help motivate the fence sitters.

Please help us keep pressure on our legislators and governor to bring back a Pro-Business climate in CT. Ask your local association how you can get involved, and please bring a guest to the next HBRA function you attend and encourage them to join our great organization.

The all new NAHB website is up and running. Go to www.NAHB.org and take a tour of the many resources available to you.

Thank you for the privilege of allowing me to serve as President and Chairman of the Board. I urge you to call me directly at 860-608-3190 if I can assist you in any way.

Very truly yours,

Norton C. Wheeler III

President and Chairman of the Board, HBRA of Connecticut

2015 State Legislative Session

Bill Ethier, CAE, Chief Executive Officer, HBRA of CT

June 9, 2015



The state legislature concluded most of its 2015 business by the constitutionally-mandated adjournment time of midnight on June 3. A special session will occur this summer to adopt “budget implementers” – bills that spell out the details of the state budget and new taxes that were adopted on June 3 by the slimmest of margins (73-70 in the state House of Representatives, and 19-17 in the state

Senate).

The regular session began in early January. The HBRA of CT read all 3,000 plus introduced bills and countless amendments. We testified on many bills that will impact our industry, wrote talking points and our own amendments, talked with legislators and their staff and advocated for and against many proposed new laws.

One of the significant pieces of our advocacy effort is an organized “Home Building Industry Day at the Capitol” or HBID. Held mid-session when we know the more important bills that survived the initial process, HBID in 2015 brought to the State Capitol 90 members and guests who met with over 40 legislators to discuss a dozen important bills. Unfortunately, we had to play mostly defense this year as there were a number of proposed new laws that would have adversely impacted our industry.

Other than the state budget and tax package, which is devastating to the business environment in Connecticut, I am pleased to report that we won every issue on our HBID Issues List, except one.

The list below starts with our HBID Issues List. The only “loss” was the failure to pass SB 892, favorable changes to the HOME CT or incentive housing program. All bills we opposed or had concerns about died, even though several of these were in good enough shape to pass due to adopted amendments that addressed our concerns. The list then continues with other major legislation on which we worked. HB means House Bill; SB means Senate Bill.

HBID Issues List:

- ▶ SB 1039 - Created general contractor liability for the wages and workers compensation claims of all subcontractors' employees. Intended to protect all workers on a construction site, it misplaced liability on the wrong employers and displayed a gross lack of knowledge about how the construction industry is structured. It passed out of the Labor Committee but we defeated it upon a referral to the Judiciary Committee.
- ▶ HB 6705 - Required prevailing wages be paid on all private construction that is supported by any state funding. We feared it could apply to incentive housing zone projects and some affordable housing programs that do not currently require prevailing wages. It passed out of Labor.

We were told by House leadership on HBID that the bill is not intended for housing construction, and the bill died without action in House.

- ▶ HB 6933 - Required all employers to provide a 21-day advance schedule for all hourly employees and if the schedule is changed to pay “predictability pay” to the employee. While the bill died in Labor (due only to a chaotic crunch of business on the committee’s last day for acting on bills), we were told it’s a priority for Senate President Marty Looney (D) and House Majority Leader Joe Aresimowicz (D). Therefore, we expected an amendment to be filed to bring it back, but none was. Its difficulty is recognized by all, especially for certain industries such as construction, where it’s impossible to predict even hourly events that are out of an employer’s control. Budget implementer bills to be filed in the special session may include some version of this legislation.
- ▶ HB 6972 - Expanded the State Codes & Standards Committee (CSC), the statutory body that writes our State Building Code, by adding 2 more fire marshals. It was promoted by fire marshals who felt they are outvoted on code changes they promote before the CSC. Claiming they are outnumbered on the CSC and the only advocates for safety on the CSC, fire marshals seemed to forget that there are a dozen interest groups that make up the balanced 21-member CSC – each of these interest groups, all of which care about public safety, is outnumbered. Fire marshals should consider the reasonableness of their code requests rather than seek to change CSC’s voting make up. While it passed the Public Safety Committee, the bill died without House action.
- ▶ HB 5785 - Licensing of Home Improvement Contractors (HICs). The bill, originally intended to adopt exam or education requirements for certain HICs, had gone through several changes and what passed the House included only general liability insurance requirements, a requirement for HICs to review the HIC booklet provided by the Dept of Consumer Protection (DCP), and required DCP to study its HIC complaint and enforcement process. The exam or education requirements were removed by the House. We supported the bill as passed by the House, but it died without action in the Senate.
- ▶ SB 887 - Required a contractor to hold a proper license in order to validate a mechanics lien filed on property where work done requires such a license (HBRA supported this provision). However, it also allowed employees of any contractor or subcontractor who works on a construction site to file a mechanics lien on the property where they worked, presumably for wage claims (HBRA strongly opposed this provision). It passed the Banking Committee,

but Judiciary later stripped the employee lien provisions. The bill was then in good shape, but died in the Senate without further action.

- ▶ HB 6808 - Provided independent authority to the construction trade licensing boards. We opposed, desiring the check and balance of current law of requiring the boards to go thru the DCP Commissioner for enforcement actions, such as issuing cease work orders. DCP also opposed the bill, which passed the General Law Committee but died in the House without action.
- ▶ SB 912 and HB 6793 - both increased penalties for labor law violations. SB 912 was killed in Finance due to our concerns over applying the Dept. of Labor's "ABC Test" to construction. The ABC Test is used by employers to determine if a worker is an employee or independent contractor, which of course determines whether, among other things, unemployment compensation taxes need to be paid. HB 6793 passed the full House but died in the Senate without action.
- ▶ SB 407 - made relatively minor changes to Conn. Gen. Statutes, section 8-30g, the Affordable Housing Appeals Act. It passed the Housing Committee as the only vehicle - out of 55 bills that were filed - to amend or repeal the Act. The bill died without action in the Senate. In the last two weeks of the session, when it appeared SB 407 was not going to move, many amendments were filed on other bills in both chambers to amend or repeal 8-30g: none were called for debate and, therefore, no changes to CGS 8-30g were adopted.
- ▶ SB 892 - Allowed the Dept of Housing to waive the strict density requirements of the Incentive Housing Zone program, and made changes to the building permit incentives paid to municipalities. A Governor's bill that we supported, it passed the Senate but died in the House without action.

Other bills on which the HBRA of CT worked:

- ▶ HB 6777, mandated fire sprinkler installation in all new 1&2 family homes. After the sprinkler coalition had over 20 people testify in support, including fire fighters, fire marshals, municipal officials, sprinkler manufacturers, union pipefitters and nonunion sprinkler installers, we defeated the bill in the Public Safety Committee without a vote (i.e., it was not called for a vote).
- ▶ After meeting with the Dept of Revenue Services Commissioner, we killed a DRS proposal (before a bill was filed) to apply the conveyance tax to home construction in "dual transaction" arrangements, where lots are transferred and homes then constructed.
- ▶ HB 6942, Public Act 15-68 - Got passed in the House an amendment the HBRA drafted on this bill to overturn the trial court decision in Arrowhead Point HOA v ZBA Brookfield, a ruling that required a land use applicant to conduct a title search to identify adjacent neighbors for

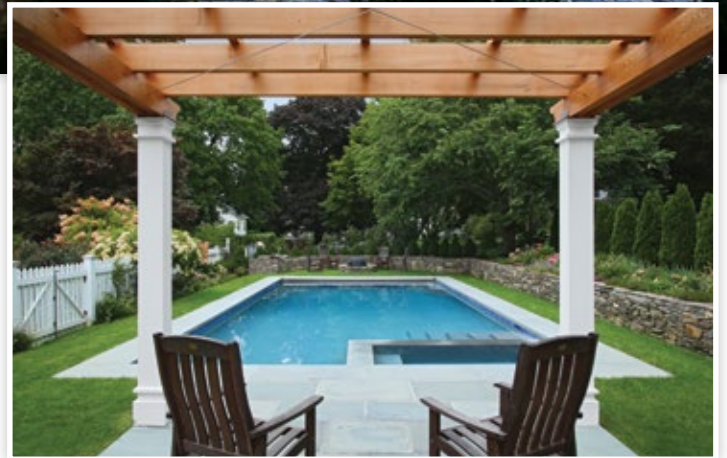
notice purposes. Our amendment makes it very clear that a title search is not required and that applicants and local land use boards can rely solely on tax assessor's maps and the municipality's grand list. Passed the House 145-0 and Senate 36-0 and as of this writing awaits the Governor's signature.

- ▶ The HBRA of CT is part of a broad business coalition to oppose several additional anti-business labor bills, including expansion of mandatory paid sick leave (from current 50 employees to 10 employees), adoption of a new employer mandate for paid family & medical leave, and penalties on large employers (250+ employees) for paying any worker less than \$15/hr. All these anti-business labor bills, which would depress job growth in CT, died, but the special session could include one or more such proposals.
- ▶ SB 1032, Public Act 15-28 - The HBRA is also part of a coalition of construction interests that got passed thru both the Senate and House a new 10-year statute of limitations for doing state or municipal public works, overturning the Connecticut v. Lombardo Supreme Court case. This case ruled that there is no statute of limitations when doing public construction work, meaning the state can sue contractors forever. The new 10-year statute of limitations will be effective Oct. 1, 2017.
- ▶ Finally, the HBRA testified against the legislative Democrats original \$2.4 billion tax increases on May 11. The state budget and revenue package was subsequently negotiated between legislative Democrats and the Governor's office. Republicans were left out of negotiations. The new tax package does not add many of the services to the sales tax about which we testified (i.e., architects, engineers, interior design and others). But, the tax package nonetheless amounts to \$2.0 billion in new taxes over the 2-year state budget. The spending side of the budget continues the state's run-away spending habits, which is the root of the state government's continuous fiscal imbalances.

For copies of any bills that did become law, our testimony or talking points on any legislation, or for any questions or comments about the HBRA's advocacy efforts, please do not hesitate to contact me at 860-216-5858, or bethier@hbact.org.

Many thanks should be given to members who serve on the HBRA of CT Government Affairs Committee, led by its chairman, Bob Wiedenmann, Jr., and which helps set our advocacy agenda. Thanks also to Nort Wheeler, the HBRA of CT's 2015-2016 Board Chair & President, who leads our Board of Directors and is another champion of our advocacy work. And, thanks go also to T.J. Casey and the team at Gaffney Bennett & Associates, the HBRA's outside contract lobbyists who help me keep track of the hundreds of bills that would have some impact on our industry each year.

To all our members across the state, thank you very much for your membership. Keep building CT's economy, communities and better lives for all. With your support, we'll keep using advocacy and knowledge to solve our member's problems. n



Enchanting Outdoor Rooms from HOBI Winning Builders

These Connecticut builders know how to deliver outdoor living spaces that are perfect for entertaining, socializing or just escaping from the outside world.

Don Miro, Miro Builders, designed and constructed this enchanting Not So Big Pool House in the side yard of a Westport home. Its bell shaped gambrel red cedar roof & pergola

are in keeping with the 1920 Dutch colonial main house. Narrow bluestone coping runs along the pool's perimeter, and at its far end is a second seating area with a dry-laid Moss stone fire pit directly opposite the pool house. Dry laid stone walls, beautiful flowering gardens by Austin Ganim Landscape Design, and a white picket fence with garden gate, give this outdoor sanctuary understated elegance. It was recently featured in East Coast Home & Design magazine. Spa pool by Meehan & Ramos Pools.



Cerreta outdoor rooms



Cerreta 3rd level porch

This charmer in Fairfield was built by Mike Cerreta, Cerreta Builders with outdoor rooms galore. It was recently featured in Custom Builder magazine

- ▶ A rear screened porch with bluestone floor, stone fireplace and beadboard ceiling.
- ▶ An Azek deck off the master suite with Trade Mark railings.
- ▶ An Azek deck off the 3rd floor game room, with unobstructed view of the water.

"Even in colder climates like Connecticut, outdoor living is prized and multi-level porches and decks add value to every home I build.

I find that my clients enjoy screened porches most, because they offer shade and a bug free environment for outdoor dining and relaxation."

- Mike Cerreta,
Cerreta Builders

(continued)



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Enchanting Outdoor Rooms from HOBI Winning Builders

This semi-circular covered summer porch built by Richard Koch, Davenport Contracting, features a spacious seating area, large river stone fireplace, and 180 degree view of Long Island Sound, making it the perfect spot for lounging and entertaining guests.



Davenport Summer porch



Photos by Woodruff Brown Photography



Significant outdoor room



Significant outdoor room daytime

This brick outdoor entertainment pavilion by Significant Homes & Douglas Vander-Horne Architects is stunning night or day and features several alfresco dining and lounging areas, and inside the open air pavilion, a curved teak bar and outdoor kitchen.

5 Outdoor Living Trends for 2015

At this time of year, buyers shopping for a new home will shift their attention to outdoor living spaces. If you are hoping to sell your home this summer, check out these five popular trends to boost the allure of your backyard oasis:

1. Low-maintenance, drought-resistant landscaping

With several Western states facing a serious drought, homeowners across the country are trending towards sustainable plants that are native to the region. Many are even replacing grass with artificial turf, the pinnacle of low-maintenance landscaping. These options are a win-win situation for the environment as well as your budget.

2. Multiple Cooking Appliances

One grill just isn't cutting it for most homeowners anymore. Outdoor spaces are now featuring a combination of gas grills, charcoal grills, wood-fired grills, smokers and grilling islands, with pizza ovens, refrigerators, stoves and warming drawers common in high end homes.

According to Russ Faulk, vice president of design, marketing, and product development at Kalamazoo Outdoor Gourmet, "The trend of restaurant-quality cooking in the indoor kitchen is migrating outdoors. Not only can homeowners craft old-world pizzas and explore the flavors of a wood-fired grill, there is improved design flexibility created by new styles of countertops, such as porcelain slabs for modern homes or durable concrete

(continued)

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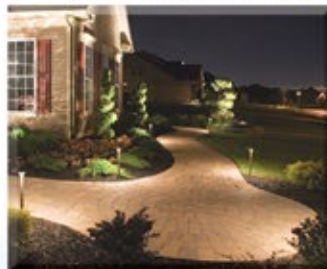


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that looks and feels like wood for traditional homes.”

Alfresco dining is on the rise, leading to multiple outdoor dining areas for a choice of casual and more formal dining.

3. Fire Features: Fireplaces, Fire Pits, and Fire Bowls & Torches

Fire features are in the top three most desired additions to outdoor living spaces.

Gas fireplaces, fire pits, and fire bowls make an outdoor space even more functional by offering an elegant glow with the flick of a switch. This ease and ambience is a huge selling point for many homeowners. Outdoor fireplaces, fire pits, and fire bowls add warmth — both literally and emotionally to any outdoor room. In fact, according to Better Homes and Gardens, more than half of all millennials have open fire features in their outdoor space!



4. Bring the indoors out.

Recent trends have focused on carrying the comforts of the home to the backyard. Homeowners are increasingly viewing their yards as ideal spots for year-round entertaining, and patio

heaters and cooling systems are easy ways to extend the outdoor living season. Large windows and glass doors leading from the home to the yard are also popular to create a seamless transition between indoor and outdoor living spaces.

Continuing the trend of indoor-outdoor living, new products that blur inside and out are garnering interest. Marvin's Ultimate Clad Multi-Slide Door can be up to 50 feet wide and 12 feet tall.

5. Glass Tile

The hottest new tile trend in luxury pools and pool decks is glass tile — small square tiles that offer a clean, iridescent look.

“Glass tile isn't new, but it's coming back. Most of our pools are finished with glass tile and pool bottom mosaics. Glass tile can be used in cold climates just as well as in warm ones. We line the entire pool shell in tile for a very luxurious finish.”

- Chris Cipriano, Cipriano Landscape & Pool

New England architects and builders are looking for a good thaw/freeze product for pools. So Connecticut Stone carries a glass tile product that's excellent, because it won't break or burst. During fabrication, the glass is cooled, which makes it stronger. This product is made in California and it is highly customizable. It comes in every color of the rainbow and the designs are limitless.



O&G's Masonry Division Is Now Stocking Belgard Mirage Outdoor Porcelain Tiles



O&G Belgard outdoor porcelain paver

One of the most exciting developments in outdoor living is the arrival of porcelain pavers—the perfect complement to hardscapes. Frost-resistant, skid-resistant, durable & easy to clean—and porcelain pavers have incredibly high breakage loads. [n](#)



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The Way to Her Heart Starts with a Smart Kitchen

It's a well researched fact that the majority of home decisions are influenced by women, and whether she's a wife, mother or single professional, for her, the most important and emotion provoking room in the house is the kitchen.

A builder who makes smart decisions in this space is on his way to a quick sale. With the right design, color, materials, and features, this critical space will be comfortable, convenient, on budget and stunningly irresistible – another words, a Smart Kitchen!

White Kitchens Work

In Connecticut, year after year, white kitchens predominate. Trends in materials, finishes and details have changed over time, but white kitchens never seem to go out of style. That's because they offer a clean, bright feel that enhances and enlarges a space. But

the best advantage white kitchens offer is their flexibility to work with every design style.

Transitional white kitchens - As HOBI winners have demonstrated over the past few years, transitional design is increasingly popular, and usually combines white walls with man-made and natural materials and stainless steel appliances.

This winning transitional Westport kitchen by Blansfield Builders features a slatted wood island, charcoal gray marble top, stainless range hood, white subway tile backsplash and salvaged wood beams.



Bluewater Home Builders

The 2014 Best Remodeled Kitchen by Bluewater Builders is designed with a 10 ft. long charcoal gray stained island and 3" thick white Statuary marble slab top, a stainless Wolf range, polished stainless strapped range hood and striking herringbone backsplash.

Connecticut Stone worked with builder Sean Shay on this Greenwich kitchen featuring Calacatta Gold



Ricci Construction

marble island and backsplash in a honed finish, and perimeter counters in classic soapstone, which was selected for its durability and soft grey color. The neutral grey and white is a popular combination in high end residential kitchens, allows designers/ homeowners a lot of options for decoration.

Country white kitchens - Country styled kitchens also work well in white.

Vintage molding, hardware, light fixtures and accessories add personality. Keep the colors neutral, the lighting natural, and you will create a sophisticated country kitchen, like this custom HOBI winner by Ricci Construction! It features Wood Mode glass front cabinetry, a vintage heirloom cherry island with honed golden beach granite top, vintage range hood, quilted tile backsplash and integrated appliances.



CT Stone Greenwich Kitchen

Photo courtesy LandinoPhoto

(continued)



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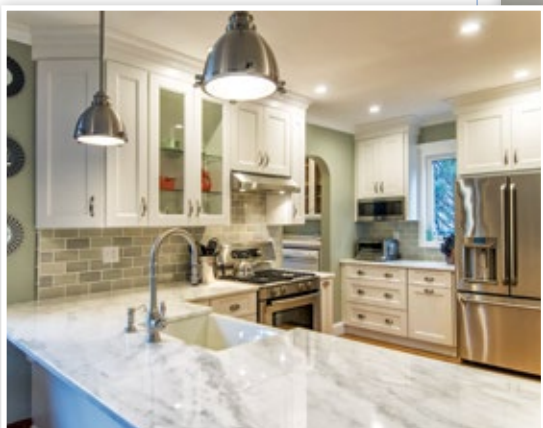
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The Way to Her Heart Starts with a Smart Kitchen



Nina Bender Kitchen

Attainable Luxury

Although every woman is perusing Pinterest and Houzz for the perfect, stunning kitchen, most are restrained by budget. Bender Plumbing works with their customers to achieve what they call “attainable luxury” – using appealing, quality fixtures and materials at a price each client can afford. Nina Bender’s own recently renovated kitchen is a perfect example.

Here’s Nina’s description of the kitchen of her dreams and how she kept it attainable:

- ▶ Subway tiles are a handmade ceramic tile from California with a grey grout to match the veining in the countertop. BENDER will carry them when our full service tile department opens in Norwalk and other branches in the fall of 2015.
- ▶ The 1” thick Calcutta marble counters were fabricated through BENDER’s supplier. Choosing a thinner slab saved money, without compromising the look in a white on white kitchen.
- ▶ The cabinets are Fabuwood Nexus in Frost. Fabuwood is an aggressively priced import that



Nina Bender Kitchen

Jim Fuhrmann Photography

allows for high quality cabinets (dove tailed construction, even finish, plenty of storage, size, and decorative finish options, and a wide range of styles) at ½ the price of high end cabinetry. Builders and homeowners like this line because you aren’t paying top price for inset cabinets, but still getting the look with a full overlay door.

- ▶ The Top Knobs pulls are all supplied by BENDER. I wanted the cups on the draws because of inspiration I gained from Pinterest and HOUZZ, but didn’t like the look of traditional knobs on cabinet doors, so I

got creative had the handles installed vertically for a look that lengthened the room.

- ▶ The faucet was my splurge! It’s the crown jewel of the kitchen! It is made by Waterstone, in a satin nickel finish and a traditional shape that lends itself to the transitional feel of my home because of the industrial looking pull down feature.
- ▶ We re-used our old Bosch oven and bought a new GE Café refrigerator and washing machine from PC Richard.

“I think my home is a pretty good reflection of
“attainable luxury”.

Nothing is over the top, but you still get that high design feel –
all without breaking the bank or compromising quality.”

– Nina Bender

(continued)

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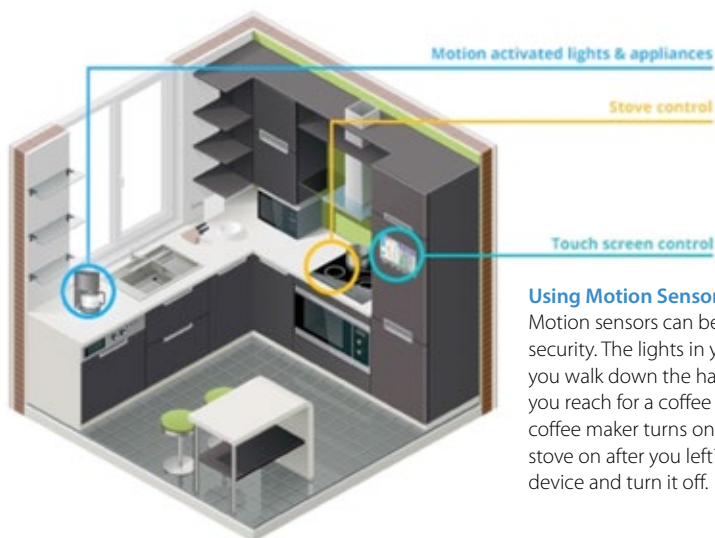
Smart House Smart Kitchen

County TV & Appliance Showcases Control4® & Sub-Zero/Wolf Smart Kitchen

Mobile technology is becoming as indispensable in the kitchen as it is in every other area of homeowners lives. While it has always been called the “heart of the home,” today’s kitchen can be equal parts brain with Control4® and Sub-Zero/Wolf. County TV & Appliance showcases the Control4® and Sub-Zero/Wolf smart appliance interface in their Stamford Smart Room Smart House showroom.

“Control4 is the best value in home automation, and Sub Zero/Wolf appliances are connected through the Control4 system,” said Phil De Terlizzi of County TV & Appliance. “Your homeowner can get a text when the refrigerator door is left open. . . Be alerted the minute her roast reaches optimal temperature . . . Increase ice production for a party in one touch. . . Keep food fresh while they are away with a pre-set that automatically manages energy without compromising a single berry or broccolini.”

Connected: In the Kitchen



Using Motion Sensors

Motion sensors can be used for more than security. The lights in your kitchen turn on as you walk down the hall in the morning. When you reach for a coffee cup in the cupboard, the coffee maker turns on. Worried that you left the stove on after you left? Check with your mobile device and turn it off.

creative as their cooks.

1. Access your favorite recipes from a touch screen in the kitchen. Or make dinner reservations at your favorite restaurant.
2. Automate your shades to close as the sun sets. Open as the sun rises.
3. Program one-touch buttons for optimal lighting: one for “Cooking Prep,” another for “Entertaining.”
4. Send appliance maintenance

and service requests through the Control4® system.

5. Set oven lights to flash in other rooms when the preheat.
6. Send a notification to the living room TV when the roast has reached optimal temperature.
7. Program the ice-maker to increase ice production just in time for the party to begin.

8. Request alerts that report your energy usage.
9. From a touch screen, queue up the perfect playlist as your guests sit down in the dining room.



County TV Wolf wall ovens & Sub Zero refrigerator

Brains built-in

A Control4® smart kitchen is designed around the Sub-Zero Built-In Series refrigerators and the Wolf E-Series ovens, as seen in the County TV & Appliance showroom. And a smart kitchen just keeps getting smarter with every new idea you have.

County TV & Appliance in Stamford is not only a Control4® dealer, their Smart Home Smart Room is the only home automation showroom of its kind in Fairfield County.

“Lighting, music, climate control and appliances, we can address a builder or his client’s needs room by room,” explained DeTerlizzi. “Together we can come up with the perfect recipe for success in the kitchen and all throughout your house.”

(continued)

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The Way to Her Heart Starts with a Smart Kitchen

GE Adds Smarts to the Kitchen

CAFD will unveil GE Smart Appliances at their September Pro Event

After over a year of anticipation, GE has begun delivering its WiFi lineup, launched under the umbrella of GE Profile, and GE builder distributor CAFD will unveil several of these connected appliances at their Pro Event in Southington on September 15th.

GE aims to make users more in touch with the appliances in their homes via mobile devices. The range of GE products will give users newfound control to complete tasks like “remotely checking if ice is available” and “preheating their oven from the grocery store.”



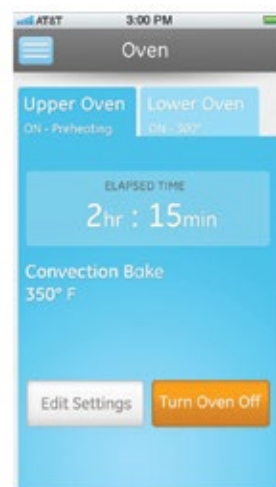
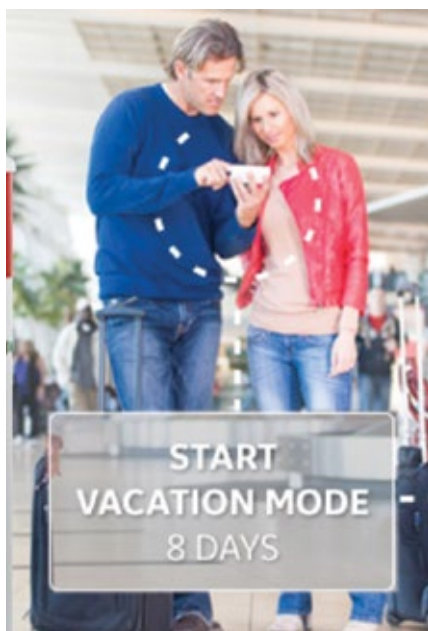
“Smartphones are the toolbox where consumers go to manage day-to-day tasks. At GE, we’re using connected appliances to help homeowners maintain their products, save time and give peace of mind.”

- Liz VerSchure,
GE connected appliance manager

GE’s suite of connected appliances will roll out over the course of 2015. Already on the market is a lineup of wall ovens and ranges that are controlled via app. Users can set timers, check cooking status, receive updates when food is done, and turn off the oven from a distance.

The GeoSpring water heater, in the 50 and 80-gallon versions, is now WiFi compatible and can link up to the GE Connect Plus hub to enable connectivity. This will open up features like scheduling a vacation mode to save energy or adjust the temperature while you’re away.

In the spring, GE refrigerators went onto the grid. GE’s French door-style



bottom-freezer fridge is available, along with mobile functions like receiving reminders to change the water filter or alerts when the door has been left open. In case of a power outage, the fridge is also able to alert the user if the temperature is climbing above a set level.

In the spring, GE brought its connected laundry washer and dryer to the market. The connected pair keeps users from leaving their laundry in for too long, providing a warning when wrinkles are going to set in on clothes. The app also shows the progress of the wash, how much time is left, and keeps track of how much detergent is left if you own the SmartDispense reservoir.

GE has more planned for later in the year as well, including its connected dishwasher. The appliance alerts users if there’s anything wrong with the wash – the drain getting clogged by excess food, for instance – and monitors performance to ensure that the plates always come out clean.

GE’s lineup promises to make sure builders and their homeowners will always know what’s happening in their kitchen.

Be sure to reserve a spot at the CAFD Pro Event on September 15th!

For reservations: Call 860-621-9313 or email: sales@cafd.com

(continued)

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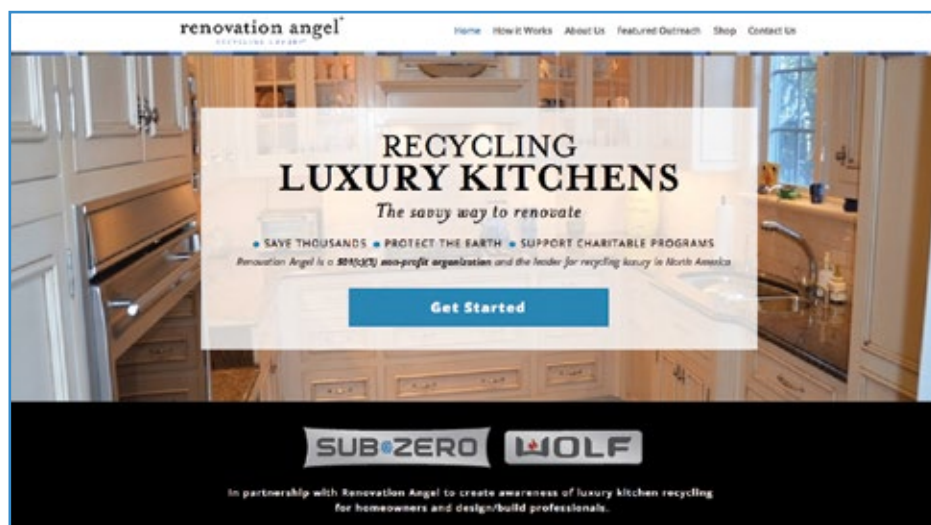
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The Way to Her Heart Starts with a Smart Kitchen



Recycling Luxury Kitchens The savvy way to renovate

Sub-Zero and Wolf have partnered with Renovation Angel to raise awareness of kitchen recycling as a best practice. By recycling your high-end kitchen at

the time of remodel, you will receive a valuable tax deduction while supporting high quality non-profit organizations, and you'll have an opportunity to keep your used product from contributing to landfill waste. And when you remove

and recycle your used appliances, you have the opportunity to replace them with sustainable ones.

Started in Greenwich in 2005 as Green Demolitions, Renovation Angel has the same great mission, same expert team, and same one-of-a-kind recycling luxury donation program. Renovation Angel is a 501(c)(3) non-profit organization and the leader for recycling luxury in North America.

Sub-Zero and Wolf proudly rolled out the Renovation Angel partnership to its North American distributor network in February 2015 to help bring cost savings and peace of mind to consumers considering renovation. Potential kitchen recycling project? Please contact Renovation Angel at 973-461-2344 or hello@renovationangel.org. To learn more about how it works, visit www.renovationangel.org. [n](#)



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Our new Fairfield Design Center will be open mid-summer!

From Blah to Spa

Today's master bath is a sanctuary and next to the kitchen, it's become the most important room in the house

Remember when bathrooms were 5' X 7' places to get clean? That was then and this is now. With smart features in all the right places, the only thing missing from today's master bath is the masseuse. According to the 2015 Kitchen & Bath Design Trends report, contemporary, zen-like retreats are in, and white and gray will continue to be the dominant colors for the master bath.



Legacy bath

Although Fairfield County is more contemporary than other parts of the state, here are some overall bathroom trends in Connecticut:

- ▶ Clean, white, contemporary designs
- ▶ Large glass enclosed showers with rain shower heads
- ▶ Freestanding tubs
- ▶ Floating or furniture style vanities
- ▶ Trough sinks

- ▶ Carera marble
- ▶ Basketweave & glass tile
- ▶ Heated floors
- ▶ Open-shelving
- ▶ Accessibility and low maintenance

This elegant Chappaqua master bath in gray and white marble is by Legacy Northeast Construction illustrates many of the prevalent features for today's spa bath.

Torrco Design Center Showcases the Latest Kitchen & Baths in Showrooms throughout Connecticut

Torrco Design Center is growing fast and smart! They have partnered with Tile America to share showroom space, allowing customers to experience tile and stone finishes along with kitchen and bath fixtures – all in one location. Torrco Design Centers are located in Waterbury, New Haven, East Windsor, as well as in Danbury, Brookfield and Stamford in Fairfield County. Their newest showroom is opening in Fairfield in mid July.



Torrco Brookfield



Torrco Stamford

Torrco showcases several trends in their Brookfield and Stamford showrooms including, classic white compartmentalized baths with gray accents, trough sinks, chrome and enamel faucets and Carrera marble and basket weave tile.

(continued)

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From Blah to Spa

Torrco Design Center



CT Stone Greenwich bath

Photo courtesy of LandinoPhoto

Connecticut Stone Manufactures and Distributes Natural Stone Products for Exterior and Interior Applications

Connecticut Stone is a family owned and operated full-service natural stone company located on 15 acres in Milford. They display custom countertops, vanities and fireplace facings in room vignettes, as well as natural stone veneer, flagging, coping and wall stone to enhance any landscape. They also warehouse over 250 different types of natural limestone, marble and travertine.

Connecticut Stone V.P. Tyra Dellacroce incorporated modern

materials like glass, with classic products like limestone, in this bright, transitional Rowayton bathroom. Green Louise marble, unusual in vein and color, was meant to be a focal point in the room. The floor is Crema Lyon limestone – a soft color that takes a back seat to the glass tile walls, which are in Boulevard interlocking mosaic in Breeze from Island Stone.



Dimensional Tile

If you're looking for an idea with big impact for your kitchen or bath, consider the newest dimensional tile. At KBIS, the colors were largely neutral – lots of grays, khakis and creams – yet the styles were anything but bland, with tons of texture, intricate patterns and lustrous metallic finishes that would add instant drama to any kitchen or bath. At left two examples from Artistic Tile, which is carried by Connecticut Stone.

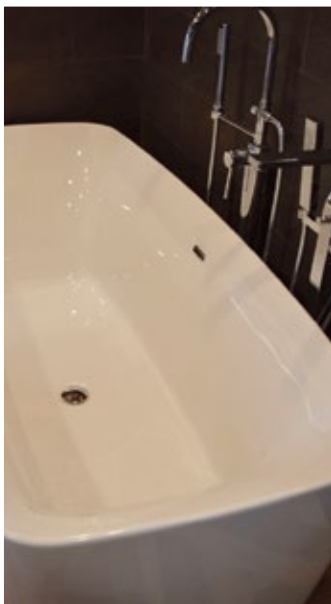
In high end spa baths, additional luxury features include:

- ▶ Marble slab shower walls
- ▶ Windows in showers
- ▶ Steam showers
- ▶ TV's in mirrors or mounted on wall
- ▶ Fireplaces
- ▶ Separate water closets
- ▶ Refrigerated medicine cabinets

"Gray and white continues to be popular for the overall design. Pops of color are being added in vanities, geometric tiles, and wall treatments. Introducing mixed metals, including gold tones, is also very popular. Large showers with steam are the trend, and if there's a tub, it's freestanding. We are designing the bath to be more integrated the style of the house.

- Dawn Corbo, Torrco Design Center

(continued)



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Hemingway bath

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Klaff's in South Norwalk offers five distinct, walk-through, showrooms: Lighting, Cabinetry, Bath, Decorative Hardware, Tile & Stone - All-under-one-roof.

This Westport master bath by Miro Construction is designed with a deliberately modern intent, and offers a beautiful Klaff's free-standing tub, custom double vanity, large format mirror, marble floor and large tiled shower. The home sold for \$1.6 million.

This over the top Stamford master bath by Hemingway Construction features a fireplace from Hocon Hearth and 5 flat screen TV's, one over the fireplace, another in the shower, two more in the vanity mirrors and one in the water closet opposite the electronic commode! All plumbing fixtures are from Klaff's.

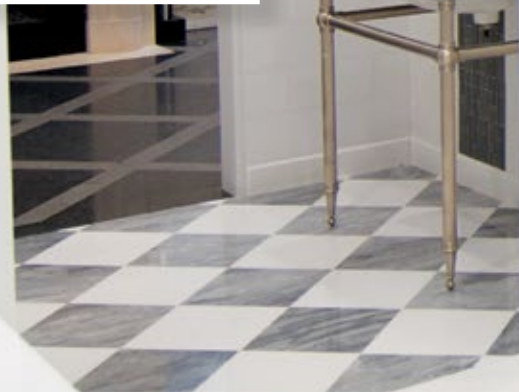
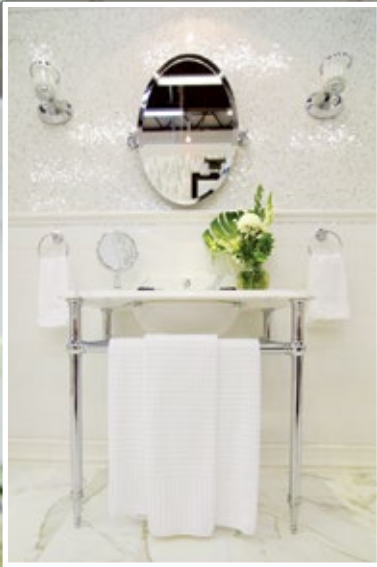


Miro Master bath

(continued)

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From Blah to Spa

Fordham Marble

The Stamford showroom offers a wide variety of full size marble, granite, and limestone slabs on display, as well as beautiful ceramic, porcelain, glass, and the latest mosaic tiles.

VAS Construction won a 2014 HOBI Award for a home in Rowayton with exquisite formal powder room and spectacular master bath supplied by Fordham Marble.

The formal powder room features a stunning marble trough sink with elegant chrome fittings, metallic finished wainscoting with striking metallic wall covering and metallic cornice above, and a checkerboard pattern floor combining two classic Italian marbles, Polished Carrara and Bardiglio.

In the exquisite master bath, Fordham marble designer, Mayson Linn, used polished Perla Marble and Micro~Perla marble herringbone mosaics on the floor with a magnificent oval glass mosaic border that appears multi-dimensional. The shower of Perla Marble herringbone floors and handmade ceramic glossy white wall tiles is enhanced by a window with a view of the water. (Please see Fairfield County HBRA News in this issue for an event hosted at Fordham Marble)



VAS master bath



VAS powder room

Attainable Luxury

In addition to her kitchen, Nina Bender recently renovated her master bath with the same focus on budget and “attainable luxury”.

- ▶ The faucet is Kohler Artifacts. It's a really cool line, because you can pick whatever finish, handle, and spout combination that you want. Artifacts bath faucet is available with three different spouts, and you can also compliment your choice of spout with your choice of three different handles. This was a 35 percent saving over a Waterstone faucet.
- ▶ The countertop is Calcutta gold, and again she saved money by purchasing a remnant. The vanity is Strasser. The shower door is a Fleurco barn style sliding door, and everything was supplied by BENDER.
- ▶ Nina saved money on install and material by using larger Carrera marble tiles on the shower. [n](#)



Nina Bender bath

Jim Fuhrmann Photography

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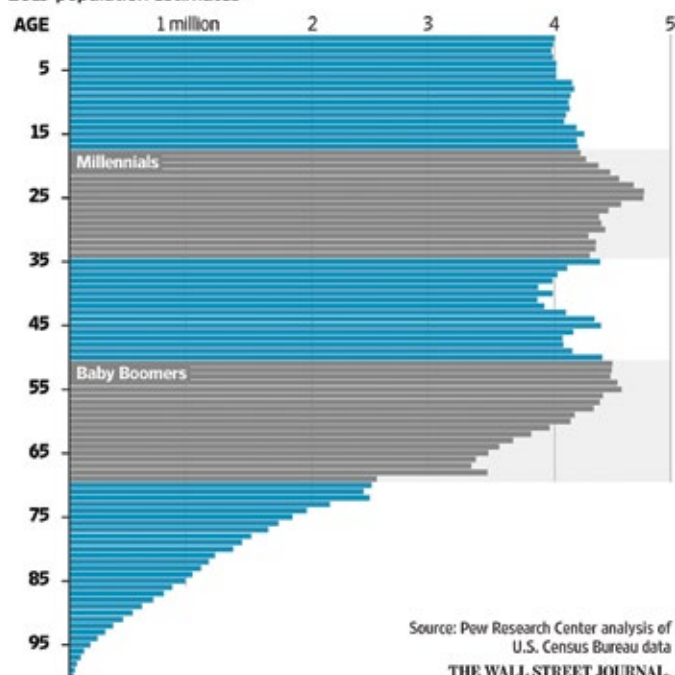
Linked  

How the Biggest Generation in America – Aging Millennials Will Affect the Housing Market

There are now more people age 24 in America than any other age

Baby Bumps

2015 population estimates



Last year, millennials gave birth to 85% of the babies in America, according to Goldman Sachs. Or in other words, they aren't as young as you might have imagined. Depending on how you define them—there is no official U.S. Census definition—they were born after 1980 (according to Goldman Sachs) or 1981 (Pew Research Center) or even 1983 (authors of various books and reports). Regardless, it is a fact of demographics that there are now more people age 24 in America than any other age, a consequence of the “baby boomlet” that happened once post-WWII baby boomers had children of their own.

And now, like some kind of giant, unstoppable ABC Afterschool Special, those kids are having kids, or at least thinking about it. The average age for a woman in the U.S. having a first child in 2015 is 26 years old. As the biggest generation in America spends the next five years racking up points for hitting various life milestones—children, car, home—it's worth asking what consequences it will have for home builders.

One way to look at this question is to ask what's happened to people just a few years older than this cohort. Life stage is highly predictive of behavior, and if you have a child, buying a home is as inevitable as replacing your Instagram selfies with baby pics.

As the millennial generation, also known as Generation Y, takes a greater role in the housing market, young people's preferences are starting to shape the way real estate business is done. The real estate portal Zillow predicts that millennials will overtake baby boomers as the generation purchasing the largest number of homes this year, making their preferences even more important.

“Because of their size, whatever they decide to do will have an impact on the housing market,” says Nela Richardson, chief economist for the real estate company Redfin.

Here are 10 ways millennials are changing real estate

Don't call us, and we won't call you. Many millennials prefer to communicate by text, but some prefer email. It's important for agents and customers to clarify upfront how they will communicate and how often, as well as how quickly they can expect a response.

We've done our homework. Millennials rarely need agents to find homes for them to see. They usually have their own list, and they've already researched comparable sales and chosen a neighborhood. “With millennials, we do not control information,” Murray says. “What they need is for us to interpret the information.” At times, that can mean demonstrating that the information is not accurate, but this generation may not simply ta

We don't like surprises. Younger buyers want to know what

to expect and when. “I see them wanting to understand what’s going on at any time in the process more than any other generation,” Reid says. They like timelines, checklists and charts. “If they don’t know what’s coming around the corner, it could cause paralysis when they get there,” Murray says.

We want customer service, and we want it now. Millennials expect to be partners in the home search, and they want quick answers to questions. “They want information, and they want valid information, and they want it right now,” Reid says. “They’re the generation of Google at your fingertips.”

Is there an app for that? Younger buyers live on their smartphones and use them as a key tool in their home searches. Apps are often their preferred method to check listings and collect other information.

What did your other clients think? Many millennial homebuyers get recommendations on agents from their parents, but they also do some research online before they ever call an agent. They want to see testimonials on an agent’s website, as well as read online reviews.

You call that social media? As far as millennials are concerned, a Facebook page with listings is something their grandmother would do. They expect agents to engage them on social media. “They need to feel like they’re a part of your business,” Murray says. “Just reposting an article that’s been posted 1,000 times across the country isn’t enough.”

Tell us what data you want, and we’ll text it right over. Unlike older buyers, young people are not bothered by being asked for bank statements, employment verifications or other personal data required for mortgage approvals. “The younger people are used to having to supply everything about who they are,” says Don Frommeyer, chief executive officer of the National Association of Mortgage Professionals and a mortgage broker in Indianapolis. “They’ll give you everything.”

No stainless steel appliances? Reject. Younger buyers sometimes have trouble seeing the bones of a home and often don’t know which features can be changed easily at minimal cost. That’s an area where they value guidance from agents. If they’re buying a home that needs work, they also value referrals to contractors and vendors. “You’ve got to be able to provide resources to them,” Murray says.

Yes, we can afford that. Finding a home they can afford in the location they want is a challenge for many younger buyers, especially in cities, Richardson says. Some are embracing the sharing culture by seeking homes with rental units or rooms that can be rented out on Airbnb or other services. “I think we’re going to see millennials solve that problem in a different way,” Richardson says. [n](#)



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- Cover Story: "The 2012 HOBI Awards"
- A Glimpse at Home Building's Future
- Builder News
- CT Housing Market Recovery Builds Momentum
- The Only Game in Town for Spec Lending
- Sales and Marketing
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Builder News

Connecticut New Housing Authorizations in 2014 By State and Counties

Permit-issuing Places	Number of Housing Units						Net Gain
	Total Units	1 Units	2 Unit	3 and 4 Units	5 Units or more	Demolitions	
Connecticut	5,329	2,760	120	203	2,246	1,240	4,089
Fairfield	1,889	987	38	62	802	562	1,327
Hartford	962	435	30	89	408	243	719
Litchfield	145	141	4	0	0	30	115
Middlesex	228	164	10	4	50	33	195
New Haven	1,140	484	14	36	606	234	906
New London	646	288	6	12	340	74	572
Tolland	203	155	8	0	40	35	168
Windham	116	106	10	0	0	29	87

Source: Census, DECD
Compiled by DECD Research

2015 Connecticut Housing Market – First Five Months

According to Beth DiLoreto, Regional V.P. Berkshire Hathaway Home Services NEP, through the first five months of 2015, an increase in home and condo sales has led to pending sales at 11 percent higher than last year - evidence that the sales market is trending upward. Single family sales increased in Fairfield, New Haven and Litchfield Counties, while condo sales increased in Hartford, Litchfield and New Haven Counties. However, in every county, single family home inventory is up.

Connecticut is in a much stronger position than a year ago, but it's not where the country is nationally. People are more confident with purchasing a home, but are still conservative with spending. The high-end of every market is struggling most.

Single Family MRI as of May 31st, 2015

• Fairfield County	24 month supply	\$2.4 million+
• Hartford County	17 month supply	\$650,000-699,000
	19 month supply	over \$750,000
• Litchfield County	42 month supply	\$600,000-699,000
• Middlesex County	114 month supply	\$750,000-799,000
	26 month supply	\$450,000-499,000
• New Haven County	24 month supply	\$650,000-699,000
• New London County	19 month supply	\$450,000-499,000
	37 month supply	\$650,000-699,000
• Tolland County	74 month supply	over \$600,000
• Windham County	38 month supply	\$360,000-379,000

The new home market will take time to improve, but if builders appeal to a younger clientele, they may be more successful. According to NAR, 32 percent of homebuyers nationally are millennials, and every market, including millennials, desire a low maintenance lifestyle. West Hartford and Southington in Hartford County and Stamford in Fairfield County have very active housing markets due to their proximity to shopping, restaurants and transportation; convenience is important for today's homebuyer.

The Low Spark of High-Priced Homes

One reason new-home sales are still so low: New-home prices

As reported in a recent WSJ article, April counted as one of the strongest new-home sales reports nationally since 2008; however, taking a longer view, it was still very weak. Over the past year, there have been about 12 existing homes sold for every new home sold, compared with about six in 1999.

Price has a lot to do that. Over the past year, the median price for a new home has averaged 37% more than the price tag on an existing home. While the two measures aren't completely comparable, in 1999 the difference was half that.

What's more, the median price for a new home in 2013 reached 4.2 times the median family's income, equaling where it was during the peak of the bubble. Given that new home prices have risen more than income since then, that mark has probably been eclipsed.

Land prices remain a huge deterrent to builders aiming at a lower priced buyer, but in every county in Connecticut, finding a formula for delivering lower priced new homes is the key to sales success, now and for the foreseeable future.

Shock of the New



(continued)

TUFF-N-DRI H8 and Northeast Foundation Coating

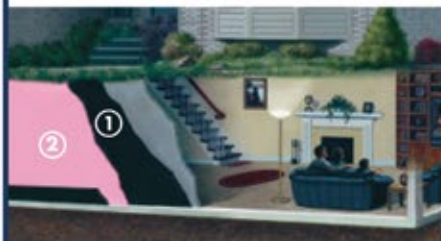
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CONFIDENCE IN. TUFF-N-DRI H8 is backed by a 30-year transferable performance warranty.* Its long-term strength has helped make TUFF-N-DRI H8 the brand preferred by builders for a quarter of a century.** For more details about TUFF-N-DRI H8, call today.

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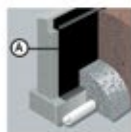


[1] The black, flexible membrane of TUFF-N-DRI H8 seamlessly seals out water leaks and seepage.

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

*Visit TUFF-N-DRI.com for full details on the 30-year performance warranty. **Builder magazine Brand Use Studies. ©2009, Tremco Barrier Solutions, Inc. TUFF-N-DRI® is a registered trademark of Tremco Barrier Solutions, Inc. WARM-N-DRI® is a registered trademark of Owens Corning.

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Builder News

A New Market Calls for New Plans

Two home building families respond to the changing housing market with a modern single family village in Southington

Increased employment and an improved economy is having a positive effect on the Connecticut housing market.

According to a new Zillow study, the improving economy is turning renters into home buyers. In fact, Zillow predicts that 5.2 million renters will buy a home in the coming year. Realtor.com maintains that many young people are employed and starting families. They need more space, and rents are rising, so buying a home and locking in a fixed payment for the next 30 years makes good financial sense.

In Southington, two home builders, Iannini Development and Verna Builders, have responded to the changing market by redesigning their original plans for a 32 acre property. Last summer, the two home building families partnered as Hillcrest Homes LLC to develop the property, which is located within a mile from highways and minutes to the center of Southington. New construction specialist, Calcagni Real Estate, joined the team to offer their unique perspective and experience selling 2,100 new homes throughout Connecticut.

Hillcrest Homes completed construction of the Ascot and Bolton models in what will be a community of 98 single family homes on small individual lots with sidewalks, street lanterns and front porches. Guilford designer, Mike Helsinki of Spindrift Design, created stylish ranch and traditional two story homes, including plans with first floor master suites, to meet the needs of those starting out, as well as those opening a new chapter in their lives.



Hillcrest Homes held their Grand Opening on June 16th and have begun to take reservations with prices of \$379,900 - \$439,900.

Hartford County Market

A.A. Denorfria - Tony Denorfrio sold 8 homes in April and May at his Southington community Walker's Crossing, which consists of 18 single family homes with prices starting at \$389,000.

Landworks Development - Partners, Chris Nelson of Nelson

Construction and Ron Janeczko, won approval this spring for a 200 unit apartment complex in Simsbury, adjacent to what will be the 4th phase of their 74 lot single family community Carson Way. (See SAM Tram article)

By Carrier – Johnny Carrier has three active communities priced from \$300,000 to \$500,000. Castle Heights active adult community is in Cheshire; The Orchards single family community in East Lyme; and Harvest Village condominiums in Newington, which was slow last year, but is doing very well this year. Johnny's newest community, Sanford Cove, is adjacent to UCONN in Farmington. By Carrier also has a new mobile responsive website featuring all of their communities at bycarrier.com.

New Haven County Market

Sunwood Development Opens Two New Communities This Year

Sunwood's newest neighborhood, Royal Oaks, in Wallingford started construction in late May,



- ▶ Lot sizes are +/- 1 acre
- ▶ Homes will be 2,000-3,000 square foot
- ▶ Colonial & ranch style 3-4 BR SF homes
- ▶ Prices start at \$465,000.00

Their second new community, Bridgewater Estates, is a walkable neighborhood of 30 architect designed homes on 1+ acre home sites with sidewalks and street lamps. It's located adjacent to Totoket Mountain near the historic district of Northford, and Bob Wiedenmann spent several years obtaining zoning approval. It's being marketed by Calcagni Real Estate.

The Maltby \$550,000

3 bedroom, 2-1/2 baths this classic home has 2,400 square feet of climate-controlled space, 528 sf of garage space with direct access to the basement, 237 sf of covered porch and deck area and 1,180 sf of finish-able basement area for future expansion. Total square footage is approximately 4,345 square feet.



The Franklin - \$610,000

(continued)

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Builder News



4 bedroom, 2-½ baths w/ side entrance access to drop zone & laundry room. A switch-back" stairway to a cozy loft. 2,875 sf of climate-controlled space, 538 sf of garage space with direct access to the basement; 1,320 sf of finishable

basement area for total of 4,970 sf.

Centerplan Communities - Chris Bennett and Curt Simon, new members of HBRA of Central CT, announced at a recent General Membership meeting that they are developing 150 single family attached and detached homes in New Haven County including 60 townhouses in Orange and a they are planning a third community in East Lyme.

Franklin Construction - Louis Tagliatela reports that Franklin has received approvals with joint venture partner, Jim Pendry, for a 393 unit apartment complex in Hamden.

Fairfield County Market

Rob Haroun SIR Development on the Westport Market



Rob Haroun

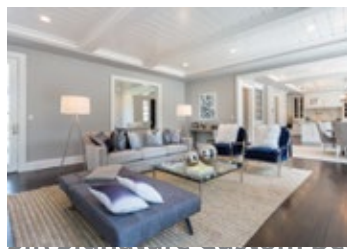
After a busy 2014 New Construction market, the impact of an extended winter had a chilling effect on the new construction sales in early 2015, with the market not really recovering until late April. Inventory levels have doubled in 2015 with decreasing sales activity. New builders are coming into the area and with the frenzy to find lots, less desirable lots are now being developed. New developers under the HB5 immigration rules and new investor groups are coming into the market and increasing inventory.

Despite these circumstances, SIR Development has enjoyed a busy and successful 2015, building and selling luxury homes in Westport in the \$1.5 mil. to \$4.3 mil. range. SIR has been building in Westport for over 20 years and has evolved to meet buyers' needs and expectations.

- ▶ The under \$2M market homes are in high demand and sell quickly.
- ▶ The middle and high-end homes offered by SIR in the \$2.5-\$4.5 range allow buyers to find the perfect fit for their family.
- ▶ New supply has given 8-10 choices within a price range when previously, there had been only 2 or 3.

SIR has continued to achieve sales by offering high quality, stel-

lar reputation and customization. While sales have slowed in the \$3-4M market, sales in the Compo Beach area have exploded with limited supply. This effect has pushed resales higher and higher in that area. SIR is equipped to work with clients at all stages of the build and is opening up their business to custom projects looking forward to 2016.



SIR built a custom home this year that is a transitional beach house with style - both comfortable and elegant.

10 Broadview Road

Their most spectacular offering this year. Priced at \$3.99M, it offers designer details and luxurious amenities on a prestigious street. It is an exceptional 7 BR 9B home with unique and thoughtful finishes.



15 Adams Farm Road

A wonderful fit for the right couple. Sold for \$3.15M. Designed by architect, Robert Storm with 10' ceilings, a 2" Calacatta Gold marble topped kitchen island, an

open family room, private study with wet bar and master bath with radiant heat and a steam shower.

20 Church Street

This one sold immediately upon completion. It offers Westport living and new construction at an affordable price.



(continued)

Great Builders and Great Windows go Together



Nick Uccello's craftsmanship and use of high quality products such as Andersen Windows led to his receiving the 2014 Best Vacation Home HOBI Award.

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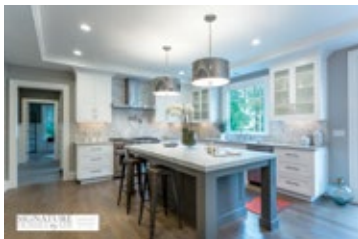
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Builder News

SIR Development

18 Webb Road

Sold at \$2.25M and allowed buyers to come in and customize their finishing touches. It has 6 bedrooms on four finished levels.



7 Rocky Acres

Listed at \$2.89M and under contract. It has six bedrooms and over 7300 square feet on three finished levels with gourmet kitchen, gracious library and romantic master bedroom suite with

spa bath including radiant heated floors and steam shower. The lower-level includes gym, playroom, media room and sixth bedroom and bath.

9 Moss Ledge

This one is due for completion in mid July. Buyers came in early and are prioritizing green building and environmentally friendly products. Feng shui principles have been integrated to accommodate their needs.



7 Peach Lot Place

This is the last of three SIR SIGNATURE HOMES on a street that SIR has transformed into an exclusive cul-de-sac of new homes.

Priced at \$3.2M, this home

is quiet and private, yet centrally located & convenient to all schools. Architect Don Fairbanks designed this timeless shingle style home with grand entrance 10" ceilings, wood roof, gourmet kitchen, 6 BR, 8,290 sf on four finished levels, a cook's kitchen and master bedroom with spa bath, steam shower and radiant heated floors.

New Zoning Challenges in Westport – SIR reports that Westport builders are facing increasing challenges with new zoning regulations and increases in building and zoning permit fees including an affidavit for construction costs. New regulations from the Town Engineer have been imposed for impervious surfaces such as patios, walkways, pools and structures, which require increased drainage infiltration systems.

Doherty & Deleo – Ken Deleo, who is based in Darien, hasn't seen any slow down in his business during the recession, and lower Fairfield County is on fire this year. Lots in Darien cost \$1.5 million and new homes are selling at \$3-4 million.



DeRosa Builders on the Greenwich Market

DeRosa Builders – is focused on the tightly knit neighborhoods of Old Greenwich and Riverside which are prized by young families coming out of New York. Brothers, Anthony & Michael DeRosa identify with this market because they are the same age and Anthony is raising a young family of his own. DeRosa Builders is finishing two spec homes in Riverside, and they are starting two more. Sizes range from 6,000 to 8,500sf on ¼ acre lots with prices of \$3.6 million to \$5.6 million. They will also be building three custom homes, one on the water at popular Tod's Point. That ¼ acre lot alone was \$3.9 million, while inland neighborhood infill lots of ¼ acre are approximately \$1.5 million.



Michael DeRosa

“NEW construction is very important to the majority of buyers coming into town, and most are looking in Old Greenwich and Riverside for the right deal on land to build a custom home. However, these same buyers are willing to buy a turnkey spec home, and make it their own by investing money on minor renovations. Buyers are typically New Yorkers in their 30's and 40's who enjoy Riverside's proximity to trains and schools.

The average size of new homes in Riverside/Old Greenwich is 6,000-8,000 sq ft. and lots range from ¼ to ½ acre. Downtown Greenwich, in and around Greenwich Avenue, is becoming a hot place to look for land. It's reminiscent of a city suburb with old Victorian style homes, large front porches, close to each other. Mid-Country is still slow, but it is picking up a little bit. Renovations in Greenwich continue to keep builders very busy. I would say that 50% of the renovations in Greenwich are homeowner's looking to improve their space, while the other 50% are homeowner's who are looking to update and 'flip' their homes.”

Firms Crowdfund Westport Real Estate Investment

Two real estate investment firms that are redeveloping 38 Main St. in downtown Westport – a 10,000-square-foot commercial address – are crowdfunding the purchase of the property with the help of individual investors. The investment as presented “is projected to deliver some degree of current cash-on-cash return (average 3.8 percent) during the redevelopment, and an annual total return between 9 percent to 13 percent over the investment horizon.”

(continued)



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Builder News



The total purchase price of 38 Main St. was \$9.25 million. The sponsors are led by ATCO, an 80-plus-year-old New York City-centric real estate investment/ownership company, and Darien-based real estate investment firm Forstone Capital, both of which are identified in

the press release as equity investors in the project.

In mid April, nearly \$500,000 has been raised from individual investors through RealCrowd.com, an online real estate investment site. "Only five spots remain for investment in the property," the press release said, identifying the minimum investment as \$25,000.

RealCrowd co-founder Roman Rosario said, "RealCrowd has helped ATCO reach accredited investors in Connecticut and across the country who historically have not been able to participate in private equity investments that were limited to closed networks of families or friends. Making investment offerings from quality sponsors accessible to a wider audience literally allows more people to participate in excellent risk-adjusted returns through commercial real estate investing."

The public advertisement of investment opportunities such as 38 Main St., according to the press release, is allowable under the federal JOBS (Jumpstart Our Business Startups) Act, which was enacted in 2012.

New London County

In New London County, John Aldi with Greylock Property Group is building a 66 unit townhouse community in East Lyme. The Village Crossing at Niantic offers three level townhomes in 4 and 6 unit buildings. Each condominium is 1,680sf with 2 bedrooms and 2 baths, and the community is being market by William Raveis Real Estate.



Franklin Construction Community Uses New Zoning Concept – Seasonal Cottages

Franklin Construction, LLC was founded in 1917 and

is now managed by three grandchildren, Louis F. Tagliatela Jr. (a past president of the New Haven HBA), Tricia Tagliatela and Stephen Tagliatela, and Louis's daughter, Lauren, who is the 4th generation of Franklin Construction.

In March, the company began site work on a unique 259 unit seasonal cottage community in Arundel, Maine. The seasonal cottage community is a new concept developed by Attorney Howard Hall. Hall realized that the Town of Wells, Maine would love an opportunity to collect taxes from out of state visitors who would

buy cottages, but who were unlikely to burden the school system. He proposed that the Town adopt regulations which specified that in certain zones, cottages could be built on a densely occupied site, with the stipulation that the cottages could not be inhabited from November 1st to April 31st each year. The Town liked the idea and wrote regulations stating that the cottages could only be 600 SF, but could have a 160 SF enclosed porch, which would not be heated. Four units per acre were allowed.



Hall began construction of Summer Village on Route One and enjoyed rapid sales. Using similar floor plans, he built SeaGlass Village, a community of about 200 units, also on Route One in Wells. Unlike Summer Village, SeaGlass Village was marketed as 'adult focused'.

In 2014, Franklin Construction and a joint venture partner, Joe Paolini, obtained a seasonal cottage regulation in Arundel, ME with the zone including 200 acres they owned on Route One. They added some new twists to the evolution of the seasonal cottage concept by obtaining approvals for 259 units (850 to 1350 SF) called Cape Arundel Cottage Preserve. The plan features enclaves of 5 to 8 units nestled among trees and rock outcroppings.

The 1,250 ft. entrance on Route 1 includes stone walls and monument, a white picket fence and a dramatic split waterfall. Marketing touts Arundel's historic link to Kennebunkport, since the two were one town for over two hundred years. To emphasize this tie, the developers are giving a free Kennebunkport postal box to each buyer. (The towns share a post office.)

Boston architect, Steven Sousa's creative clubhouse design features three separate units (electronic games for the young, gathering module for adults and a fitness center) joined by a common porch.



(continued)

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Tagliatela family owned developments

- ▶ Saybrook Point Inn, a AAA Four Diamond hotel in Old Saybrook and Saybrook Point Marina, which has twice been chosen as ‘National Marina of the Year’.
- ▶ Recently received permits with joint venture partner and HBRA member, Jim Pendry, for a 393 unit apartment complex in Hamden.
- ▶ An elegant high rise condo project in New London.
- ▶ Major shareholders of City Flats LLC, a project which converts unloved inner city Victorians in New London into affordable condominiums. City Flats has gained attention nationally as an exciting vision of practical urban revitalization through a public private partnership of a developer with state and federal agencies.

3 Fast Fixes to Increase Home Builder Website Leads

Here are a few simple and affordable steps to attract and engage more leads online:

Add Multiple Calls-to-Action

Many home builder websites offer a “Contact Us” form as the only option for buyers to opt-in. This is effective for buyers at the bottom of the sales funnel, but does not give buyers that are still researching a new home purchase any reason to register. Make it easy for visitors at each stage of the buying cycle to opt-in with a call-to-action for buyers at the top of the sales funnel (social media opt-in), middle-of-the-funnel (blog subscribe, property information, Live Chat), and bottom of the funnel (schedule an appointment).

Tip: Limit calls-to-action to one or two per page to increase the number of visitors that register on your website.

Create an Offer

How will registering on your website make your visitor’s home search easier, less stressful, or more affordable? How can you help them feel more confident in their buying decision? When you create a conversion strategy (or update one that is not working), think about what you can offer potential buyers when they register. This may include a brochure download, a neighborhood guide, a home buyer checklist, a new home planning kit, a budget worksheet and more.

Tip: Not sure what type of content to offer for visitors who opt-in on your website? Use the 6 P’s of Home Builder Online Marketing (purpose, persona, problem, product, platform, promotion) to create laser-focused content for your potential home buyers.

Start a Conversation

Often the difference between a website that converts 2% of visitors to leads and one that converts 5% or more is much more subtle than you may think. Review the tone and voice of your

builder website: do your calls-to-action sound like a monotone speech or an engaging conversation?

Consider the tone of each of the following calls-to-action:

- ▶ “Register to download our brochure and learn more about how we’ve been building quality homes since 1950.”
- ▶ “Learn more about how our history and quality craftsmanship offers greater peace of mind for your family. Download a free brochure today.”

The difference is subtle, but small shifts such as this that make your brand feel friendlier and more open can lead to higher conversions. In fact, according to The Home Buyer Conversion Report that was recently published by The Bokka Group, home buyers rated the overall tone of a home builder website as the single most influential factor when deciding whether or not to register online. Create buyer-centric content that inspires website visitors to take the next step.

These 3 fast fixes are easy and affordable to implement and can help you attract and engage more potential buyers online. Dawn Sadler is President of Idea One Media is a digital content marketing agency that specializes in the homebuilding industry. Our expertise includes email marketing management, social media management, blog management, and Wordpress website design. She is founder of Builder Target, which specializes in home builder online marketing services.

Builders Should Consider Partnering with a Utility Company on Connected Home Products & Services

A recent international study from Accenture found that customers prefer utilities/energy firms to provide connected home services far more often than phone/cable providers or home security companies. Only firms that specialize in connected home products and services were preferred more often than a utility/energy provider.

Utilities have a great opportunity to stake a claim in the connected home marketplace, especially if they strategically position their offers on trust. So, as a builder, reach out to your local utility. See what kind of connected home products and packages they’re putting together. They may not be “there” yet, but they will be soon. And, they might be able to use your help in nudging them along.

Bottom line: it might enhance your value proposition to be able to say you’ve partnered with the local utility in imagining and creating your energy-efficient, connected homes. And just as we always recommend that you do training with your home buyers on how to best manage and operate their homes to see maximum energy savings (help them set their smart thermostats, turn down the water heater to an efficient setting, etc.), teach them how to make their homes truly secure and resistant to hackers. They’ll thank you for it...and refer you to their friends.

(continued)

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Builder News

EPA's Renovate Right RRP Rules Update

There are two separate certifications contractors must be aware of and keep current.

- ▶ The first certification is for your business. Companies must register with the EPA and pay a fee. In addition, at least one worker at each firm must undergo EPA-approved training and educate other workers on the job.
- ▶ There is no extension for this certification. It expires five years from the date of issue.
- ▶ The second is for your individual "Certified Renovator" Certification. The Renovator Training Expiration has been extended and no one's individual certification will expire before March 31, 2016.issue
- ▶ The extension for certified renovators does not mean that the EPA has suspended enforcement. Firms are fined for:
 - ▶ Failure to Obtain Firm Certification.
 - ▶ Failure to Comply with Training Requirements
 - ▶ Failure to Comply with Work Practice Standards.
- ▶ The EPA does not have to visit a job site in order to fine you. Fines can be levied against a firm if you are not certified or have not documented RRP Work Practices properly.
- ▶ All firms must be registered. Renovation/Abatement Firm Application and Update
- ▶ You can register a firm or renew your certification by going to this link.
- ▶ <http://www2.epa.gov/lead/renovationabatement-firm-application-and-update>
- ▶ There is no extension or grace period for your business registration.
- ▶ You can find when your Business Certification expires at this link: http://cfpub.epa.gov/flpp/searchrrp_firm.htm
- ▶ The EPA suggests you file for re-certification 90 days before your firm's certification expires.
- ▶ Employees must be trained by a "Certified Renovator". Make sure your employees are trained in and use Lead-Safe Work Practices. Each firm must have at least one certified renovator. Their role is to train the employees, make sure the job is set up correctly and that cleanup is done correctly and documented in accordance with the RRP Rule.

- ▶ Renovators are certified upon completion of an EPA accredited renovator training course.
- ▶ Their course completion certificate serves as their certification credential - 8 hrs. training to remain certified, a renovator must complete a refresher training course before their current certification expires.
- ▶ The expiration date is based on when the course was taken (see table below).
- ▶ Either the 4 hour refresher or 8 hour initial training course may be used for refresher training.
- ▶ If certification expires, the 8 hour course must be taken again to regain certification.

Renovator Training Expiration Information

Date course completed	Expiration
On or before March 31, 2010	March 31, 2016
From April 1, 2010 - March 31, 2011	6 years from the date of course completion
On or after April 1, 2011	5 years from the date of course completion

Calcagni Forms Partnership for Real Estate Development

Steven Calcagni, president of Calcagni Real Estate, announced his company's partnership with Cheshire native and former Westport equity-realty manager, John C. Coleman, to form CW Landmark Group LLC. The new company will develop as well as market new homes and communities. CW Landmark's primary role will be to locate land and development opportunities, which John Coleman will oversee throughout the engineering and complex entitlement processes. Calcagni said his brokerage team will handle sales and marketing of finished developments.

"Since January, we have already introduced five new neighborhoods in as many towns, totaling close to 500 new home units," said Steve Calcagni. "Partnering with CW Landmark Group will ensure that we continue to provide our builders and developers with great opportunities in CT." ⁿ

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As Connecticut Is Finally on the Upswing

A \$40 Billion State Budget and New Taxes Will Hurt the Economy

According to the CT Dept. of Labor, Connecticut's labor force has grown for 19 consecutive +months, and the labor force is now at a record all-time high of 1,920,837. Our job recovery rate, which is defined as jobs gained back as a percentage of those lost during the prior recession on a peak to trough job basis, has now risen to 77.9%. We are moving in the right direction!

Economist, Donald Klepper-Smith has projected continued job recovery here in Connecticut during 2015. "On the plus side, the fundamentals now have us poised for what I believe will be solid CT job gains of between 15,000-18,000 this year after climbing a revised 12,500 jobs in 2014 given average annual data," said Klepper-Smith.

First quarter permits for single-family homes have been edging up, and banks have been reacting to improved economic conditions by making it a little easier for builders to get the A&D and construction financing they need. This year, according to the state Department of Economic and Community Develop-

ment, there were 334 permits reported for new single and multifamily dwellings in April. In March 474 permits were issued, up from 116 in February and 255 in January. These numbers are skewed lower than actual state wide permit numbers, because the municipal permit survey sample is much smaller at 104 towns, than the 128-community survey sample the Census employed until January.

GE explores leaving the state the day after budget passes

The new state budget passed by Connecticut's Legislature in June includes \$2 billion in new taxes, and three large corporations, GE, Aetna, and Travelers, have issued statements in opposition. In fact, the day after the budget passed, General Electric told employees it has assembled an exploratory team to look

package has cast a shadow over improved economic conditions, which were benefitting the state's housing market. The budget package tax increases and potential corporate relocations out of state will increase the out migration of young people and decrease pool of qualified homebuyers in Connecticut.

"Big increases in state spending combined with major tax increases on employers will undermine family income by making the state much less attractive for job growth," CBIA President Joe Brennan said in a statement. "The major changes to our corporate tax, combined with the tripling of the sales tax on computer services, will mean less investment and fewer jobs going forward."

CBIA and other businesses are hoping the state legislature will reconsider some of the budget provisions

Banks have been reacting to improved economic conditions by making it a little easier for builders to get the A&D and construction financing they need.

for "another state with a more pro-business environment.

A worrisome and frustrating anti-business budget

that impact them, including caps on tax credits and loss carry forwards, a unitary tax, continuation of a 20 percent

corporate tax surcharge, and a tax on web and data processing services. n

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HBRA of Central CT Spring SAM-TRAM

May 1st Builder/Realtor Tour of Farmington Valley

On May 1st, The HBRA of Central Connecticut held a spring Sales & Marketing tour of five Farmington Valley new home communities. The SAM Tram originated as a New Haven HBRA event organized by William Raveis realtor, Steve Montesano, and Superior Hearth & Spa dynamo, Debra Wolfenson, who were co-chairmen for the HBRA of Central CT event as well.

Sponsors

Builders: Nelson Construction (breakfast sponsor), Sunlight Construction, Fore Group, Beaudry Homes and Toll Brothers Inc. (lunch sponsor)

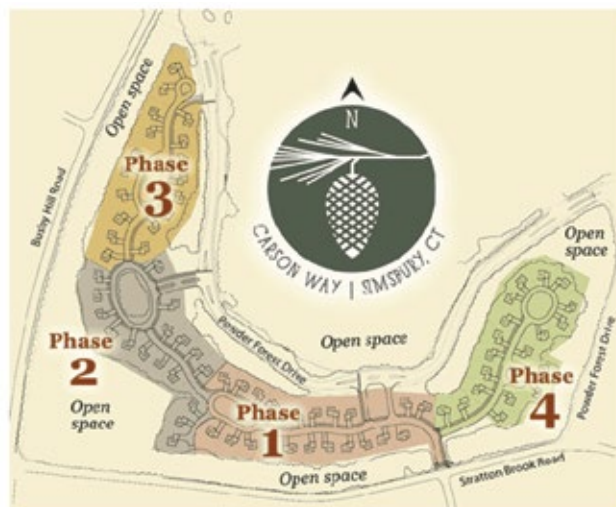
Suppliers: Simsbury Bank, Cyclone Home Systems, Berkshire Hathaway New England Home Properties, Connecticut Lighting, Hocon Gas, Energize CT, Emme, Superior Hearth & Spas, Kemper Associates, Northington Windows & Doors, NLD Design, Guilford Savings Bank, Dalene Flooring, Valley & Aetna Building Products, Bender, CAFD, Simscroft Echo Farms, Tiger Home Inspections, Holloway's, Hartford Overhead Door and Old Lights On.

SAM Tram Committee - Chip Poehnert of Guilford Savings Bank served on the Committee, along with Jack Kemper, Gary Emerito & Susan Oulette of Berkshire Hathaway Home Services New England, Johnny Carrier, By Carrier, Mary Creasey, Toll Bros. Steffen Reich, William Ravies R.E., Sharon Reisel, Beaudry Homes and Eric Person & Sheila Leach, HBRA of Central CT.

Nelson Construction

The first stop was Carson Way, a planned development of 74 highly energy-efficient single family homes off Stratton Brook Road in Simsbury. Developed by Landworks, a partnership of Ron Janeczko and Chris Nelson, Carson Way is being built by Nelson Construction and designed by Jack Kemper, Kemper Associates Architects.

The community offers nine floor plans ranging from 1,740-2,366 square feet with sales prices from \$409,900-549,900. Three plans feature first floor master suites. The development is surrounded by open space, and offers public



water and sewer and association maintained yards, driveways and sidewalks. HOA fees are \$274 per month.

Sales & Market

- ▶ 9 sales and 3 reservations in nine months.
- ▶ Market has been transferees, couples & local move downs

Special Features

- ▶ HERS score in the low 50's
- ▶ Nelson Construction received CEEF Energy-Efficiency Incentive of \$4,000-5,000 per house.
- ▶ Simsbury Bank provides construction & end loan financing.
- ▶ Nelson Construction is using high quality features as standard at Carson Way.
- ▶ There's an optional "English basement" – a high basement that is partially below but mainly above ground floor living space.



Builder Chris Neslon, realtor, Steve Montesano and Central CT HBRA EO Eric Person.

(continued)

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HBRA of Central CT Spring SAM-TRAM

The 2,997 square foot Fuller II furnished model features a great room with standard Heatilator fireplace from CAFD, with marble hearth and surround, and a colonial style mantle. The great room is open to the kitchen breakfast room.

CAFD is supplying a GE stainless steel kitchen appliance package at Carson Way, including a self-cleaning range with microwave hood vented outside, sound insulated multi-cycle dishwasher and French door refrigerator with ice maker. A first floor den off the foyer has the flexibility to function as a dining room.

There are three bedrooms on the second floor, including a tray ceiling master with spacious dressing area, walk-in closet and master bath, as well as laundry second bath and unfinished storage space. The lower level showcases the optional English basement with Heatilator fireplace with raised hearth and stone surround. The model sells for \$560,000.



Simsbury Bank

Simsbury Bank was a Platinum Sponsor of the SAM Tram event, and Bob Francolini, who has been a banker for 36 years, is

Vice-President and Managing Director of Residential Construction Lending at Simsbury Bank. Bob spoke about his work over the years with Greater Hartford County builders, and the invaluable local insight, access, efficiency and reliability you get with a local bank. Several years ago, Simsbury Bank made a commitment to provide construction and land development financing within a two hour radius of Simsbury. Bob set up the lending program for the home building industry, and the bank's primary markets have been Hartford and Tolland Counties.

Simsbury Bank is providing Millpond Crossing LLC (formed by Ron Janeczko and Chris Nelson) with both the A&D Loan for the land and land improvements, and a Construction Line of Credit to build the 20 townhouse condominium units at Millpond Crossing in Simsbury. Millpond Crossing has been recognized on both the state and national level for its green building practices.

Simsbury Bank is also providing Sun-



light Construction with an A&D Loan for land and land improvements and a Construction Line of Credit to construct the houses at Stratford Crossing in Avon, which was another stop on the SAM Tram.

The bank's consumer mortgage department has done a number of the end loans for these communities, and both Chris Nelson and Bill Ferrigno have been

pleased with Simsbury Bank's fast track mortgage approval and competitive rates, which are some of the best in northern Connecticut.

For further information on Simsbury Bank's residential construction lending, call Bob Francolini at (860) 844-2166 or Leslie Clancy at (860) 651-2056.

(continued)

Platinum Sponsor Connecticut Lighting spoke on Lutron Wireless Control

The model at Carson's Way features a Lutron Caseta wireless control system and Serena battery powered shades with Pico wireless control supplied by Connecticut Lighting. Jim Meltzer of Connecticut Lighting demonstrated how this affordable builder option allows a homeowner to turn the lights on and adjust the home's temperature remotely and to schedule the lights, shades and temperature to automatically adjust at set times of day or night.

The wireless system installs in minutes, and includes a variety of control scenes. Realtor, Gary Emerito, commented on the ease and convenience of the Realtor Scene for the model home, as well as the Goodbye Scene and the Goodnight Scene.

Prices range from \$500-600 for a teaser to \$4,000-5,000 for whole house control. Jim Meltzer estimates that 40-45% of new homeowners choose a home control system, so it's a great selling feature in a model home.



CT Lighting Jim Meltzer



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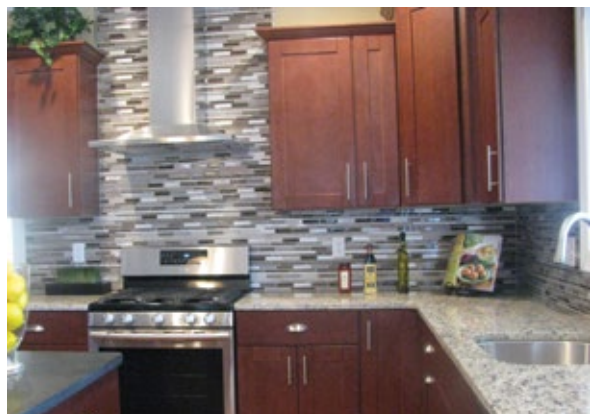
HBRA of Central CT Spring SAM-TRAM

Beaudry Homes

J.R. Beaudry hosted the next stop on the tour at his single family community, Granby Estates, a neighborhood of 12 custom homes to be built on 32.8-acres of wooded countryside that abuts the Salmon Brook in Granby, yet less than one mile from Granby Center. The properties will range from .703 to 3.9 acres, and the lots adjacent to the Salmon Brook will own part of the brook. Beaudry is offering colonial and ranch style plans of 2,300-3,000 square feet and priced from \$433,900-502,900. Six of the homes are sold.



SAM Tram attendees leaving Granby Estates model home



Beaudry kitchen



JR Beaudry at Granby Estates model

Special Features of Hillington model home

- ▶ 4BR 2,979 SF
- ▶ Bonus room 340 SF
- ▶ Large walk-in pantry
- ▶ Second entry into mudroom
- ▶ 2 ½ car garage (extra ½ for bikes and equipment)
- ▶ Base price \$495,000 and \$550,000 with upgrades



Builder Marion Czaplicki & Frank Sanford, Sanford & Hawley at Granby Estates



A Houzz community specialist made a presentation on this hugely successful social media platform for homeowners and builders.

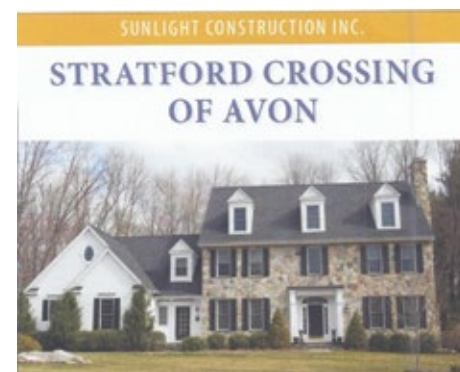
- ▶ Founded in 2009, Houzz has 30 million monthly users
- ▶ 90% of users are homeowners
- ▶ Houzz has an inventory of 6 million photos
- ▶ Creating Idea Books on Houzz is a great way to reach users.
- ▶ The Collaboration menu button allows you to input your client's name and give that client editing privileges, so that you can share ideas.



Sunlight Construction

Bill Ferrigno of Sunlight Construction presented his creative Avon development, Stratford Crossing. The 39 lot community consists of three distinct neighborhoods:

- ▶ Family style homes on larger lots
- ▶ Cluster lots with 1st floor master suite
- ▶ Cluster lots for working professionals
- ▶ Simsbury Bank is financing the project.
- ▶ Prices at Stratford Crossing start at \$559,900 and 16 homes are sold.



Stratford Crossing

Homes at Stratford Crossing are geothermal with HVAC controls by Emme.

In his presentation, Emme founder, Jon Brodeur, explained that with the Emme (energy & environmental management) system, everything is inside the ductwork, and it works with any forced air system. There are 24 zones per air handler, so you can turn off unused rooms. He used the analogy of a light switch to help explain the concept. "With today's (HVAC) systems, regulating indoor climates, is akin to flipping a single switch and turning on every light in a house just to read a book in the

(continued)

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HBRA of Central CT Spring SAM-TRAM

living room. This is inefficient, as well as impractical. On the other hand, Emme's software-and-hardware setup replaces the one-size-fits-all-thermostat with a computerized controller linked to sensors in each room in a home. Those sensors let room occupants precisely control the temperature of their space."

Emme's room-by-room or zone controllers rely on electronics to monitor and regulate room temperatures, using inflatable bladders at the baseboard registers that swell to shut off heated or chilled air into a room. Deflating them does the opposite. Emme also has systems for hot-water baseboard heaters and radiant-floor.

"It's a poor man's zoning solution because you can install wireless sensors in each room based on budget," said Bill Ferrigno. Bill used a 2 zone solution at Stratford Crossing, "the same as the standard Honeywell system". According to Brodeur, giving clients a 2 zone system with display panel is \$1,000. Individual room by room control would be \$3,000-4,000.

Emme's wireless capability also allows remote monitoring and control of room temperatures via app-equipped smart phones and tablets. An Android and iPhone app is included, and an upgrade can happen at any point in the construction process, and even in an existing home or retrofit.

"When you start treating heating and cooling like a light switch, you can get real savings. You can track real time electricity usage from a module for comfort, convenience cost savings and conservation."

— Jon Brodeur

"Where we're different is in the distribution of conditioned air," said Brodeur. He claims 25% to as much as a 40 percent reduction in energy costs

from the Emme system. "Climate control accounts for 49 percent of a building's energy use; lighting is only 10 percent," he said.

Pricing for Emme's hardware varies from \$399 for its Emme Core module — the programmable "brain" of its "Cadillac product," the room-by-room climate-control system — to \$299 each for its temperature sensors and energy-use tracking modules. Generally, Emme's setup of a master controller, room sensors and bladders runs from \$6,000 to \$10,000 fully installed.

"Builders and architects love it because it's cheaper and is best suited for new construction," said Brodeur. However, the bladders, which are installed at each air register, make retrofitting the system possible without tearing into walls or ripping open ductwork.



Fore Group Fotis Dulos speaking on bus

Fore Group

On the bus, Fore Group builder/developer, Fotis Dulos, spoke about the company's approach to luxury home building.

"Men like to solve things, and women like to be heard. We do both – solve problems and listen."

Fore Group buys their lumber from Sanford & Hawley and they engineer all of their plans. Fotis compared the cost of various roof materials to slate for a typical Fore Group sized house:

- ▶ \$10,000 asphalt roof
- ▶ \$60,000 wood roof
- ▶ \$200,000 slate roof

He described a recent resale of one of Fore Group's homes at \$2.4 million to another same size, same location home, which sold for \$1.1 million. The keys to home value are positioning on lot, quality materials and landscaping," he said.

Jefferson Crossing in Farmington sits along a trap-rock ridge, adjacent to a vernal pool, the habitat of the endangered Jefferson salamander. Designed with conservation in mind, this 7-lot enclave features distinctive traditional homes built by Fotis Dulos with reclaimed brick and cedar clapboard exteriors, slate roofs, and copper gutters reminiscent of the early 1900's.



The homes sold at an average sales price of \$3 million. Home specs included 10 ft. first floor and basement ceilings, 9ft second floor and 12 ft attic ceilings, masonry fireplaces propane heat, multiple chimney flues (some cosmetic) and 2 acre lots.

After driving through Jefferson Crossing, SAM Tram attendees stopped at a luxury spec home Fore Group has for sale at 4 Olcott Way in Farmington. This 5,200 square foot, Federal style colonial is built with a wood roof, copper gutters, 3 car garage, stone walls, lush landscaping and custom interior finishes, including the high end kitchen (pictured) with 3" thick Carrara marble slab atop the island. The home is listed at \$1,549,900.

(continued)



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Fore Group 4 Olcott Way



Debra Wolfensen, Superior Hearth & Spa in Fore Group kitchen

Platinum Sponsor Cyclone Home Systems

Nelson Construction, Sunlight Construction and Fore Group are among CYCLONE HOME SYSTEMS many builder clients, and at Olcott Way, Bob Mariano spoke about the advantages of Cyclone's Home Safety Systems, their Control4 Home Automation, as well as the numerous other products, from central vac to shower door enclosures and closet shelving systems that Cyclone provides to add value to new homes.

HBRA of Central CT Spring SAM-TRAM

Toll Brothers

Last stop on the tour was Toll Brothers Inc. Weatherstone of Avon, which features 1+ acre executive sized home sites in the highly regarded Avon School District. Situated atop Huckleberry Hill, the 23 home sites are surrounded by 230 acres of open space and walking trails. The eight models range from 3,500-5,500 square feet and are priced from \$799,995 to \$932,995.

Toll Brothers hosted a delicious lunch at their Duke furnished model home, which features 4 bedrooms, 3 ½ baths, a three car garage, a 2nd rear staircase and a walk out basement. The two-story foyer is flanked by a living room and formal dining room, leading to a two story family room. Adjacent to the family room is a private study with the option of a morning room.

Upstairs, the plush master bedroom suite includes a master den and an indulgent master bath with cathedral ceiling, Roman tub, separate shower, and a private dressing area.

On site manager, Mary Creasey explained Toll's Agent Advantage Program at Weatherstone in which real estate agents receive the following advantages:

- ▶ 2.5% commission
- ▶ 100% advanced commission
- ▶ an escalating bonus program
- ▶ 100% reimbursement of relocation referral fees!

After lunch, Director of Member Services, Sheila Leach, along with EO Eric Person and Central CT President, Johnny Carrier, announced multiple raffle winners, with prizes donated by SAM Tram sponsors Beaudry Homes, Fore Group, Toll Brothers and Debra Wolfenson.



Duke model at Weatherstone

Duke Kitchen and optional morning room



Toll Bros. Manager Mary Creasey

(continued)



en-dur'ing

having an existence or validity that does not change or diminish



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Country Lumber Celebrates 40th Anniversary

Located in beautiful Cheshire, Connecticut, Country Lumber, Inc. was established in 1975 as a full service lumber yard for the contracting and building community.

A family business operated by brothers Steve & Phil Altieri, Country Lumber has always had a commitment to quality and customer satisfaction. They have supplied builders and contractors throughout Connecticut, and parts of New York, R.I. and Massachusetts, with building materials for single homes, developments and a variety of commercial projects.

"From the day we opened, we have been an Andersen dealer," said Steve. Andersen is the largest window and door manufacturer in North America, and the Andersen® brand is the most recognized and most used brand in windows and patio doors for new construction and remodeling.

In 1976, builder Paul Uccello became a Country Lumber customer. That was the same year his son, Nick Uccello, was born, and when Nick started building single family homes, he became a loyal Country Lumber customer as well.

Nick has won home building industry awards for his single family homes on Fox Hopyard golf course in East Haddam, and most recently for a vacation home he built in Groton CT using Advantec, Maibec white cedar shingles and Andersen A Series windows supplied by Country Lumber.

In May, Country Lumber held a barbecue to celebrate 40 years serving the building industry, and Nick, Paul and other long time builder/contractor customers took part in the celebration.



O&G's Masonry Division Announces Bridgeport Showroom Renovation

O&G is renovating its Earth Products Showcase space at 325 Hancock Avenue Bridgeport, with completion estimated at June 30th. Plans for the 20,000 S/F space include the creation of a new 2,200



S/F state-of-the-art architectural design center, an updated masonry showroom, and an extended masonry store with indoor storage space and stone yard. The new design center will be available to

those looking for custom or special orders and features interactive technology, where the customer can view specific cuts and profiles in an array textures and materials.

"Our first Earth Products Showcase opened in Bridgeport over twenty years ago to display natural stone, brick, tile and paver products to inspire consumers with design ideas" remarked Kara Oneiglia, Assistant Vice-President of O&G Industries.

Miner's Inc. Holds Product Expo & Contractor Appreciation Lunch

On May 21st at their annual Contractor Appreciation Lunch, Miner's Inc. invited vendors to display new and interesting products at their Canton lumberyard.

"We encourage our contractors to bring their crews," said Eric Miner, whose 4 year old son, Ashton, was with him. "We feel that the crews learn many best practices from the vendors. It gives people an opportunity to enjoy some great food, and perhaps learn something new about a product that they may have been interested in, but haven't had a chance to investigate before."



L-R Paul Turco, Steve Courtemarche, Jay Rubin, Cleary, Brad Benson & Rob McGregor, Cleary

Eric Miner, his 4 year old son, Ashton & Tim Poole of J&G Remodeling



(continued)

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2014 Zero Energy Challenge Winners

1st Place – \$25,000

Winning Categories: Lowest Overall HERS Index, Lowest HERS Index without Renewables (tied), Lowest Projected Annual Net Operating Cost

Project: Benker Residence, Glastonbury, CT

Builder: Glastonbury Housesmith LLC, Glastonbury CT

2nd Place – \$10,000

Winning Categories: Lowest HERS Index without Renewables (tied), Most Affordable

Project: Lehto Residence, Brooklyn, CT

Builder: Lehto Design/Build, Killingly, CT



This is the 2nd year in a row that we participated in the Zero Energy Challenge and took home an award, a tremendous honor to us. With this home, we were able to incorporate advanced building techniques and the latest technology to bring it to net zero."

- Builder Nick Lehto

3rd Place – Honorable Mention

Project: The Taft School Residence, Watertown, CT

Builder: BPC Builders, Wilton, CT

Architect: Trillium Architects LLC, Ridgefield, CT



Energize Connecticut Now Accepting 2015 "Zero Energy" Challenge Project Submissions

Participants to Prove a High Efficiency Home Is Achievable with Current Technology

WHAT: The 2015 Zero Energy Challenge is a design and build competition for single and multi-family homes built in Connecticut that will complete construction by December 1, 2015. Participants compete for cash prizes, while gaining exposure to media and various forms of technical assistance provided by the challenge sponsors and partners.

Completed homes are assigned a performance score based on the presence of energy-efficient features that curb overall energy use, through the use of the Home Energy Rating System (HERS). The home's HERS index, coupled with other factors including the cost effectiveness of the project and the home's total estimated energy use are utilized to determine the winners.

Participating homes will continue to demonstrate that building a super high efficiency (near zero energy) home is achievable today, while also representing the technologies and techniques it takes to get there.

The participants receive technical assistance and financial incentives from the utility and HERS Rating Professional and will be eligible for prizes in the following categories:

- ▶ Overall Winner: \$10,000
- ▶ Lowest overall HERS index: \$5,000
- ▶ Lowest HERS index before renewable technologies: \$5,000
- ▶ Most affordable project (cost / sq. ft.): \$5,000
- ▶ Lowest projected net annual operating cost: \$5,000

For more information please visit www.ctzeroenergychallenge.com.

WHEN: An initial submission including a project summary, description of the project team, and an initial energy modeling file must be received by applicable utility representative listed below no later than June 1, 2015. Home must complete construction by December 1, 2015.

WHERE: Send your completed application to the following address as it pertains to your residential electric service territory:

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Sam Gault & guest



New England Home editor Kyle Hoepner with Susan Bijleveld & publisher Kathy Bush Dutton

celebrate the five year anniversary of New England Home Connecticut. Many of the people in the room had been advertisers with the magazine since its inception and others had projects featured in the magazine over the years. New England Home Connecticut's Publisher Kathy Bush Dutton, Editor-in-Chief Kyle Hoepner, Associate Publisher Roberta Thomas Mancusco, and Gault Energy and Stone's owner Sam Gault led the group in a champagne toast to celebrate the magazine's success as well as the vibrant Connecticut building and design community.



Architect Doug VanderHorn & NE Home associate publisher Roberta Mancuso



Builder Dinya Wadia & Stacey Style



Sanford & Hawley Contractor Appreciation Night

Sanford & Hawley Contractor Appreciation Night was held on Friday May 29th at their Manchester yard and several hundred builders and contractors attended to see this year's new products and sample the food. This year's theme, Food Truck Rodeo, was very popular, with attendees lining up at local food trucks to dine on everything from potato skins and barbecue to cannolis. A local Manchester brewery, the Lumberman band, and a raffle of a variety of sought after DeWalt power tools made this S&H Contractor Night another in a series of successes.



Frank Sanford, architect Jack Kemper & builder Bruce Daigle

Fairway
Landmark
Cable



Remodelers Paul Carroll, Abbey Builders & Bill Elliott & Greg Solari, Solari Builders



Food Trucks

(continued)

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Burr Roofing Siding Is A Preferred James Hardie Remodeler



Woody Priest, owner of Burr Roofing, Siding & Windows in Stratford, is one of just 35 James Hardie Elite Preferred Remodelers in the country and the only Preferred Remodeler in Connecticut.

The James Hardie Contractor Alliance Program is designed for remodelers of all sizes. Contractor Alliance Program members learn how to install the full James Hardie® product line through the First Board, First Nail Program and online training, and top level contractors receive

HardieReward™ points for every James Hardie product purchased. Points can then be redeemed for HardieReward Program perks like jobsite tools, co-branded marketing, merchandise, trips and more.

“It’s a big advantage to be part of the new James Hardie Contractor Alliance and Preferred Remodeler Program,” said Priest. “Working with the leader in fiber cement siding, gives my business more tools and resources, and instant credibility on every job.”

Woody Priest recently sided this 4,500sf modified Cape in Fairfield using 6 1/4" smooth Arctic White HardiePlank lap siding with a 5" exposure. For the barn garage, he used 7" exposure Country Lane red HardieShingle for a classic farmhouse look.



Christina McFarland Is New Director of Marketing at Ridgefield Supply

Christina McFarland This spring, Christina McFarland began her new job as Director of Marketing and Education at Ridgefield Supply. They are lucky to have her! Chrissy is a very talented young woman, who led the HBRA of Fairfield County as its Executive Officer for the last seven years. Her accomplishments at Fairfield County HBRA were recognized at the association’s annual gala last December, when Christina was named Fairfield County Woman of the Year. She and her husband, Norman, have twin girls, Sophia and Emma, who are seven years old.

In her new role at Ridgefield Supply, Christina is coordinating the design and content of a new company website, as well as lining up education seminars and marketing events for the coming year. Ridgefield Supply is in the midst of a major expansion program. Seven buildings are nearing completion and a new retail store will open this time next year. n

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B-0922

Traditionally Untraditional Households Account for Large Portion of Market

Singles, millennials and baby boomers highlight the need for agile strategies in home sales

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



After a somewhat underwhelming end to 2014, Q1 2015 presented a slightly more optimistic start for the Connecticut housing market. The single-family market rallied with an increase in home sales and months of supply, indicating a slowly rebounding inventory. This new inventory provides an opportunity for eager buyers who have otherwise been stagnated by a lack of choice, and a high volume of competition for new listing. The condominium market remains strong, with increasing sales and price, indicating a strong market for both buyers and sellers. (Please see graphs below)

County by County		Housing Permits Issued 1st Qtr		
County	2015	2014	% Diff	
Fairfield	490	486	0.82%	
Hartford	128	1,447	36.17%	
Litchfield	0	2	-100.00%	
Middlesex	26	64	-59.38%	
New Haven	133	151	-11.92%	
New London	27	55	-50.91%	
Tolland	37	30	23.33%	
Windham	4	5	-20.00%	
Total	845	887	-11.33%	

2015 vs. 2014 - County by County - Permits Issued First Three Month Comparison with only 104 municipalities reporting

*NOTE: In 2014, DECD reported permit information for 128 towns. In 2015 and going forward, they report on 104 towns. Therefore we extracted information for the same 104 towns in comparing Q1 2014 and Q1 2015.

Nationally, trends indicate an uptick in “untraditional” household types that appear to be dominating the home sales market. Single-person households, millennials and baby boomers all represent segments of the market that, while they are not traditionally highly focused on or sought after by buyers and sellers, are rapidly replacing more commonly recognized types of household formations. These are important market segments for both builders and brokers alike to consider when developing strategies for the upcoming year.

Months of Supply

2015 vs 2014 Single Family Marketplace

County	Months of Supply		
	2015	2014	% Inc / Dec
Fairfield	7.70	6.90	11.40%
Hartford	6.20	5.90	4.10%
Litchfield	12.60	12.10	4.40%
Middlesex	9.40	9.40	0.00%
New Haven	8.30	8.00	4.00%
New London	8.90	9.40	-5.00%
Tolland	7.70	8.10	-4.50%
Windham	8.20	8.90	-8.10%
Statewide Stats	8.00	7.60	4.20%

The Emergence of Single-Person Households

According to George Masnick at the Harvard Joint Center for Housing Studies “nothing speaks greater volume about changes in modern American life than the rise of the single-person household.” The Census Bureau has found that while hundreds of

Single-Family Marketplace > Home Sales

1st Quarter

2015 vs 2014

County	Number of Units Sold			Average Sales Price		
	2015	2014	% Inc. / Dec.	2015	2014	% Inc. / Dec.
Fairfield	1,317	1,184	11.20%	\$743,750	\$770,539	-3.50%
Hartford	1,205	1,233	-2.30%	\$231,550	\$242,918	-4.70%
Litchfield	332	297	11.80%	\$310,163	\$301,009	3.00%
Middlesex	209	292	-0.70%	\$299,948	\$316,634	-5.30%
New Haven	1,011	921	9.80%	\$230,104	\$227,630	1.10%
New London	401	425	-5.60%	\$231,512	\$239,175	-3.20%
Tolland	198	211	-6.20%	\$224,246	\$228,155	-1.70%
Windham	179	179	0.00%	\$181,195	\$159,423	13.70%
Statewide Stats	4,928	4,742	3.90%	\$375,228	\$375,721	-0.10%

(continued)

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Traditionally Untraditional Households

years ago fewer than six percent of all households consisted of people who live alone, that number has been steadily climbing, from 7.8 percent in 1940 to its most recent reported level of 28 percent in 2013. Single-person households are now the second most common household type behind married couples without minor children, which barely tops it at 29 percent.

It is also important to note that the majority of these households are not renters, as one might assume. Overall, 54 percent of single-person households are owner-occupied. The majority of these owners (63 percent) live in homes with three or more bedrooms, and 75 percent are in single-family detached units.

Millennials and the Future of Real Estate

A new survey from the National Association of REALTORS® (NAR) found that in 2014, millennials, generally described as those between the ages of 18 and 34, made up 32 percent of the housing market, compared to 31 percent in 2013. For brokers and real estate professionals, the old saying is true: ready or not, here they come. There can be little doubt now that millennials, with their smartphones and social networks, are the future of the real estate market.

In 2014, of the millennials who purchased homes, the median age was 29. For those who were living at home, they were likely given the opportunity to save for a down payment. For those who were renting, many are now looking to buy because they've simply been priced out of the rental market. Additionally, programs offering low down payments and mortgage insurance incentives for first-time buyers are pushing millennials toward buying.

Baby Boomers on the Move

What happens when obligations no longer get in the way and an entire generation feels free to move wherever they please? You have a jumpstart to certain segments of the housing market. For Baby Boomers, that time is now. A report from

Months of Supply

2015 vs 2014 Condominium Marketplace

1st Quarter		Months of Supply		
	County	2015	2014	% Inc / Dec
	Fairfield	6.30	6.10	3.60%
	Hartford	6.10	6.50	-6.80%
	Litchfield	12.10	13.30	-9.00%
	Middlesex	8.20	9.20	-10.60%
	New Haven	7.50	7.80	-3.90%
	New London	9.20	10.90	-15.70%
	Tolland	9.50	10.30	-7.70%
	Windham	8.80	10.20	-13.60%
	Statewide Stats	7.10	7.40	-3.90%

Keeping Matters Current states that “two-thirds of retirees say that they are likely to move at least once during retirement.” The most frequently cited reason was wanting to be closer to family (29 percent) with wanting to reduce home expenses (26 percent) in a close second.

However, don't assume that relocating means downsizing, in fact it could mean the opposite. Keeping Matters Current reports that “some choose to buy a home in a desirable destination with extra space for large family vacations, reunions, extended visits, or to allow other family members to move in with them.” ⁿ

Condominium Marketplace > Home Sales

1st Quarter

2015 vs 2014

County	Number of Units Sold			Average Sales Price		
	2015	2014	% Inc. / Dec.	2015	2014	% Inc. / Dec.
Fairfield	463	494	-6.30%	\$312,773	\$287,031	9.00%
Hartford	343	290	18.30%	\$162,196	\$164,688	-1.50%
Litchfield	58	42	38.10%	\$121,529	\$130,184	-6.60%
Middlesex	66	61	8.20%	\$157,560	\$162,217	-2.90%
New Haven	312	288	8.30%	\$150,601	\$135,850	10.90%
New London	73	61	19.70%	\$168,432	\$131,830	27.80%
Tolland	37	33	12.10%	\$151,598	\$168,799	-10.20%
Windham	18	17	5.90%	\$147,669	\$122,176	20.90%
Statewide Stats	1,370	1,286	6.50%	\$208,354	\$201,967	3.20%

Important Insurance Coverage all Contractors Should Consider

By KimMarie DiMatteo CIC, MWCA



We all know the importance of having insurance as a business owner. But do we really know what the most important insurance coverage's are for our business? Insurance could be one of your largest expenses when

you look at all operating expenses you pay. Are you paying for the proper coverages?

As a builder/contractor most of us know we need to have the following coverages:

- ▶ General Liability
- ▶ Property Coverage
- ▶ Business Auto
- ▶ Workers Compensation
- ▶ Umbrella / or Excess Liability

Business Auto – It is important to know that if you do not have any business auto insurance, you should still purchase a coverage called Hired and Non owned Business Auto. This is a coverage that is very inexpensive and all business's should have.

Workers Compensation – as many of our trade contractors are realizing, your general contractors are requiring you to carry this coverage even when you do not have any employee's.

General Contractors have a big gap in their coverage if trade contractors are not complying with their coverage requirements when it comes to workers compensation. Although by law, Sole Proprietor's or members of an LLC/ Corporation are not required to carry workers compensation, insurance companies require it in their underwriting guidelines for all subcontractors to carry workers compensation. (more on this topic to come in a future article)

Umbrella / Excess Liability coverage – it is common to see law suits well over one million dollars. The cost to have an umbrella is minimal compared to what you would have to pay if you have a serious accident on your job site or while you are driving a vehicle during the course of your work day. If you do not have an umbrella, I suggest you revisit this decision.

Now on to the coverages we sometimes do not think about or feel we need. Most of the coverages (not all) mentioned, are very cost effective and if a claim occurred you would regret not having the coverage.

- ▶ **Property in Transit** - Transit coverage refers to the insurance coverage of an insured property during transit over land from one location to another. Transit coverage helps the insured in times of any loss or damages caused while transferring the goods from one place to another.
- ▶ **Data Breach Insurance** - Data Breach Insurance, also known as Cyber Liability Insurance, provides coverage after the theft or loss of both first-party and third-party data. This applies whether the data breach happens directly to your company or to a company whose data you are working with or had stored.
- ▶ **Contract Penalty Clause**- Contract penalties you are required to pay to your customers as a result of any written clause in your contract for failure to timely deliver your product or service according to the contract terms, provided the contract was executed prior to the loss or damage.
- ▶ **Employee Theft/Employee Dishonesty** - protects the employer from financial loss due to the fraudulent activities of an employee or group of employees. The loss can be the result of the employee's theft of money, securities or other property of the employer.
- ▶ **Valuable Papers and Records (Other Than Electronic Data)**- Applies to direct physical loss or damage to valuable papers and records that you own or that are in your care, custody or control.
- ▶ **Limited Pollution Coverage** - Bodily damage, property damage or clean-up cost because of environmental damages which results from physical damage to tangible property

- ▶ **Employee Practice Liability Insurance (EPLI)** - covering wrongful acts arising from the employment practices. The most frequent types of claims covered under such policies include: wrongful termination, discrimination, sexual harassment, and retaliation. In addition, the policies cover claims from a variety of other types of inappropriate workplace conduct, including (but not limited to) employment-related: defamation, invasion of privacy, failure to promote, deprivation of a career opportunity, and negligent evaluation.
- ▶ **Employee Benefits Liability (EBI)** - Liability of an employer for an error or omission in the administration of an employee benefit program, such as failure to advise employees of benefit programs. Coverage of this exposure is usually provided by endorsement to the general liability policy but may also be provided by a fiduciary liability policy.

These are many coverage forms you should be thinking about when renewing your insurance program or starting one up. It is also important to remember that each insurance company's definitions are different from one to the other, so understanding what is covered is essential as well. Think about your business, and decide, is it worth the few extra dollars. If not, know that you are self insuring for those risks and plan accordingly.

On another note for all of you General or Trade Contractors, It is very important that when going into a contract with a client or another contractor, you understand what your insurance responsibilities are. **DO NOT ASSUME.** Today's contracts are much more comprehensive and more involved than ever before. Read what you are signing. So many times I read contracts after clients have signed them and find out they are not in compliance. Send your contract's insurance section to your agent, be sure you are in compliance. It is better to know before than when it is too late.

For more information on additional insurance coverages call KimMarie Dimatteo CIC, MWCA, VP of DiMatteo Group 203-924-5429. [n](#)

Building Industry Day at the Capitol



HBRACT CEO & lobbyist Bill Ethier addressing members



Members listen to legislative briefing by Bill Ethier



Doug DuPont & Chris Nelson



Debra Wolfenson, Mario DiGoia and Bob Fusari



Fairfield County members Pete Fusaro, Ken Deleo, Chris Steiner, President Peter Gabriault, Anthony DeRosa and Michael Church



Greg Ugale, Rep. Bill Aman (R) South Windsor, George LaCava & Steve Temkin



Larry Fiano, Lieutenant Governor Nancy Wyman, Pete Fusaro & Jake Carrier



Fairfield County HBRA members & leadership with Senator Bob Duff

(continued)

Building Industry Day at the Capitol



L-R Ken Boynton, Joanne Carroll, Bill Ethier, Speaker of the House Brendan Sharkey, HBRA President Nort Wheeler & Henry Rozewski



L-R HBRA Pres. Nort Wheeler, Bob Wiedenmann, Bill Ethier, Senator Len Fasano, Joanne Carroll, Ken Boynton, Henry Rozewski & Pete Fusaro.



L-R HBRA CEO Bill Ethier, Bob Wiedenmann, Ken Boynton, Senator Steve Casano, HBRA V.P. Pete Fusaro & Joanne Carroll



Northwest HBA members Eugene Farley, Steve Temkin & Greg Ugalde with Rep. Michelle Cook (D)



Eugene Farley, Greg Ugalde & Steve Temkin with Rep Craig Miner (R)



Steve Temkin, Eugene Farley & Greg Ugalde with Rep. John Piscopo (R)



Mary Ellen & Chris Nelson & Greg Ugalde with Senator Beth Bye (D)



Bill Ferrigno, Greg Ugalde, Senator Kevin Witkos (D) West Hartford, Gene Farley, Steve Temkin, & Chris Nelson

Greg Ugalde is Candidate for NAHB 3rd Vice-Chairman



I am excited to let you know that my campaign for NAHB Third Vice Chairman is well underway and excitement is building.

Let me share with you why I feel qualified for this position. Since 1962, our company, T&M Homes, has been a residential builder and developer of single family attached and detached homes. For over 20 years my partner Steve Temkin and I have been building and developing throughout the State of Connecticut. Prior to that

my career began with a large Hartford law firm established by Senator Abraham Ribicoff and where my practice consisted of residential, commercial real estate, and land use law. It is clear that I draw upon on my legal experience everyday, as now I am the builder/developer.

At T & M Homes I am very much like you with responsibilities for and have oversight for the entire business. The entrepreneurial spirit continues to be one of the most enjoyable aspects of this business. I am sure that we can all identify with that...

Having worked on Capitol Hill in Washington D.C., and served on our Governor's Blue Ribbon Commission on Affordable Housing in Connecticut, as well as serving in my local community on several Commissions and Town Committees, we know how important the housing industry is to the success of our country's economy and the social development of each and every individual family.

Somewhere our Country's leadership has lost sight of how important we are as an industry. I believe that NAHB is the right organization to help overcome these obstacles and I am the right person to help lead our organization.

For example, over the past few years serving in various government affairs and leadership positions, as well as our BUILD-PAC Chairman, our focus was to keep housing at the forefront of the legislative agenda.

The "Bringing Housing Home" effort highlighted these issues:

- ▶ Reform
- ▶ Housing Finance Reform
- ▶ Labor Shortage/Immigration Reform
- ▶ Wetlands issues

My in-depth experience on the issues, coupled with my thirty years of industry experience and leadership, I believe makes me uniquely qualified to be part of your leadership team. Over the next few years we have some significant challenges and opportunities with a general election coming in 2016.

We need to continue our efforts to increase membership, strengthen our education programs and forge ahead with our expanded International Builders Show (IBS). We have an engaged, motivated staff as well as an equally engaged and motivated membership which I believe that I can help lead and to meet these challenges head on!



L-R Bob Hanbury, Greg Ugalde, Senator Chris Murphy, CT HBRA President Nort Wheeler, Build Pac Trustee George LaCava, Ken Boynton & Eric Person.

My Industry accomplishments that best highlight my strengths and work ethic are:

- ▶ State and Local Builder of the Year,
- ▶ "40 under 40" Award from the Hartford Business Journal,
- ▶ Three time recipient of the HBRA Distinguished Service Award
- ▶ The recipient of the HBRA of Connecticut's Highest Award (8th of 9 in history)

With total dedication, unfettered teamwork, and tireless effort, we have to ensure that our industry is vibrant and productive.

I am asking for your commitment to our future,
to the American Dream!

I want to play a major role in making this happen, and if you will give me that opportunity, I promise to be a tireless advocate for you and your business.



Kathleen (27), Sara (22), Greg & Mary-Jane Ugalde, Andrew (25) & Aaron (20) at NAHB Spring board where Greg kicked off his campaign with this speech. [n](#)

(continued)

Lumber Market Update

by Frank Sanford, Sanford & Hawley, Inc.
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The downward trend in lumber and panel prices continued into early May when a rally in the futures market spread into the cash market. The Wall Street Journal made note of this in a recent article. Futures and cash prices are continuing to rise as I write this in early June.

Lumber supplies available to the U.S. market increased 7.3% in the 1st quarter of 2015 fueling the downward trend. It appears that demand which was reduced by cold weather in the first quarter has increased to match or exceed the supply available. There have also been some mill shutdowns in April and May to reduce supply. Most of these are short term.

The following chart shows price changes over various periods of time.

	2/1/2015	6/1/2014	6/1/2013	6/1/2009
Douglas Fir	-10%	-10%	-2%	+44%
SPF	-14%	-11%	-7%	+48%
Plywood	-0%	-4%	+4%	+49%
OSB	-3%	+6%	-30%	+32%

It is interesting to see the similarities in the 4 month and year ago price trends. It is also of interest to see the large increases in prices since the depths of the great recession in 2009.

Given the large price increases since 2009, it is easy to understand the significant investments being made in lumber mills. The most recent being Sierra-Pacific Industries purchase of the Simpson Timber mills in the Shelton, Washington area. They will close these one hundred year old mills and build at least one brand new mill on the waterfront site. This mill which will open in 2017 is situated to export world wide as well as serve domestic markets.

The recent rain and flooding in Texas has slowed construction in the country's largest housing market. The rain has also slowed logging of large trees in the south, thus reducing the supply and increasing the price of 2x10 and 2x12 Southern Yellow Pine. If logging is delayed for long period of time, this will affect other species as well.

How long the recent trend of price increases will continue is anyone's guess. I would not be surprised to see a 10% increase bringing prices back to last year's level. Prices have often gone up through Labor Day as construction activity continues at a strong pace through the summer.

HBRA Joins CT Business Leaders to Speak Out on Taxes

On May 11th, state HBRA President, Nort Wheeler, Mystic River Building Company, Bill Ferrigno, Sunlight Construction and Chris Nelson, Nelson Construction, accompanied HBRA CEO Bill Ethier to testify at the Legislative Office Building in Hartford. Business leaders and taxpayers from across the state came to testify against the tax package by the Democratic majority, which reinterpreted the spending cap to allow for an additional \$1.5 billion in spending over two years, and called for a \$2.4 billion increase in taxes.



HBRA CEO Bill Ethier testifying at LOB on May 11th looking on are Bill Ferrigno and Chris Nelson. State HBRA President Nort Wheeler is taking the photo.

Bill Ethier said that the number of building permits in Connecticut have not rebounded as they have nationwide. The new taxes on various services to construct a home would add about \$600 in taxes per home.

"Trust in and rely on the private sector to grow our economy. Cut spending and taxes, and do so in ways that reduce government regulation and interference in our lives."

-Bill Ethier, HBRAC

Joseph Brennan, president and CEO of the Connecticut Business and Industry Association, said the Democratic tax package and its proposal to broaden sales taxes on a variety of services will "cascade throughout the economy." He said the tax package will impact virtually every business in the state and have a detrimental impact, just as the state is beginning to bounce back. (See Connecticut Economy in this issue.)

Wilton Chief Building Official Wins Fairfield County HBRA Building Official of the Year



L-R: HBRA President Peter Gaboriault, HBRA Building Official of the Year Bob Root, and Clarke Distributors V.P. Joe Tanguay.

On May 6th, Clarke Distributors, New England's exclusive distributor for Sub-Zero, Wolf, ASKO, Best, Scotsman, KWC, Waterstone and Dawn, hosted a General membership meeting at Clarke SoNO, their spectacular showroom and test kitchen for Sub Zero & Wolf.

At the meeting, Robert Root, Wilton's Chief Building Official, was recognized as 2015 Building Official of the Year by the Home Builders & Remodelers Association of Fairfield



Clarke Showroom



Christina McFarland, Ridgefield Lumber, Tony Calistro Rings End & Sisto & Andrea Salzillo, CAFD

June HBRA of Fairfield County Membership Meeting at Fordham Marble

The June General Membership Meeting was hosted by Fordham Marble at their recently renovated showroom on Fairfield Avenue in Stamford. The exquisite 8,500 square foot space offers an extensive selection of full size marble, granite, and limestone slabs on display, as well as an outstanding choice of ceramic, porcelain, glass, and the latest in mosaic tiles and engineered materials. The meeting was attended by over 100 Fairfield County HBRA members, as well as Fordham Marble staff and many ASID and AIA members invited by Fordham Marble.



Terry Scarborough, Mayson Linn, Veronica Campbell



L-R Sotheby International realtor, Michael Church and builders Chris Steiner, Steve Berko & Anthony DeRosa.



Veronica Campbell with Deane Inc., Joyce Sardo, owner of Fordham Marble & Terry Scarborough with Deane Inc.

(continued)

Fordham Marble Event



Brothers Mike & Steve Wood with Chris Steiner



Fordham Marble owner Mario Sardo with Debra Goodwin, Artistic Tile



Gerry Mirra, Building Hope board member Dan Harris & Carlo Marano



Building Hope board members Mary Boudreau, Anthony DeRosa, Fairfield County HBRA Executive Officer Gina Calabro, Michael DeRosa, & Building Hope President, Andrew LaSala.

A Building Hope Foundation \$4,000 scholarship award was presented to Stephen Gaylas. Whose father, also Stephen, is an employee at HBRA member, Gault Energy. Stephen is attending Fairfield University.

“Stephen represents the best of the Building Hope Foundation Scholarship Program because he is an academic scholar, active in campus activities, and well-rounded student, which are the qualities we seek in our candidates,” said Andrew LaSala, Board President of the Building Hope Foundation. “The foundation is pleased to be assisting Stephen with his college education, and wish him a successful academic career.”

The Building Hope Foundation is a non-profit organization established by the Home Builders and Remodelers Association (HBRA) of Fairfield County that invests funds, time, and expertise by its members, who are part of the home building, remodeling and residential land development industries. Building Hope Foundation mission is to use industry knowledge, resources and the skills of HBRA members to build brighter futures for the veterans, families and individuals who have given back to the people of Fairfield County, and to provide scholarships to students who are dependents of employees of member firms.



Gina Calabro, Andy Trister, Kim DiMatteo, Peter Gaboriault, Read Smith

There was also the Hartford Insurance dividend check presentation by HBRA member Insurance Agents, Kim DiMatteo, DiMatteo Group, Read Smith, First Niagara Risk Management, and Andy Trister, Merit Insurance to HBRA President Peter Gaboriault and Executive Officer, Gina Calabro.

“We’re looking forward to many more dividend checks from our new insurance provider Acadia Insurance Group”, said Kim DiMatteo, Treasurer of HBRA of Fairfield County. [n](#)



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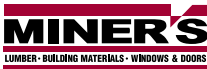
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