

CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut



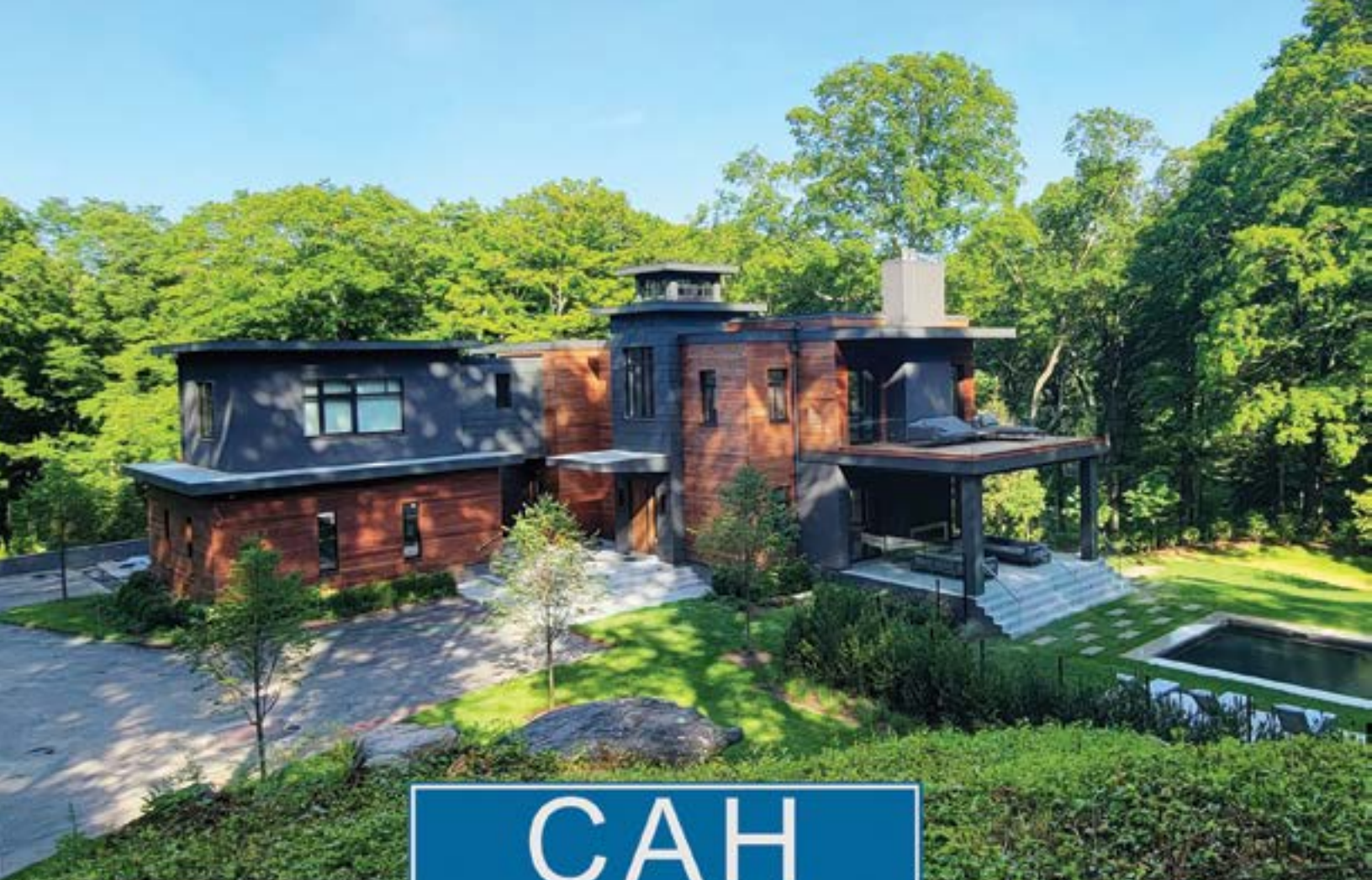
Summer 2024



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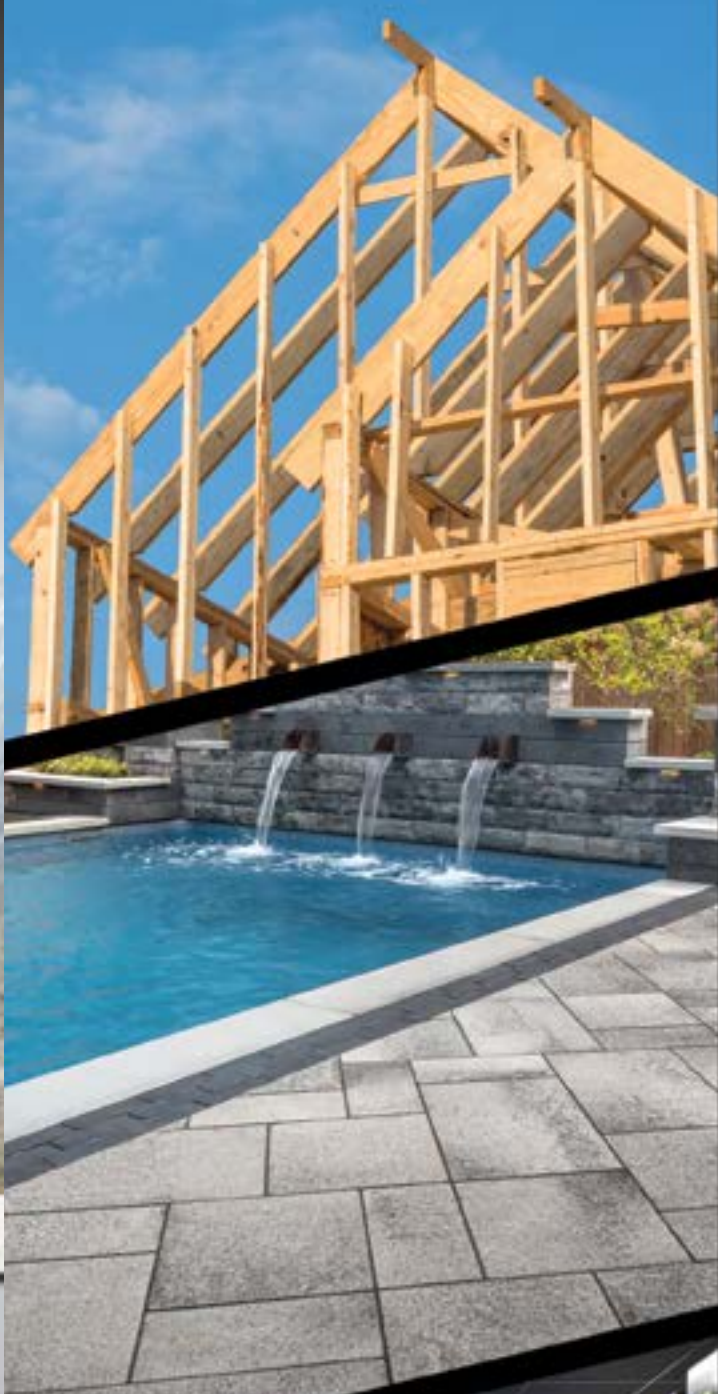


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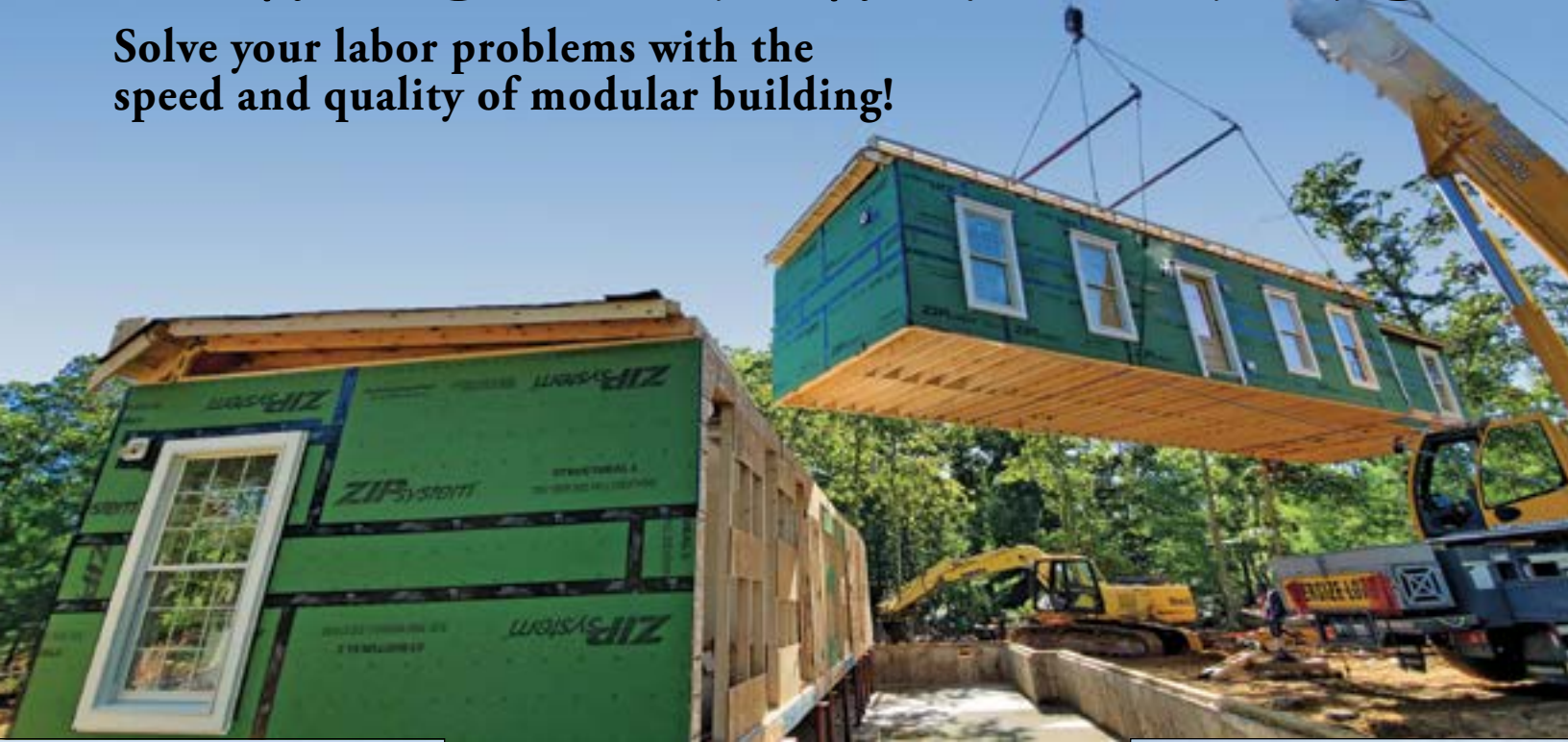


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COVER PHOTO – In this HOBI winning renovation by Braydan Construction, architect Steven Mueller and homeowner/interior designer Jane Seldon invoked the sensibility of the English kitchen concept with a “furniture centric” design of drawers and cupboards in an armoire style

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From the President

By David Preka



Dear HBRA Members,

I hope this message finds you well and continuing to excel in our dynamic residential construction industry. As we reflect on the past year, I am immensely proud of the progress we have made together. Our collective achievements have set the stage for an even more ambitious year ahead.

Reflecting on Our Achievements:

This past year, we have achieved significant milestones in strategic planning and membership development. These accomplishments reflect your dedication and are pivotal in driving our association forward. However, our journey does not end here; it is merely a stepping stone to greater success.

A Call to Greater Involvement:

To build on our momentum, I urge each of you to deepen your engagement with our initiatives. Attend events, join committees, and take active roles. We thrive on the diverse perspectives and skills our members bring, and your increased involvement is crucial to our collective success.

Strategic Planning:

Our strategic planning continues to evolve, and your insights are invaluable in this process. I encourage you to not only participate but to ask questions and challenge us to refine and enhance our approach. This is your association, and your voice plays a critical role in shaping our direction and outcomes.

Membership Growth:

Let's keep our membership vibrant and growing. Engage with potential members, share the benefits of our community, and encourage new faces to join our ranks. A strong, engaged membership is our foundation, and your efforts in welcoming new members are essential.

Networking and Events:

Having enjoyed the camaraderie and insights from the Eastern and Central Golf Tournaments, I am excited for the upcoming Fairfield County Golf Tournament and other events. These are not only occasions to network but also platforms to exchange ideas that could lead to groundbreaking projects and collaborations.

Spring Leadership Summit:

The Spring Leadership Summit in Washington this June is a critical opportunity for us to lead and learn. I look forward to seeing many of you there, engaging with industry leaders, and bringing back strategies that will benefit our entire association.

Local Membership Meetings:

I plan to be an active presence at local Membership Meetings, offering support and resources to ensure the success of our local chapters. Your participation is vital; come prepared to ask hard questions, offer solutions, and help us understand how we can better support your efforts.

Your Role in Our Future:

Your involvement, questions, and the pursuit of excellence will propel us to even greater heights. Let's challenge ourselves to not only meet our goals but to surpass them. Together, we can achieve remarkable success and make a lasting impact on our industry.

I am excited about what we will accomplish together this year. Your commitment is the driving force behind our association's success. Please reach out at any time with your ideas, questions, or concerns.

Here's to a year of remarkable achievements and robust growth.

Warm regards,

David Preka,
President, HBRA of Connecticut ■

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



Dear Members,

Shortly after the 2024 legislative session concluded, we at the Home Builders & Remodelers Association (HBRA) reflected on a series of significant legislative activities that impacted our industry. Throughout

the legislative session HBRA efforts focused on advocating for pragmatic policies that support housing production and the economic vitality of the residential construction sector. Here, we summarize 2024 legislative victories and challenges.

We faced several contentious environmental bills this session.

HB 5004: Climate Change Measures

HBRA opposed this bill due to concerns that, as originally drafted, it would have allowed unilateral action by DEEP to execute "nature-based solutions" that could have increased barriers to housing development. Despite significant amendments, the bill died on the Senate calendar.

HB 5218: Riparian Buffers and Wetlands

HBRA successfully opposed this bill, which sought to allow DEEP unilateral authority, without municipal discretion, to impose uniform statewide setback requirements for development near waterways and inland wetlands. Due, in part, to HBRA efforts, this bill did not progress beyond the Appropriations Committee.

SB 11: Resiliency Planning and Climate Resilience

We were particularly concerned with sections of the bill that would have required the update and inclusion of the Insurance Institute's "Building Fortified" standards with every new adoption of the State Building Code, without proper consideration given to return on investment or housing affordability. Although the HBRA negotiated away many of the more potentially harmful provisions found in the bill it was never taken up for action by the Senate.

The HBRA had significant victories in relation to building codes and the code adoption process.

We achieved a notable victory with the passage of SB 343. Initially drafted by HBRA, this bill added two new members with construction expertise to the Codes and Standards Committee, requiring one to be an expert in remodeling and the other in multi-family construction. In addition, many of the provisions that were stripped from the final version of SB 343, were incorporated into HB 5524. The code provisions in HB 5524 include:

- ▶ A requirement that 3 and 4 family units be moved from the IBC to the IRC or alternatively to amend the IBC to treat 3 and 4 family units substantially similar to 1 and 2 family units.
- ▶ A requirement that the Codes and Standards Committee must now consider the cost of construction and the state's housing shortage when contemplating new adoptions.
- ▶ And it requires the Codes and Standards Committee to incorporate changes into the next cycle of building codes that allows for more buildings to be served by single stairway egress under certain circumstances.

Support for Consumer Protection: Guaranty Fund

While HB 5272 did not pass, it garnered unanimous support in the House. This bill aimed to enhance consumer protection by increasing payouts from the New Home Construction Guaranty Fund with increasing payments into the fund by contractors and holding law-breaking contractors accountable while minimizing unintended consequences for law-abiding contractors.

Defending Against Unfair Labor Practices

The HBRA strongly opposed SB 409, which sought to make unsuspecting contractors liable for wage disputes between subcontractors and their employees. After a lengthy debate, the bill passed the Senate on a partisan vote only to never be taken up for action in the House. This bill's defeat was a victory for common sense and the sanctity of business contracts.

Several landlord/tenant bills posed challenges:

SB 5156: Notices of Rent Increases

The original bill's sixty-day notice requirement was reduced to forty-five days in the final omnibus housing bill, HB 5474, which passed.

SB 143: Evictions for Cause

Both SB 143 and the amended SB 6, which included just cause eviction language, did not pass, thanks to an active and coordinated pro-landlord coalition comprised of the HBRAC, CTAA, CAR, HBRA Multi-family Council and others.

Land Use and Affordable Housing

We opposed HB 5337 and SB 6, both of which included provisions that could stifle affordable housing development through additional bonding requirements and conveyance taxes. These bills were successfully defeated, ensuring a more favorable environment for housing production.

Workforce Development

Lastly, we supported efforts to secure funding for pre-apprenticeship programs, crucial for addressing the skilled labor shortage. Unfortunately, this initiative did not advance beyond the Appropriations Committee due to budget constraints.

Conclusion

This session, HBRA advocacy efforts demonstrated a commitment to protecting the interests of residential construction professionals. We are grateful to all our members that participated in our Government Affairs meetings and contacted their legislators on issues of importance when called upon to do so by the HBRA. We remain dedicated to working with our members and the entire residential construction industry to elevate the public discourse surrounding issues and policies that impact housing production in the state of Connecticut.

Thank you for your continued support and engagement.

Sincerely,

Jim Perras, CEO
HBRA of CT ■



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Luxury Kitchen Essentials for 2024 and Beyond

Connecticut Builder asked leading interior designers and suppliers what each considers the Luxury Kitchen Essentials for 2024 and beyond – what today’s luxury homeowners value in convenience, functionality, aesthetics and livability in modern and more traditional design.



Steven Mueller described his design of a HOBI winning Greenwich home renovation by Braydan Construction, pictured on the Cover of this issue.

“The great joy of the newly opened spaces is the light and communal access brought to a formerly enclosed traditional kitchen.”

Steven Mueller and homeowner/interior designer Jane Seldon invoked the sensibility of the English kitchen concept of a "furniture centric" design, with drawers and cupboards in an armoire style by True North Cabinets, New Canaan. The kitchen feels an extension of the furnished spaces, rather than a utilitarian room of wall hung cabinets.



Julia D'Agostino, Photographer

“The great practical advantage of drawers and cupboards versus traditional wall hung cabinetry is ease of use and access. In daily life and entertaining life, this kitchen offers the same degree of elegance and warmth as the adjacent furnished spaces. No longer just a kitchen, it is an inviting millwork driven space that functions as the heart of the home.”

– Steven Mueller





Pure & Simple: Embracing Clean Lines and Honest Materials

By Michelle Hogue, Hogue Interior Design



Kitchens are undergoing a revolution to meet the demands of today’s homeowners who seek not just practicality, but also beauty and wellness. From sleek minimalism to rustic charm, the kitchen has evolved into a personal haven, seamlessly integrating openness, functionality, and the natural allure of raw materials.

Clean lines define modern luxury kitchens, offering a sophisticated, uncluttered ambiance. Solid surface backsplashes and waterfall countertops further enhance this sleek aesthetic. Floor-to-ceiling cabinetry

and floating shelves maximize storage efficiency while creating an open atmosphere, and drawers take precedence over doors for accessibility and customization.

In the quest for well-being and environmental consciousness, biophilic design principles are gaining traction. Homeowners are embracing “honest materials” – authentic, sustainable elements that foster a deeper connection to nature. These materials, like natural stone and solid wood, not only lend warmth to modern kitchens, but also reflect a commitment to craftsmanship and sustainability.

By incorporating honest materials, such as wood, natural stone, brick, brass, and leather, kitchens transcend mere functionality to become sanctuaries that echo the beauty of the natural world, offering health benefits to its inhabitants, including improved air quality and reduced stress. Textures and finishes reminiscent



photography Diana Todorova



of the outdoors evoke a sense of tranquility, harmony, and balance within the home. In essence, the allure of biophilic design extends beyond visual appeal, resonating with those who prioritize health, well-being, and sustainability. Simplifying our spaces, embracing honesty, and staying connected to nature isn't just about kitchen design; it's a philosophy for life.

Keeping things simple, clean, honest, and connected is not just a design ethos; it's a way of being and a way living. What we use in design reflects how we live.



Mattoni island with Deluxe materials

Exploring the evolution of Kitchen Design: Insights from Salone del Mobile Milano 2024 and Milan Design Week

By Beth Krupa, Allied ASID, GREEN AP, Beth Krupa Interiors



This past March, while at Milan Design Week to source for vendors and inspiration for our whole-home projects, specifically exploring kitchens at Salone del Mobile Milano revealed an exciting array of possibilities.

At BKI, we design kitchens of all sizes, from expansive residential settings and entertainment hubs to outdoor havens and pool houses. Thus, it's a must for us to remain fully informed with the latest

kitchen innovations and progression of direction.

The prevailing design direction observed at Milan Design Week was the blurring boundary of kitchen and

living spaces within the home. This fusion significantly influenced design choices, finishes, and color palettes. As domestic life has continued to evolve post-COVID, the merging of these spaces has become increasingly apparent, fostering sociability, facilitating shared meal preparation, and enhancing the overall living experience.

A departure from the all-white kitchens of the past was evident, with a resurgence of retro design elements such

Insights from Salone del Mobile Milano 2024 and Milan Design Week



Signature Appliance model kitchen

as rounded corners, fluting accent detail, or linear slats with specialty veneers. These elements looked quite new and bold compared with the traditionally shaped islands and features we have been living amongst for the past few decades. Backsplashes ranged from retro-inspired vibrant colors in navy blue, green and terracotta, to more modern materials of Corian, quartz slabs, stainless, or wood veneers. Timeless and eco-conscious materials such as bamboo, recycled glass, and sustainable countertops gained prominence throughout all these designs.

Clean lines and minimalist detailing in cabinetry, devoid of hardware, accentuated the space's streamlined elegance and conveyed a sense of simple, serene comfort. Wood, bamboo, or tile such as terracotta flooring experienced a modern

revival, infusing spaces with warmth and timeless character.

Sustainable, repurposed and reclaimed woods like oak and ash transformed refrigerator panels into sculptural statements that redefined the appliance's role within the kitchen. These aforementioned woods or specialty veneers such as burlled poplar, zebrawood, ceruse oaks, and cork were often seen in **Cabinetry that had gone from utilitarian feeling to more craftsman furniture-feel in nature, and set the tone for the entire space.** The kitchen island, once a static fixture, had evolved into a versatile centerpiece, blending different shapes, textures, finishes, and materials, while remaining functional and multipurpose. **To enhance the clean, minimalist aesthetic, kitchen islands were designed without**



Shake Cool curved island shape



Mattoni wine wall and bookcase

pendant lights, opting instead for recessed lighting and under-cabinet lighting. This choice drew added attention and importance to the accent lighting of the

Exploring the evolution of Kitchen Design: Insights from Salone del Mobile Milano 2024 and Milan Design Week

adjoining living spaces, plus added to the flexibility of the kitchen space itself, and contributed to the streamlined elegance that was so prevalent in contemporary designs showcased in Milan.

In the realm of the “Living Hub”, technological integration played a pivotal role, enhancing cleanliness, flexibility, and convenience. From the prevalence of touchless faucets offered in a wider range of designer high-end finishes, AI-suggested recipes with existing ingredients and supplies, to programmable voice-controlled appliances, smart technology enriched the living experience.



Miele camera in handleless oven

The kitchen designs seen at Salone del Mobile Milano, and the insights from Milan Design Week, underscored the emergence of, along with the immediate desires and availability of, modern living spaces. At BKI, our dedication to staying up to date with the latest progression of directions, ensures that we can respond to the needs and desires of our clientele, while ensuring our designs remain aesthetically beautiful. Our projects also remain versatile, functional and adaptable to the ever-changing world we are so proudly immersed within. For our clients, we strive to craft homes that exceed their expectations, enhancing the quality of their day-to-days within these homes and their lives.

An advertisement for Gault Family Companies. The background is a photograph of a modern outdoor patio with light-colored stone tiles, dark metal furniture, and a brick building in the background. The text is overlaid on the right side of the image.

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Three Essentials for Today's Luxury Kitchens



Design by the Jonathans has won eight HOBBI Awards for their innovative and functional kitchen and bathroom designs. Lead designer, Jonathan Gordon, focused on three essentials for this year's luxury kitchens.

Wrapped Hoods

In recent decades, the exhaust hood was considered a necessary evil in most kitchens. While some versions of the product were more attractive than others, the stainless steel box above a range was considered the standard, and with occasional exceptions, it was generally tolerated rather than loved. Thankfully, more recent trends have the hood mechanicals masked by millwork, plaster, or even stone slab, hearkening all the way back to cooking on an open hearth – a chimney was the exhaust hood of choice for centuries, and while these more modern designs trade both the expense and size of a full chimney for something a bit more practical, the aesthetic remains, and what was old is new again.

Depending on the application, the hood surround (or shroud) can be a block shape or tapered, and can be finished with a wide variety of materials including millwork, wood slats, plaster, tile, fieldstone, stone slabs, and copper or other metals.

Creative Cabinetry

Kitchen cabinetry must be durable – this is rule #1, and for good reason! Continuous opening and closing, knocks and



dings, and even the occasional spill, test the integrity of your cabinetry on a daily basis. But durable doesn't need to mean plain or pedestrian, and there are some phenomenal materials that you can use to elevate your cabinetry from plain to sublime.

While glass cabinet fronts have been around for quite some time, there are many types of glass available that you can consider, from seeded glass to reeded glass and beyond. For very particular spaces that need something a little bit different, using a metal mesh is a phenomenal way to dress up cabinet doors and drawers. There are many other types of materials that can be used for cabinet door and drawer fronts, and we anticipate seeing some phenomenal innovations this year and beyond.

Painted Appliances

Decades ago, the trend of the day was colorful appliances – the loved-or-reviled avocado green, the pale yellow, the powder blue, the dusty rose, and plenty of other color options were at the forefront of good taste. By the 1980s, the choices were black or white, and in the 1990s the shift to stainless steel took hold and has been the norm ever since. Until now . . .



High end appliance companies have been driving a shift towards bringing color back into their products, and the results are astoundingly beautiful. The focus is uniformly on refrigeration and ranges, with the occasional dishwasher – while some firms create entire matching packages, other firms only supply one appliance type, which necessitates color-matching with other manufacturers to create a complete set.

(continued)



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Leia Ward Shares her Thoughts



“If there is one room to splurge, it’s the kitchen,” says Leia Ward of LTW Staging & Design. “As the center of the home, and often where everyone gathers, we always advise our clients to make their wish list and to think big (not just functional).”

We like to hear everything that would go into their dream kitchen ... from connection to the outside with oversized windows, to appliances, right down to if they are left handed or right handed, which indicates which side of the sink the dishwasher should go on. From top of the line appliances to lighting plans, we intentionally treat the kitchen as not just a room to cook in but as another living space to relax in. To ensure it is cohesive, we curate a design plan that is connected with the interior plan throughout the rest of the home.”

Here are a few of Leia’s recommendations on what she loves to include in kitchens:

1- Double Oversized Islands: Islands are the landing zone that often serve as a dining table, if you make them large enough. We love to have two of them, so one functions as a prep island and one as a dining table (usually 10-12ft long each). Pictured is our Cove Project, where we placed chairs on both sides of the second island to easily seat eight people.

2- Conceal Your Hood: Creating a custom piece to conceal your hood will create a seamless and built-in feel, and along with high ceilings and a soft color palette, it will make the space appear open and less like a kitchen.

Similar to when we create layers in a living room, it’s important to do the same in a kitchen. Instead of crowding the counters with typical kitchen decor, we always like to use items that are vintage and textured, such as a mudpot or vase that we would use to style a coffee or console table.

3- Custom Cabinetry is always the preferred choice for our projects because it allows clients to really bring their dream to fruition. Whether it’s a coffee station or floor to ceiling cabinetry, having the ability to custom build exactly what we want, allows so much freedom.

4- No Upper Cabinets: We always love to skip the uppers to make the kitchen feel more like another living space in the house. By replacing upper cabinets with large oversized windows, we are able to bring in an enormous amount of natural light, and create a connection to the outdoors for our clients.



Photography by Alyssa Rosenheck



Photography by Reid Rolls – Barrow project

(continued)

The Essential Role of Kitchen Islands in Modern Homes: Maximizing Functionality and Style



In the realm of luxury kitchen essentials, one element stands out as both practical and aesthetically pleasing: the kitchen island. Evolving from a mere countertop extension to multifunctional centerpieces, islands have become indispensable features in the heart of the home. Often serving as the room's focal point, a kitchen island anchors the design, and draws attention with its commanding presence. Whether adorned with striking countertops, statement lighting fixtures, or intricate detailing, islands add visual interest, and offer an opportunity to infuse personality and style into the space.



No longer just an optional feature, kitchen islands are a must-have element in modern homes for several compelling reasons.

Add Seating Options: Beyond serving as a food prep area, kitchen islands act as a gathering spot for family and guests, fostering interaction and socialization while meals are being prepared. They also provide casual dining space with the addition of barstools or counter-height chairs.

Increase Storage: Maximizing storage space is crucial in the kitchen. Islands offer the perfect opportunity to incorporate additional cabinets, drawers, or shelves, providing ample room for cookware, utensils, and pantry items, thus keeping the kitchen clutter-free and organized.

House Appliances: The versatility of kitchen islands allows for the integration of various appliances, enhancing functionality and convenience. From sleek microwave drawers to

sophisticated wine fridges, islands can accommodate a range of appliances, optimizing efficiency and workflow in the kitchen.

Emerging Trends: Workstations

Kitchen islands with built-in workstations have become increasingly popular in modern home design, offering a versatile and functional solution for food preparation, cooking, and dining. These workstations are integrated seamlessly into the island's design, providing designated areas for specific tasks, while maximizing space.

Moreover, workstations in kitchen islands are highly customizable to suit individual preferences. Depending on the homeowner's needs, workstations can be equipped with a variety of features and amenities, such as built-in cutting boards, knife storage, utensil drawers, and even integrated sinks or cooktops. This level of customization allows homeowners to tailor their kitchen islands to meet their specific requirements and optimize functionality.

Emerging Trends: Double Islands

Double kitchen islands have emerged as a prominent design trend in modern homes, offering homeowners a unique and versatile solution to maximize both functionality and style in the kitchen. This innovative concept involves incorporating two separate islands into the kitchen layout, providing ample space, storage, and seating options for a variety of culinary tasks and entertaining needs.

One of the key benefits of double kitchen islands is their ability to optimize workflow and efficiency in the kitchen. With two separate workstations, homeowners can designate specific areas for different tasks, such as food preparation, cooking, and serving. This division of labor allows multiple people to work comfortably in the kitchen simultaneously, making meal preparation more enjoyable, especially in large households or when entertaining guests.



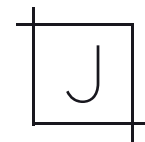
Gone are the days when kitchen islands were merely decorative additions to the space. Today, they play a central role in the heart of the home, serving as multifunctional workstations where culinary creativity flourishes. With the rise of open concept living and entertaining, kitchen islands have become hubs for food preparation, cooking, dining, and socializing, making them indispensable features in modern luxury kitchens.



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In the ever-evolving landscape of kitchen design, 2024 brings simple lines, and natural materials take center stage, with color playing a crucial role in defining the ambiance of the space. **Green is the color of the moment – ranging from emerald to sage.**



Opt for timeless neutrals like linen and alabaster for a more understated elegance. In either case, colors are leaning towards warmer tones and are being paired with natural woods.

The warmth and texture of wood provides a harmonious balance, with sleek countertops and modern fixtures. Wood is being incorporated through simple and clean cabinetry, while furniture style accents such as custom hoods, hutches, islands and shelving are infused for a sense of organic beauty.

Upscale kitchen trends wouldn't be complete without quartzite countertops offering both durability and exquisite aesthetics. We are seeing craftsmanship in every detail, from mitered- edges to full-height continuous backsplashes, floating shelves, ornate profile edges, and uniquely shaped side splashes for a personal touch.



These material elements create a warm, luxurious and durable backdrop for larger scale hardware, light fixtures and appliances worthy of the spot light. With every detail bringing beauty to the space, homeowners are choosing to hide their countertop appliances in service pantries, offering discreet storage and prep areas to mask the clutter. This secondary space allows the main kitchen to remain the center of the home for your family and guests to enjoy.



“Backsplash by Stone Impressions in the York Pattern, French Navy colorway creates a textural pattern that is the perfect visual interest that brings this kitchen together and makes it truly special. It is a painted stone tile that blends circles and diamonds to make a geometric design that is a standout feature of this kitchen.”

Tile America Creative Director, Lana Camara, described the impact of tile in this striking kitchen.



The elegant arched window of Ornare’s Greenwich showroom reveals their Wall Systems and Round collection. The elements in the Wall Systems collection line the room to create a unique and integrated environment. Kitchens, bathrooms and even walk-in closets are carefully planned and every detail creates an atmosphere that enchants.

Curved details inspired by the golden ratio, surprise in the Round Collection. The rounded corners soften the predominant straight lines found in the cabinetry.

In this photo, two Studio Ornare collections are mixed, with the top featuring the Shaker line and the bottom featuring the Slatted line. The furniture created by the

Shaker communities (in 18th century England and the US) was the starting point for this collection. There is a formal simplicity with absence of ornaments, and attention to proportions. However, traditional furniture receives a sophisticated reinterpretation, with a metallic structure and the door frame as the leading aesthetic element.

The Slatted Collection makes it possible to coat walls, doors, and drawers with a single surface, giving them a dynamic appearance with high decorative value.



Fred Albano commented on technology in indoor and outdoor appliances, and the explosion of options available.

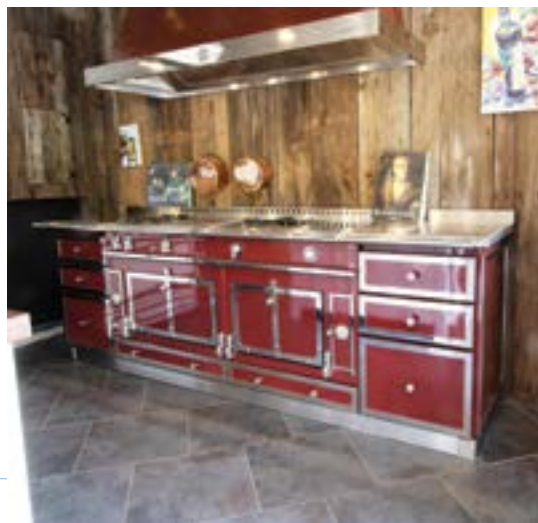
“Many appliances now have apps that can be used from your phone for convenience. A growing trend is to have cameras in cooking appliances to monitor the progress of the food. Oven temperature drops 100 degrees for every ten seconds the door is open, so this reduces the need to open the door and allow precious heat to escape.

Over the past decade, kitchen design and cabinetry have changed dramatically from traditional to contemporary, with the ability to integrate appliances like refrigerators, so that they “disappear” into the cabinetry. Induction cooking appliances, ovens with steam and LED lighting continue to gain in popularity.

Outdoor appliances are exploding with offerings for cooking, refrigeration, food prep, and cabinetry. Beyond the gas grill, there has also been an increase in alternative outdoor cooking appliances that use solid fuel such as charcoal and hardwood. Pellet stoves are now available with smart technology and digital controls that can monitor three different foods at the same time, and probes can be used to monitor slow cooking.

In the coming year, outdoor kitchens will likely have more than one cooking station, with different grills and equipment for different needs.

Color for indoor appliances will continue to come on strong in the coming year. Stainless steel is still far from “dead,” but color options continue to gain market share each year.





Our homes are always evolving. Yesterday's trends shape today's and will influence those we see beyond 2024, especially in our home's culinary space. Through our work with project partners, their clients, and homeowners, we have gained some valuable insights into what truly matters in today's luxury kitchens.

Convenience and Versatility through Smart Technology

Modern kitchens need modern technology. Through the integration of smart technology, the "Kitchen of Tomorrow" is finally becoming a reality. Kitchens with the latest smart appliances streamline daily tasks through remote access, provide peace of mind with notifications on the go, and enhance capabilities with automated updates. These innovations are beginning to offer personalized and collaborative experiences, clearly showing that the ongoing technological evolution is transforming every aspect of our lives, including our kitchen experience.

Functionality, Ergonomics, and Aesthetics

Functionality is more important than ever in today's luxury kitchens. Homeowners desire designs that prioritize solutions, rather than just status. High-performance cooktops, versatile appliances, and optimized storage systems, for example, ensure efficiency and ease of use. Modern kitchens boast sleek, minimalist designs with integrated appliances, while traditional kitchens feature rich materials and classic finishes. In both styles, high-quality details and finishes ensure that every element is both practical and visually appealing.



Here are some trends to follow this year:

- ▶ Quartzite vs. marble
- ▶ Color
- ▶ Curves
- ▶ Continuing countertop material onto backsplash (no grout to clean)
- ▶ Custom or oversized range hoods
- ▶ Double islands
- ▶ Work stations in islands
- ▶ The back kitchen
- ▶ Smarter Storage
- ▶ Layered lighting ■



Livability, Sustainability, and Comfort

Today's luxury kitchens extend beyond mere cooking spaces, embracing livability, sustainability, and comfort. Open floor plans connect kitchens with living areas, encouraging social interaction and enhancing spaciousness. Elements like comfortable seating areas, mood-enhancing lighting, and built-in wine coolers or coffee stations add to the convenience and charm. Fireplaces and hearth products are becoming central features, providing a warm inviting atmosphere perfect for family gatherings and entertaining. Whether sleek, modern, or traditional, these luxurious features add aesthetic and functional value to today's home.

Elevating The Luxury of Today for Tomorrow

Modern luxury kitchens seamlessly blend advanced technology, beautiful design, and optimal functionality. By integrating innovative appliances and practical solutions, you can create kitchen spaces that elevate both aesthetics and livability. For inspiration or to discuss your next project, stop into our showroom or visit cafd.com.



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Spring Has Sprung in the CT Real Estate Market

By Luke Williams, President Calcagni Real Estate



All eyes are on the Fed and its ability to lower interest rates and deliver a soft landing to our post pandemic economy. A soft landing is the rising tide that will lift all boats. The Fed's unprecedented rate hikes from March of 2022 to July of 2023 have certainly tamed inflation, but not to the Fed's satisfaction. The Fed considers three main measures in its overall determination of the core inflation rate: Goods, Services and Housing.

Note: the Fed measures housing inflation by rental rate increases and not home values.

March of this year, core inflation year over year, was 2.8% where goods represented -.56%, services represented +3.5% and rents represented +5.6%.

The Fed wants overall core inflation at 2%, and the needed component to get there is mostly on seeing a decline in rents. Housing/rental rates make up 1/3 of the core inflation rate, so its impact is substantial. Rent rate increases have come down year over year from 8.2% to 5.6% but these increases need to come down further for the Fed to justify monetary easing.

The Fed wants a rising tide as much as we do, but only after it tames core inflation.

How is it that we have the highest Federal Funds rate in 20 years, with considerable new housing/rental product hitting the market, and yet we still have stubbornly high rent rates across the country?

Most attribute this to solid job and wage growth, as well as significant immigration into the US. Those are good things for a healthy economy, but bad timing for the Fed's top priority on inflation.

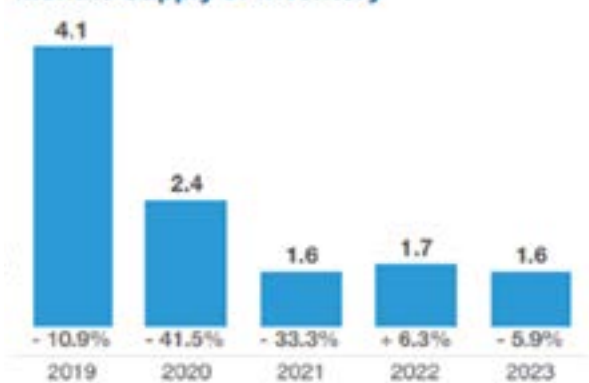
Also, keep in mind that there is a stickiness to rental rates, since leases generally run between one and two years before they get renegotiated. This acts as a lag. Most economists seem to feel that

it is not if but when rent rates adjust down closer to 2%, but it has not happened nearly as quickly as most expected.

Of particular interest in this high rate environment is that many homeowners, who won't consider renting, are trapped in their pandemic era, historically low mortgage rate. Many won't let go of a 3% to 4% rate for a 7% rate, unless they are forced to do so for important change of life circumstances. These would-be-sellers are keeping much needed housing out of the market. **A healthy MSI (months on market) is 4 to 6 months. We are at 1.6 MSI in the CT single family market. This means there is almost no inventory out there.** On top of that, housing affordability is close to a 30-year low. First-time home buyers are virtually boxed out of our current housing market.

Builders of rental product seem to have plenty of runway to make solid returns in the CT market, and new construction of single family mid-market product should also have nice returns for the foreseeable future.

Months Supply of Inventory



Commercial market - It is noteworthy to mention, many commercial real estate professionals, (especially those in metro areas that are focused on office space), are operating at losses. Some have recently renegotiated debt terms with their lenders, with the sole intent of getting through 2024, to lower eventual rates later this year and in 2025. Many are burning up cash and running out of time with their lenders, as they muddle forward and out of covenant. Over the next year, close to a billion dollars is set to be refinanced in commercial real estate. 2025 looks to be setting up as a catastrophic year for highly leveraged properties in this space.

(continued)

Spring Has Sprung in the CT Real Estate Market

Local real estate agencies- As an owner of a local real estate agency, I see powerful long-term market changes from big techs push into the space. Big tech is pushing to reset the new normal for how real estate is bought and sold in the US. Lawsuits across the country will likely reshape the relationship of agency representation in residential real estate. These billions and billions of dollars spent by big tech, to take as much of the market as possible, will certainly continue. As a result, it will be more and more difficult for mediocre real estate agents to get by in the new world of real estate. Agents will need to be able to prove their value to their clients more than ever. The net effect over the next few years will likely be fewer agents and more tech. That said, buyers and sellers in the real estate market should benefit from more qualified agents on average in the marketplace.

Real estate agencies need to adapt and keep up with the market changes, or they will become irrelevant quickly. The days of large and numerous offices, informal catch ups and training are over. Agencies will need to be lean and efficient to survive. Local agencies need to focus on their known strengths, leverage their use of technology, and support state and national industry associations in this changing world more than ever.

Calcagni Real Estate - From my ten years of experience at Calcagni Real Estate, I can say that the differences between then and now are significant. Today, we are data driven; we listen to the marketplace and our agents for insight in frequent and deliberate fashion; we optimize our systems with as much technology as possible; and we execute according to a well-thought-out plan. Our plan is customer and agent focused, and recognizes and rewards all contributors in a transparent way. We hold each other accountable to continuously learn and be the best that we can be personally and professionally, as we maintain our core value of integrity over all else. On top of that, we truly care about each other, and have fun together!

The results of this approach in my little company have been rewarded with maintaining 2023 to 2024 year over year revenue for Q-1 the same, and a 60% increase for April.

As we continue to focus on important over urgent, it is nice to see that even in a very challenging market, you can make solid advances. I'm proud to be the servant-master of a local real estate agency, and help keep our people focused on what is most important – people! ■

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An Analysis of the Fairfield County New Construction Market

By Denise Walsh, Denise Walsh Partners, William Raveis Real Estate



On a national level, Connecticut saw the seventh highest appreciation in price across the country

according to CT Mirror. Every state had year-over-year increases, and the United States as a whole saw a nearly 7% increase in house prices, according to the latest House Price Index report from the Federal Housing Finance Agency.

According to Freddie Mac Research, “new home sales for March grew 8.8% from February to an annualized rate of 693,000, accounting for about 14% total home sales. **As the supply of existing homes for sale remains low and home prices continue to rise, more buyers are choosing to purchase new homes than in previous years.**

According to the U.S. Census Bureau, new residential construction fell in March with total starts decreasing 14.7%, the largest monthly decline since May 2022. The decline was led by multifamily starts which fell around 21% month-over-month and single-family housing starts fell 12% month-over-month in March.

Interest rates are a disincentive, but those facing transitions still need to move. Freddie Mac research predicts the interest rate that different generations have locked in will be a “key determinant of whether there will be a healthy hous-

ing market churn to keep people moving along their life stages.” The rate-lock effect is still holding sellers back, keeping inventory low and raising prices. Demographics and the different rate locks will continue to be big contributors to how the market plays out this year. GenX and Baby Boomers are more likely to stay put with their lower interest rates, but Millennials are more prone to move despite their rates due to jobs or increasing family size, according to PBS. See charts on the following page.

Other noteworthy factors include:

- ▶ **DINKs** (dual income, no kids). We saw the percentage of homeowners with no children at home rise about 9% since 2003 according to CT Insider. These buyers tend to have more disposable income without the expense of kids.
- ▶ New Yorkers looking for more space and quiet or privacy still seek out CT. At the height of the pandemic 40% of the buyers in Westport were from NY, while the number hovers around 20% now says Mudd.
- ▶ **ADU's** (accessory dwelling units) are on the rise to assist elderly parents or younger adults with housing via family. According to Desegregate Connecticut, a statewide housing advocacy organization, 94 percent of all towns in the state allow for accessory apartments.
- ▶ Luxury housing has shown resilience and combined with low inventory has kept the average or median prices up.

▶ **CT Coastline** – A recent Forbes Magazine article cited, “Because of their proximity to New York City, the larger towns along Connecticut’s southwestern coastline, such as Stamford and Greenwich, tend to have a greater impact on the state’s housing market. Stamford currently holds the title of Connecticut’s fastest-growing city, with a population growth of 10.5% from 2010 to 2020, versus 1% statewide, according to U.S. Census Bureau data.” We have also seen beach area homes, as full and part-time residences see sustained activity along the entire Gold Coast of Fairfield County.

▶ **New Construction** – Buyers’ appetite for new construction is still strong, especially with empty nesters who don’t relish renovations and want to re-size or reorganize living space. Aging in place accommodations are top of the list, but without giving up the quality and sophistication they are used to. Young buyers looking to leave city life and prepare for having children are another buyer segment for new construction. With a lack of inventory, we see Millennials leaning towards new construction to assert their sense of style and include a wish list of amenities without time-consuming renovations or adaptations. Many are dual income and too busy to take on projects.

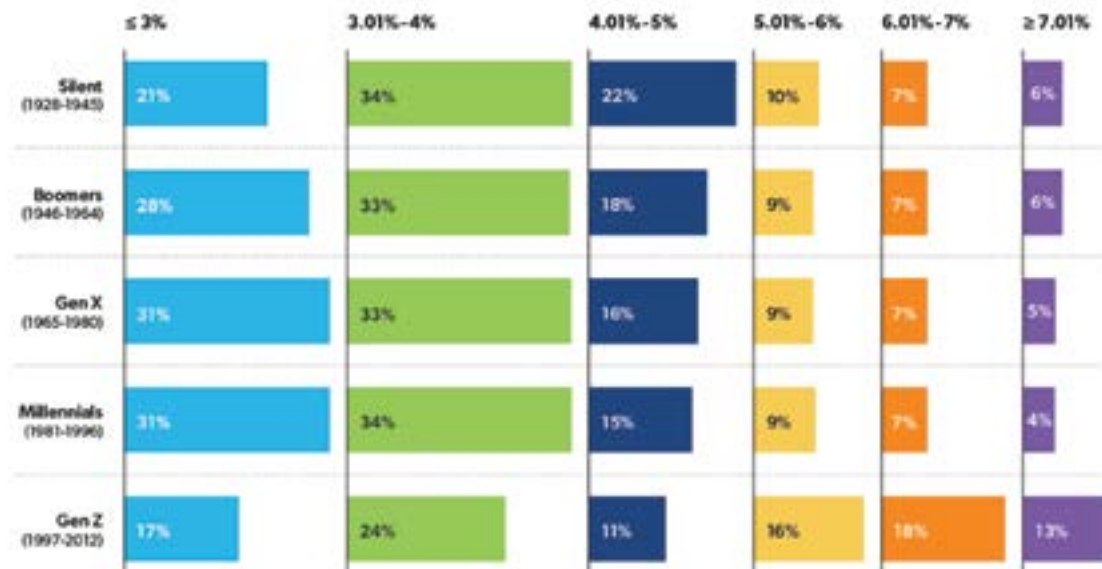
▶ **Investment/Rentals** – CT is ranked as the worst state in the nation for renters. A lack of affordable rentals, furnished/short term rentals and renovated single family rentals, as well as a shortage of college housing, CT still offers the investor a strong rental market in many areas.

An Analysis of the Fairfield County New Construction Market

EXHIBIT 4

While the average rate is the lowest for Millennials and Gen Xers, 4-5% have rates above 7%

Mortgage interest rate dispersion by generation: Active single-family owner-occupied purchase + refi loans conforming + jumbo

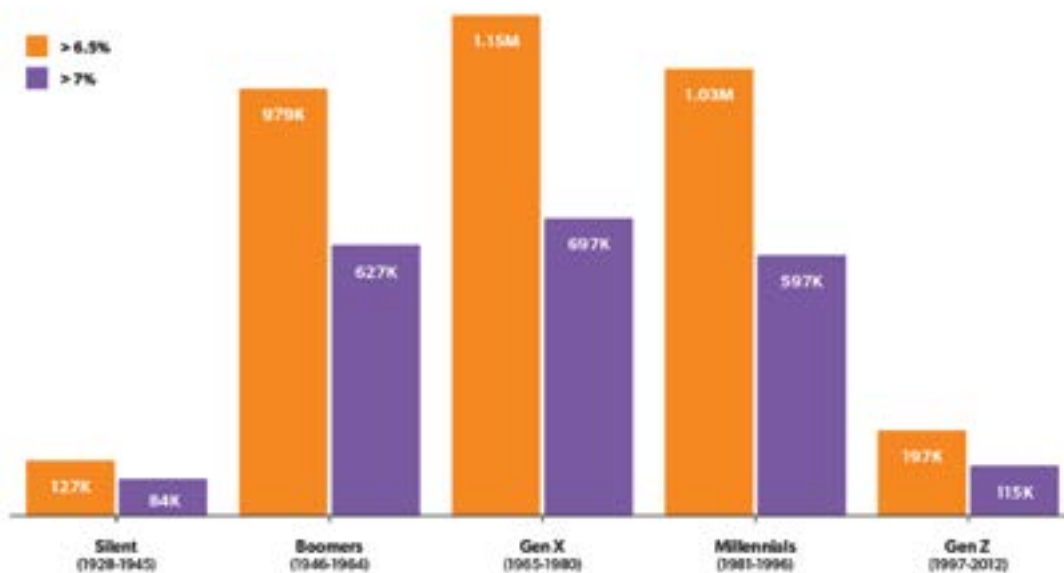


Note: Based on all active loans originated since 1990, active as of January 2024.
Source: Freddie Mac calculations using NMD8

EXHIBIT 5

Over 2 million mortgages have rates above 7%; mostly concentrated among Gen Xers

Loan counts by mortgage interest rate and generation: Active single-family owner-occupied purchase + refi loans conforming + jumbo



Note: Based on all active loans originated since 1990, active as of January 2024.
Source: Freddie Mac calculations using NMD8.

Market Statistics for Fairfield County

County-wide we saw a decrease of 8.93% in single family units sold with an increase in average sold price of 14.6%.

We saw the biggest increase in units sold in outlying areas away from the shore, with sizeable decreases in the number of units sold in the first half of 2024 versus 2023 in most shoreline towns. Westport saw the largest increase in price and units sold for condominiums. See chart. County-wide condo unit sales decreased by 20% with a modest overall average increase in price by 1.72%.

January 1 – May 31 2023 versus 2024

Single Family Homes: Digging through the data for Jan-May 31 2023 vs Jan- May 31 2024, we see an increase in number of SF sales over 2023.

Total Volume Sold 2024: \$2,124,055,000 and Total Volume Sold 2023 \$1,795,570,000

Total Units Sold 2024: 2042 Total Units Sold 2023: 1782

More 4+ BR homes sold than 2 or 3 BR homes.

Active listings were about the same, with a huge difference in pending listings. 2024: 799 units under contract, 2023: only 2 units were under contract. There was a light decrease in the number of expired homes, but a large increase in the number of homes that were off market (94 in 2024 versus 5 in 2023).

For homes \$2 M and above, we saw a decrease in 3 bedroom and an increase in 4 bedroom homes 2023 versus 2024. Total units sold increased from 191 to 232 in 2024, with a very large increase in homes under deposit. In 2023, there was 1. In 2024 there are 164. Expireds and off market homes increased in 2024 as well.

New Construction Market Statistics For Fairfield County

New Construction Single Family (AVERAGES)	2022	2023	JAN-MAY 2023	JAN-MAY 2024
Units Sold	239	192	85	65
Avg Price Sold	\$1,637,145.00	\$2,080,812.00	\$1,995,835.00	\$2,286,206.00
Avg SF Sold	3,583	3,943	3,998	4,119
Avg \$/SF Sold	\$414.79	\$488.97	\$405.09	\$441.72
Avg Days on Market (DOM)	97	106	110	100
SP/LP %	101%	101%	101%	101%

New Construction Condos	2022	2023	JAN-MAY 2023	JAN-JUNE 2024
Units Sold	160	89	35	34
Avg Price Sold	\$860,193	\$1,093,870	\$708,832	\$1,285,074
Avg SF Sold	2,106	2,193	2,134	2,134
Avg \$/SF Sold	\$411.73	\$502.37	\$333.79	\$628.56
Avg DOM	145	221	111	276

New Construction Single Family (MEDIAN)	JAN-MAY 2023	JAN-MAY 2024
Units Sold	85	65
Price Sold	\$1,995,835.00	\$1639000
SF	3,998	3600
\$/SF Sold	\$405.09	\$403.23
Days on Market (DOM)	110	56
SP/LP %	101%	100%

New Construction Condos (MEDIAN)	JAN-MAY 2023	JAN-JUNE 2024
Units Sold	35	34
Price Sold	\$658,299	\$1,232,500
SF	2,066	2,066
\$/SF Sold	\$314.79	\$439.71
DOM	88	164
SP/LP%	100%	100%

It’s difficult to attribute too much when viewing county-wide new construction stats except in the most general sense. We did see a large increase in the median price of sold condos from 2023 to 2024. We saw a decrease in new SF homes from 85 units to 65. I broke out the data manually for each town for more meaningful comparison.

Most towns saw a decrease in units sold. More than half saw an increase in average price sold and an increase in \$/SF. Less than half had an increase in market time. However, most of the high market time was attributed to homes that were marketed prior to building. Few homes that were finished had overly long market time.

Town by Town Stats for Fairfield County SF New Construction

BETHEL NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024	GREENWICH NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	1	3	Units Sold	8	3
Avg Price Sold	\$804,000	\$750,800	Avg Price Sold	\$4,393,750	\$3,975,000
Avg SF Sold	2,363	2,342	Avg SF Sold	6003	5429
Avg \$/SF Sold	\$305.00	\$273.33	Avg \$/SF Sold	\$616.61	\$547.75
Avg Days on Market (DOM)	5	80	Avg Days on Market (DOM)	118	247
SP/LP % (Sales Price/List Price)	100%	100%	SP/LP % (Sales Price/List Price)	98%	98%
AVG Land Cost*	SUBDIVISION	\$102,500	Avg Land Cost	\$1,271,166	\$977,127
			% Land Cost	28%	24%
BRIDGEPORT NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024	MONROE NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	5	3	Units Sold	1	4
Avg Price Sold	\$481,000	\$523,333	Avg Price Sold	\$918,185	\$860,000
Avg SF Sold	2062	1852	Avg SF Sold	3000	2846
Avg \$/SF Sold	\$233.15	\$259.35	Avg \$/SF Sold	\$306.06	\$300.85
Avg Days on Market (DOM)	159	73	Avg Days on Market (DOM)	109	34
SP/LP % (Sales Price/List Price)	98%	101%	SP/LP % (Sales Price/List Price)	108%	100%
Avg Land Cost	\$62,062	12%	Avg Land Cost	Subdivision	\$122,500
			% Land Cost	14%	
DARIEN NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024	NEW CANAAN NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	3	5	Units Sold	2	1
Avg Price Sold	\$3,865,000	\$5,053,000	Avg Price Sold	\$2,535,000	\$4,462,500
Avg SF Sold	6049	6726	Avg SF Sold	4687	5200
Avg \$/SF Sold	\$597.53	\$693.34	Avg \$/SF Sold	\$538.88	\$858.17
Avg Days on Market (DOM)	95	121	Avg Days on Market (DOM)	37	564
SP/LP % (Sales Price/List Price)	98%	97%	SP/LP % (Sales Price/List Price)	102%	94%
Avg Land Cost	\$1,161,667	\$1,387,400	Avg Land Cost	\$577,500	\$1,690,000
% Land Cost	30%	27%	% Land Cost	22%	37%
EASTON NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024	NEWTOWN NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	1	1	Units Sold	1	3
Avg Price Sold	\$1,099,000	\$1,200,000	Avg Price Sold	\$800,000	\$1,234,957
Avg SF Sold	3020	3025	Avg SF Sold	3400	4187
Avg \$/SF Sold	\$360.93	\$397.35	Avg \$/SF Sold	\$235.29	\$271.21
Avg Days on Market (DOM)	393	251	Avg Days on Market (DOM)	11	108
SP/LP % (Sales Price/List Price)	96%	100%	SP/LP % (Sales Price/List Price)	101%	106%
Avg Land Cost	\$175,000	\$269,000	Avg Land Cost	\$107,500	\$220,700
% Land Cost	15%	22%	% Land Cost	13%	18%
FAIRFIELD NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024	NORWALK NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	10	8	Units Sold	4	1
Avg Price Sold	\$1,648,530	\$1,681,625	Avg Price Sold	\$1,205,250	\$899,000
Avg SF Sold	3807	3317	Avg SF Sold	3437	2400
Avg \$/SF Sold	\$415.23	\$459.33	Avg \$/SF Sold	\$356.34	\$374.58
Avg Days on Market (DOM)	127	76	Avg Days on Market (DOM)	86	17
SP/LP % (Sales Price/List Price)	101%	97%	SP/LP % (Sales Price/List Price)	100%	100%
Avg Land Cost	\$494,555	\$529,000	Avg Land Cost	SUBDIVISION	\$125,000
% Land Cost	29%	31%	% Land Cost	13%	

RIDGEFIELD NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	4	NONE
Avg Price Sold	\$1,312,991.00	
Avg SF Sold	3592	
Avg \$/SF Sold	\$376.95	
Avg Days on Market (DOM)	120	
SP/LP % (Sales Price/List Price)	107%	
Avg Land Cost	\$302,250	
% Land Cost	23%	

SHELTON NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	10	7
Avg Price Sold	\$702,087.00	\$826,017.00
Avg SF Sold	2701	2900
Avg \$/SF Sold	\$261.87	\$282.48
Avg Days on Market (DOM)	96	31
SP/LP % (Sales Price/List Price)	102%	109%
Avg Land Cost*	Subdivisions	Subdivisions

STAMFORD NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	7	2
Avg Price Sold	\$1,673,857.00	\$1,138,000.00
Avg SF Sold	3740	3600
Avg \$/SF Sold	\$362.97	\$319.22
Avg Days on Market (DOM)	134	532
SP/LP % (Sales Price/List Price)	102%	101%
Avg Land Cost*	Subdivision	\$397,500
% Land Cost		35%

STRATFORD NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	2	2
Avg Price Sold	\$521,000.00	\$630,000.00
Avg SF Sold	1980	2201
Avg \$/SF Sold	\$290.69	\$286.00
Avg Days on Market (DOM)	112	79
SP/LP % (Sales Price/List Price)	92%	100%
Avg Land Cost**	\$105,000	\$87,500
% Land Cost**	20%	14%

TRUMBULL NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	4	1
Avg Price Sold	\$988,956.00	\$705,000.00
Avg SF Sold	3291	2400
Avg \$/SF Sold	\$266.29	\$293.75
Avg Days on Market (DOM)	113	9
SP/LP % (Sales Price/List Price)	103%	98%
Avg Land Cost	SUBDIVISIONS	\$95,000
% Land Cost		13%

WESTPORT NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	13	11
Avg Price Sold	\$3,540,729.00	\$4,069,909.00
Avg SF Sold	5720	5409
Avg \$/SF Sold	\$542.87	\$655.54
Avg Days on Market (DOM)	61	53
SP/LP % (Sales Price/List Price)	102%	102%
Avg Land Cost	\$878,384.61	\$1,031,100
% Land Cost	25%	25%

WESTON NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	2	2
Avg Price Sold	\$2,317,917.00	\$1,704,000.00
Avg SF Sold	4270	4160
Avg \$/SF Sold	\$544.19	\$337.67
Avg Days on Market (DOM)	136	79
SP/LP % (Sales Price/List Price)	106%	97%
Avg Land Cost	\$485,500	\$275,000
% Land Cost	21%	16%

WILTON NC SINGLE FAMILY	JAN-MAY 2023	JAN-MAY 2024
Units Sold	2	4
Avg Price Sold	\$1,693,500.00	\$2,161,250.00
Avg SF Sold	3750	4398
Avg \$/SF Sold	\$465.89	\$450.48
Avg Days on Market (DOM)	65	93
SP/LP % (Sales Price/List Price)	100%	100%
Avg Land Cost	\$465,000	\$288,750.00
% Land Cost	27%	13%

*Where there wasn't enough data, I did not include the land cost or % of cost to sales price. In some cases, there were developments where the total land cost was not immediately available.

Denise Walsh is Team Leader Realtor with William Raveis Real Estate. She has Over \$1 Billion Sold. Denise Walsh Partners was Sales Team of The Year, 2022 HBRA and Platinum Elite, 2022 William Raveis.

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Builder News

The Affordability Squeeze

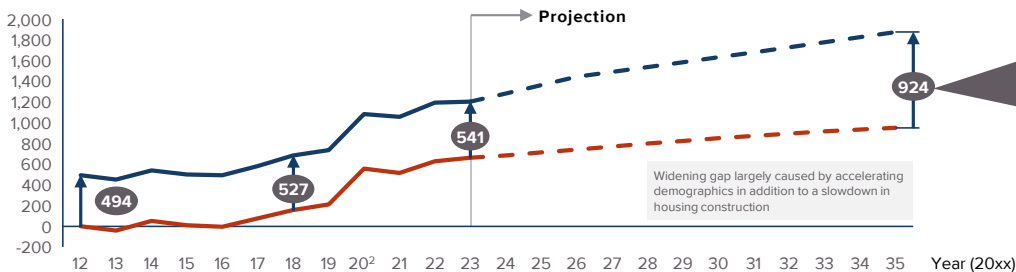
Impact of Housing Undersupply on the Tri-state Region

Tri-State region housing gap could reach 920K units by 2035 if current projections of construction hold

Illustrative

— Households needed¹ — Current projection
 — Historical available housing units ● XX Housing gap

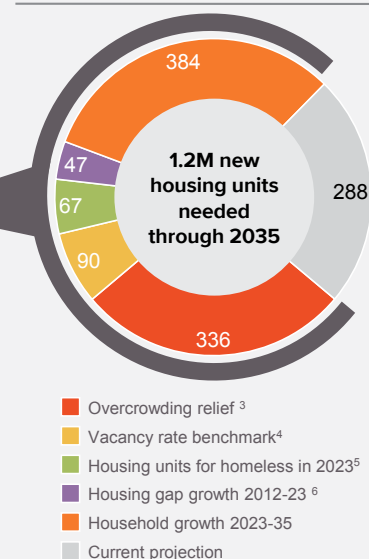
Cumulative housing gap, Thousands of households above supply (2012 = initial estimated housing gap)



1. Forecasts take into consideration housing starts forecasts from Moody's which are lower than historical, and a housing dilapidation rate of 0.25% y-o-y taken from permanent losses over 2015-2017 years, as shown in report from the Components of Inventory Change report
2. US Decennial Census found households were underestimated for Tri-State region in their 2020 estimates. 2020 growth incorporated sample adjustment and actual population growth
3. Housing units required for households with more than 1 occupant per room (in 2012)
4. Housing units required to reach US vacancy rates (in 2012)
5. Calculated housing units needed to address homelessness using 2023 figures from HUD's Point-In-Time Survey data
6. Difference between housing units added to market and new households formed from 2012 to 2023

Source: McKinsey Global Institute analysis, US Census, American Community Survey, U.S. Department of Housing and Urban Development

Required housing breakdown
Thousands of units



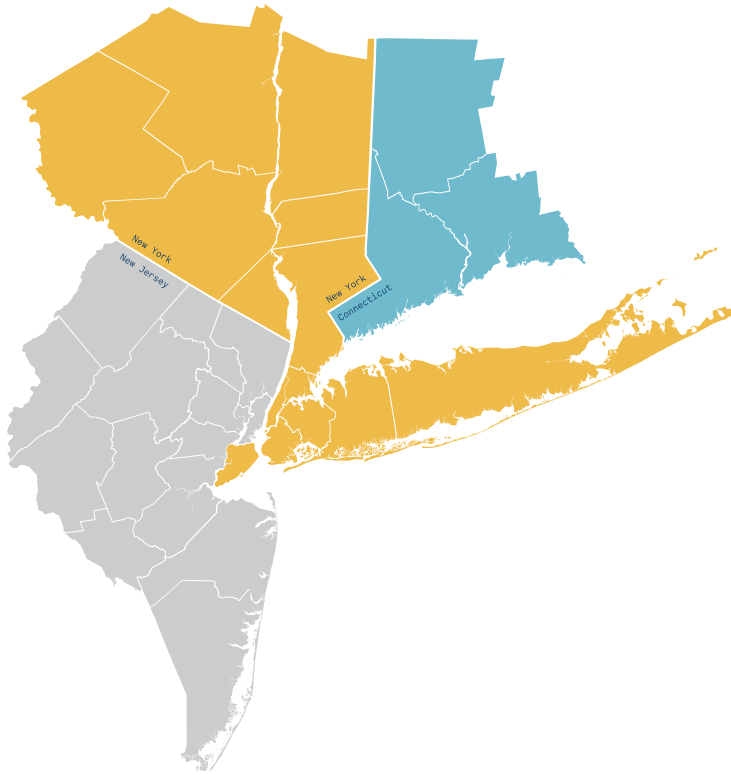
As state legislatures and local governments throughout the tri-state region continue to debate various policy proposals to address housing costs and shortages, a recent analysis conducted by McKinsey & Company for Regional Plan Association shows that the region may face a housing gap of 920,000 units by 2035, if the current rate of housing construction continues. The analysis also highlights a current shortage of 540,000 housing units in the region.

To fully close the gap between supply and demand, the region would need to build at the same rate it did during the decades following World War II. Alternatively, building at the rate of the 1990s, another high growth period, would only close the future gap by about half.

The Affordability Squeeze: Impact of Housing Undersupply on the Tri-State Region, explores the tangible costs of not building housing, including 260,000 more cost-burdened households, a loss of \$900 billion in cumulative GDP growth and \$3.7 billion in incremental yearly state and local taxes.

Addressing the housing shortage in the tri-state region would require a significant investment of \$60 billion annually through 2035 to achieve post-World War II production rates. These investments, including private and public sources, could more than pay for themselves with increased GDP, job and income growth, lower housing costs, and improved quality of life.

Read the full findings on RPA's website : <https://rpa.org/work/reports/impacts-ny-housing-crisis>.



Source: US Census, US Bureau of economic analysis, Global Competitiveness Index

A region that matters

23 million people

- 11.4 million jobs
- 10.5 million workers with at least a college diploma
- 1.6 million higher ed students

\$2.5 trillion GDP

- One-tenth of entire US economy
- 2.5% of the world's output

The most competitive region in the world

But...

Some of the highest housing costs in the nation

Lowest vacancy rate of US metro areas

Elm Tree Funding Continues to Show Builder Friendly Flexibility

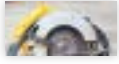


In response to a request by Connecticut Builder editor, Joanne Carroll, for a recent example of the flexibility that won Elm Tree Funding its 2023 HOBI Award **Best Construction Permanent Custom Home Loan**, Mortgage Loan Originator, John Vecchitto shared this success story:

“A customer called looking for financing to build a home on some land he owned in Middletown. He owed \$40,000 on the land, and the cost to build was \$600,000 for a total acquisition price of \$640,000. He had been working with a bank for the last six months, and was still having difficulty securing the loan. What finally killed the deal was the appraisal. The bank maintained that the new construction house would be worth \$683,000, and the lender capped construction at 80% LTV. Based on that scenario, the customer would have been able to borrow a maximum \$546,600, requiring him to come up with \$100,000 at closing, plus closing costs! I let him know that Elm Tree Funding could lend him up to 95% LTV or \$648,850 in financing.

Bottom line: Not only was this customer able to obtain the loan quickly and smoothly with Elm Tree Funding, we were able to roll in closing costs, so he had no out of pocket at closing. It was a great transaction and a very good success story.”

Elm Tree Funding LLC is located at 43 North Main Street, West Hartford John Vecchitto can be reached at 860-918-0251 cell.



Builder News

Developer Panel Held at Granoff Architects in Greenwich



On Wednesday May 1st, Compass Lifestyle agent, Michael Ferraro held a Real Estate Developer panel, which was hosted by Richard Granoff at his Greenwich office. The event was sponsored by Klar Studio Windows & Doors and First Bank of Greenwich.



L-R Ryan Fletcher, Clay Fowler, Tom Terelli, Richard Granoff and Michael Ferraro



Panelists included architect and developer Richard Granoff, Clay Fowler, Spinnaker Real Estate Partners, Tom Terelli, Allied Property Group and Ryan Fletcher, Fletcher Development.

Spinnaker Real Estate Partners owns, develops and manages commercial, mixed use and multi-family properties throughout the United States. For 40 years, Chairman and CEO Clay Fowler has led Spinnaker in building 7,500 housing units with a concentration in Connecticut and Portland Oregon. Spinnaker’s portfolio includes over 4 million square feet of

commercial, industrial and adaptive reuse projects. Clay is chair of both the Norwalk Chamber of Commerce and Housing Development Fund. Clay’s passion is affordable housing. It’s his stock and trade, and his residential developments include an affordable component.

One of Spinnaker’s current projects is SONO Central in Norwalk, which offers studio, 1 and 2 BR apartments with sleek interiors, and modern amenities, including: an Historic Building, Garden Courtyard, Pool Deck, BBQ/Picnic Area, Rock Climbing Wall Media Room, Fitness

Center, On-Site Management, Controlled Access/Gated Attached Garage and EV Charging On-Site. Rents are approximately \$2,200-4,565 per month.

Richard Granoff has invested in Spinnaker projects and is a partner in Allied Property projects, as well as architect for Fletcher’s Darien Crossing. He compares the synergy in architecture and real estate development to a movie director becoming a producer

Granoff is architect and developer of *Wilton Center Lofts*, a 40 unit 8-30g



Wilton Center Lofts

development approved in Wilton, and another unique development of 40 affordable micro units on Main Street in Stamford.

“The hardest part of development is the entitlements,” said Granoff.

Ryan Fletcher began his career as a developer of spec homes, which turned into custom home projects. According to Ryan, regulations have made construction costs skyrocket. Energy codes, the cost of goods, labor and interest rates, all conspire to make it more expensive to build.



Westport custom home by Fletcher Development

Clay mentioned that financing is very difficult. “We’ve changed our horizon. We put our money into the development, knowing it’s going to stay there, but we can take a 20 percent tax write off in a couple of years, which is a big incentive.”

Tom Terelli believes that real estate starts with relationships. Allied is the largest commercial broker in Greenwich, and they manage \$150 million in Greenwich property. Both pursuits gave Terelli a deep knowledge of all the players.

In a recent real estate development, Allied bought a piece of property on Greenwich Avenue for \$6 million, and built six condos, a rare ground up development in Greenwich. The building encompasses 4,000 sf on each of three floors, with Jean- Georges Happy Monkey restaurant, a hedge fund and a high end hair salon as commercial tenants, as well as apartments and a roof deck above. Rents are \$14,000 per month.

“We are hyper focused on Greenwich,” said Tom. “Retail has taken a hit, but in the 2nd half of 2022 and 2023, high end retail is doing fine. Greenwich is the 1st stop on the train from New York City, and luxury retailers like Tiffany want to be on Greenwich Avenue.”

Clay Fowler pointed out, “In Norwalk, we’re required to put ground level retail in our residential developments, and we have ground level retail we will never be able to rent, because it’s not Greenwich. Malls are failing and converting, because only high end retail works.”

On the subject of Artificial Intelligence (AI), Clay explained that he recently wrote a job description for a COO of AI, and posed the question: “Why don’t we build housing robotically?”

Ryan Fletcher believes AI is 100% the wave of the future.

On sustainability, Clay said, “There’s a cost associated with it, but there’s a sweet spot without going thru green certification.”

Finally, on being a developer, Tom Terelli says you have to know what you’re good at, so you bring value to the partnership, and he cautions, choose your partner carefully.

Rich Granoff summed up being a developer this way: “We are a symphony conductor trying to get all of the musicians and instruments playing together, and performing their part well.”

TIMES HAVE CHANGED...



...BUT TIMELESS DESIGN, IS ALWAYS IN STYLE

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E2 Engineers Provides Structural Engineering for Two Mid Rise Rental Communities in New London



The Docks is located at the center of downtown New London. This flagship residential development is approximately 125,000 SF over four stories. It offers 130 units and luxury amenities including

athletic facilities, balconies, and a roof deck. The complex is constructed of structural steel and panelized wood framing systems.

Builder A.R. Building Company, Inc.



The Beam is a five-story, 203-unit residential development in downtown New London, adjacent to the historic Fort Trumbull State Park. The building is over 170,000 SF and provides residents with luxury amenities such as rooftop terraces, 9-foot ceilings, and waterfront access. The complex, which is exposed to Category D wind forces, is constructed with panelized wood framing components supplemented by structural steel elements. ■

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“Make it Here”

By Gregg Wagner, Senior Vice-President Berkshire Hathaway Home Services



In October of last year, Governor Lamont outlined our new state economic marketing slogan, “Make it Here”, replacing the long standing “Still Revolutionary”. Looking at the number of home permits issued year over year, the building sector is not answering the call across

the full spectrum. While Lawmakers endorsed Lamont’s plan to expand housing and encourage home ownership, the reality is we are building some more affordable units and at the same time many higher end new homes. The middle-priced homes have yet to come into play. The lack of middle income permitting and building is creating a gap. If one cannot find a starter home to buy, then one will need to stay in rental housing, and without sellers at the starter home level, the trade up market is directly affected.

Estimates on the number of units Connecticut needs vary. An analysis from the Connecticut Housing Finance Authority (CHFA) found that the state lacks about 92,500 units that are affordable and available to its lowest income renters. The report also found that many homeowners are paying too much in housing costs because higher-income households are living

Building Permits US, Northeast and Connecticut Metro Areas

	SINGLE-FAMILY			
	YTD	YTD	YTD	YEAR
	Mar-24	Mar-23	% CHG	2022
UNITED STATES	241.311	191.695	26%	975.584
NORTHEAST	12.985	11.545	12%	61.459
CONNECTICUT	458	443	3%	2,440
Bridgeport-Stamford-Norwalk, CT	117	99	18%	603
Hartford-West Hartford-East Hartford, CT	115	133	-14%	420
New Haven-Milford, CT	42	94	-55%	493
Norwich-New London, CT	53	51	4%	370

MULTIFAMILY				TOTAL			
YTD	YTD	YTD	YEAR	YTD	YTD	YTD	YEAR
Mar-24	Mar-23	% CHG	2022	Mar-24	Mar-23	% CHG	2022
117.695	152.417	-23%	689.504	359.006	344.112	4%	1,665.088
24.197	16.235	49%	84.400	37.182	27.780	34%	145.859
394	1	-70%	3,212	852	1,755	-51%	6
71	744	-90%	1,065	188	843	-78%	1,668
190	129	47%	1,283	305	262	16%	1,917
104	421	-75%	770	146	515	-72%	1,263
20	4	400%	66	73	55	33%	445

in homes that would be affordable to people with middle or lower incomes. The pressure on the system has grown and it has stretched well into the middle-income family, broadening the problem.

According to the US Census Bureau, nationally, single family (SF) building permits for the first quarter of 2024 vs. the first quarter of 2023 are up 26%. Looking at the northeast for the same time frame, SF building permits are up 12%, while Connecticut is lagging at a mere 3%. Multifamily permits nationally YOY were off 23%, where the northeast was up 49%. Connecticut permitted 70% fewer MF units. Total permits (SF and MF) nationally were up 4%, the northeast, 34% and Connecticut declined by 51%.

Given the incremental long-term growth of the Connecticut population along with our aging housing stock, lagging building, changes in home preferences, there’s no way home permitting can remain on its current track for much longer. Housing needs are only increasing and that has not and will not change with current 7% interest rates, cost of available labor, building materials, approvals nor the cost of land. The one way our portion of the housing industry can mitigate this rising need is by permitting and building at all price points.

Home sales remain at a 30-year low as buyers face higher borrowing costs, persistent low inventory and limited options. While the Federal Reserve delayed the rate cuts that were expected this spring, according to Lawrence Yun, Chief Economist for the National Association of Realtors, (NAR), he anticipates

as many as six to eight rate cuts by the end of 2025, perhaps starting in September. Whatever rate cut the Federal Reserve does not do this year will simply get pushed back to 2025.

With lower rates over the horizon the time to fill the “missing middle” of the market is upon us. We need to focus on entitling land in areas that will accommodate duplexes, fourplexes and other smaller homes that will fill the gap. The time to “Make it Here” at all levels is long overdue; the lower income home buyer needs the next step up and the middle income home buyer needs and want to step into the higher end portion of the pipeline. ■

BUSINESS PRODUCT NEWS

The finest quality dovetail drawers and cabinet doors in the country



Company President and co-owner, **Scott Rosenshein**

Eagle Woodworking has been building custom dovetail drawers for homebuilders and remodelers across New England since 1980. They take tremendous pride in their work, and it shows.

Eagle Woodworking specializes in crafting bespoke cabinet doors and dovetail drawers that will enhance your custom or remodeled home project. Their commitment to quality and customer satisfaction shines through in every piece.

Eagle drawers are made of Appalachian maple and other select hardwoods, and custom finishing options include: scooped fronts, shaped sides, cutlery and utensils inserts, file drawers,



drawers with dividers, double deck drawers, spice storage, knife storage, trash drawers, bread drawers, u-shaped drawers, corner drawers, and laser engraving.

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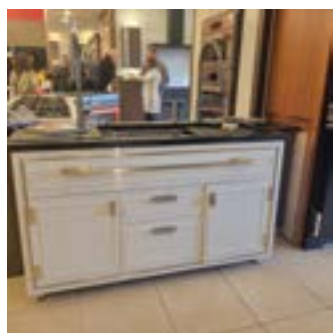
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Albano Appliance Spring 2024 Open House



Albano Appliances is a family owned home appliance store located in the center of beautiful Pound Ridge, NY, just over the New Canaan border. Fred Albano has supplied luxury appliances for the custom home clients of award winning builders such as Hobbs Inc. For the 3rd Spring in a row, Connecticut Builder editor, Joanne Carroll, attended an Open House at Albano's exquisite showroom featuring Sub Zero Wolf, Blue Star, Fisher & Paykal and many more luxury brands.

This year, The Galley owner, CEO Scot Anderson was on hand to demonstrate the function, style and convenience of their kitchen Workstations and The Galley Dresser.



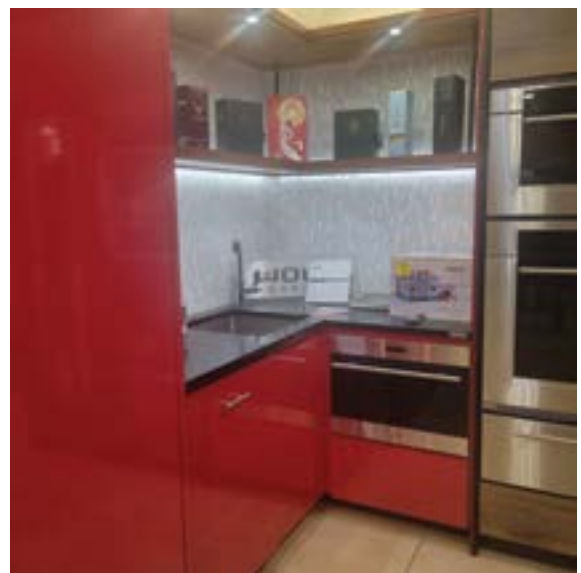
The Galley Dresser



Fisher & Paykal working kitchen

The Galley was invented by an award-winning kitchen designer, Roger Shollmier, whose vision was to create a better way to work within the kitchen. Today, The Galley offers an expansive line of super-functional, smart, and stylish Ideal Workstations, WashStations™, Work&WashStations™, BarStations®, and Custom Workstations where one can prepare, cook, serve, entertain, and wash in one central location. Highly engineered and hand-crafted in the USA, The Galley is now leading the kitchen industry in innovation, function, and just pure fun.

In addition to enjoying Albano's exquisite indoor showroom, the food grilled by master chefs on both indoor and outdoor appliances was outstanding.



Sub Zero Wolf vignette

Ornare Celebrates 2nd Anniversary of their Greenwich Showroom

On April 10th, Ornare celebrated its 2nd Anniversary with wine, hors d'oeuvres and a design panel at their Greenwich showroom. Sponsored by New England Home CT magazine, the standing room only gathering listened to the insights of star architect Chris Pagliaro, talented interior designer, Tina Anastasia, and luxury home builder, George Pusser. Tony Aitoro moderated the panel.

Tony Aitoro – What trends are you seeing in luxury kitchens?

Tina Anastasia – “It’s amazing the impact social media has on today’s market. We’re seeing color in the kitchen, dark islands and mixing colors for a refreshing new look.”

Chris Pagliaro – “Both the client and us, as architects, are inspired by social media. We’ve seen bigger and higher performing appliances, such as commercial dishwashers, becoming popular.”

Tony Aitoro – At Aitoro’s, we are installing an Qoldfusion custom walk-in refrigerator freezer with air walls built into a cabinet. (See B.A.D. Night at Aitoro’s in next article)

George Pusser – “The most important issue we see is how surprised homeowners are at what everything costs. It’s like buying a car, you always spend more than you think. When it comes to options, you are always going to pick the most expensive one. But whether it’s a new car or a new kitchen, if you think you can sit around and wait for the prices to come down, you will be waiting a long time.”



L-R architect Chis Pagliaro, Interior designer Tina Anastasia & builder, George Pusser



L-R Chris Pagliaro, Tina Anastasia, George Pusser, Ornare owner Mylene Del Nero, Tony Aitoro, New England Home Robert Mancuso, and Mylene’s partner, Ron Fanish



Michael Wong, Tony Aitoro and Mylene Del Nero



Mindy Gerhardt and Laura Michaels



Joanne C & George Dumitru



Tony Aitoro & George Pusser



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B.A.D. Night at Aitoro's

On May 16th, Aitoro Appliance held its celebrated B.A.D. Night for builders and designers at their stunning Norwalk showroom, and as always, the food, drink and networking were awesome!



Tony Aitoro with Qoldfusion model

Tony Aitoro unveiled the spectacular Qoldfusion – the world’s first luxury walk-in cold pantry, which was installed just in time for the occasion. The Qoldfusion was invented by Dale Seiden and commercial refrigeration designer/ manufacturer, Dale Nichols. Dale Seiden is the founder of Lynx Outdoor Kitchens & Grills, and a pioneer in bringing professional grade appliances to the home. He and his daughter Krystle attended the event, and demonstrated some of Qoldfusion’s amazing features.



Dana Seiden & daughter Krystle

Beautiful both inside and out, the Qoldfusion model installed in Aitoro’s showroom features overlay exterior panels, a stainless steel and glass door and built-in air walls distributing cold air throughout every cubic inch of the interior. It offers the luxury of organizing everything in plain sight. Vibrant interior LED lighting allows customizing the mood with RGB colors, controlled by the Qoldfusion Smartphone App.



Pricing for the Cold Pantry, Dual Temp walk-in refrigerator with internal freezer column or Freezer Pantry range from approximately \$65,000-125,000.



George Dumitru & builder Erno Bacso



Interior designer Tori McBrien & CTC&G editor DJ Carey



L-R Joanne Carroll, George Pusser, Mindy Gerhardt and interior designer Melanie Foster



L-R Marco Barallon (Clarke Distributors), George Dumitru, Dawn Corbo (Torrco) and Joe Marotta (Everest Marble)

Lumber Market Update

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



What has happened Since February?

Lumber and plywood prices have continued to drop slightly since my last report, again, with the exception of OSB which increased sharply. Douglas Fir is unchanged since February after trading in a tight \$39 range (4.7%). Its high was on April 5th and its low on May 3rd and 10th. KD SPF has decreased 1.0% since my last report. SPF has traded in a slightly wider range of \$57 (8.9%) and hit its high March 22nd and 29th, and its lows on February 9th and May 10th. KD SPF is 22.3% less than Douglas Fir, slightly increasing its February spread. This continues to explain its popularity in single family and multi-family construction. Douglas Fir Plywood has dropped 1.8% since my last column and has traded in a \$81 range (9.0%). Its high was on April 5th and 12th and is at its low from May 10th through the 31st and perhaps beyond.

OSB has traded in an astounding \$277 (47.7%) range this year continuing its performance from last year. It is currently up 21.5% this year on top of a 23% increase in 2023. At current levels OSB is still far below the peaks of 2021 and 2022. OSB reached its high so far this year on April 5th and 12th and its low on February 9th and 16th.

Why is OSB's price performance so different from Douglas Fir, KD SPF and Douglas Fir Plywood? I see two primary reasons. One lumber and to a lesser extent plywood production is scattered among many producers across the US and Canada. Many of these mills own only one facility which limits their ability to reduce production. If you own a mill running one

shift, your options are run full tilt or don't run at all. If you don't have lumber to sell you run the risk of losing your customer base and your skilled production employees. On the other hand OSB production is concentrated among perhaps a dozen companies in the US and Canada. Most of these companies operate multiple mills making it relatively easy to close a mill, thus reducing supply and giving them the ability to increase prices. The second reason is that Canada, unlike the US, has no anti-trust laws. It is lawful for the Canadian producers to meet with their competitors and join in a strategy to reduce production and increase prices. These two factors combine to keep OSB prices higher than they might otherwise be. It is a reality that we all have to live with.

Lumber Supply or Domestic Production, Imports and Exports

Domestic production of lumber decreased slightly in 2024, despite new mills opening in the Southeast.

Imports from Canada are up 8%, while British Columbia production continues to decline. European lumber imports are dropped from the record volumes imported in 2023. US exports have increased slightly. The net change is a slightly small lumber supply in the US which corresponds with slightly weaker demand.

What to Expect in 2024

It seems likely that the 1st quarter's pattern may continue for a while longer. We may see some modest peaks and valleys in lumber and plywood with an overall trend that is close to flat. OSB on the other hand is likely to see large moves up and down, with the trend line continuing to point up. ■

Introducing the Gault Collection: Pairing the Versatility of Porcelain with the Beauty of Natural Stone

Gault Stone & Landscape Supplies is excited to announce the launch of The Gault Collection, a new line of exclusive outdoor porcelain pavers designed to complement the beauty of natural stone.

The Gault Collection adds a new dimension to outdoor design by reflecting the texture, movement, and pattern of our most popular natural stones. The line currently offers pairings for Chelmsford granite, Absolute Black granite, All Blue Thermal bluestone, Full Color Thermal bluestone, and Crema Misto marble.



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“We are thrilled to introduce The Gault Collection to our customers,” said Sam Gault, President of Gault Family Companies. “With its timeless design and superior craftsmanship, this collection embodies our commitment to excellence and offers homeowners and the trade alike the opportunity to create spaces that are both beautiful and functional.”

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Navigating Connecticut's Housing Landscape: Insights from House Majority Leader Jason Rojas

By Jim Perras, CEO HBRAof CT



In the wake of the 2024 Connecticut General Assembly legislative session, a dialogue with House Majority Leader Jason Rojas sheds light on the state's housing policy and the intricate balance between development and community values. With 16 years of legislative experience, including four years as House Majority Leader, he offers a seasoned perspective on the challenges and opportunities facing the residential construction industry.

A Holistic Approach to Housing Policy

Reflecting on his journey into housing issues, the Majority Leader reveals an unexpected pathway that began with his interest in education. "I got interested in how poverty correlates with sub-standard test scores and how concentrated poverty impacts communities and schools," he explains. This exploration led him to a deeper understanding of the nexus between housing, community, and state health. Recognizing that addressing racial and economic segregation is crucial for societal well-being, he began to focus on housing and zoning issues, particularly during his tenure as chair of the Planning & Development Committee.

His experience on the Finance Committee further solidified his understanding of the economic dimensions of housing. Connecticut's high cost of living, driven significantly by housing expenses, became a focal point. "I've looked at things from both a moral and economic perspective," he notes, underscoring the multifaceted nature of housing policy.

Legislative Achievements: Modest Progress Amidst Challenges

The 2024 legislative session witnessed modest strides in housing policy, particularly with the passage of House Bill 5047. This bill, which made notable changes to the state's 8-30g affordable housing statute, aims to encourage the development of "missing middle" housing—diverse housing units that are affordable for a wide range of income levels. "The bill provides another incentive for communities to zone for as-of-right missing middle housing,"

the Majority Leader explains. Despite questions about its potential impact, he remains optimistic that this measure will facilitate much-needed housing production.

Another critical achievement is the legislation allowing for the as-of-right conversion of vacant nursing homes into residential units. Many nursing homes across the state stand empty and at risk of becoming blighted properties. By enabling these conversions, the new law aims to revitalize communities and increase housing stock. "If giving a nursing home owner as-of-right development options to convert his or her nursing home to residential helps us meet the larger goal of getting more units online, then it's a positive step for our communities," he says.

However, not all legislative efforts met with success. The "Work Live Ride" transit-oriented development bill, which had been in development for several years, ultimately failed to pass the Senate due to a filibuster on the last day of the session. This bill sought to promote land use reform through incentives, contrasting with the more contentious approaches to state intervention in local zoning. The Majority Leader expresses his support for local control but acknowledges its limits. "The state delegates towns the authority for planning and zoning, so the state does maintain a certain amount of authority over this issue," he explains. Local decisions have statewide ramifications, particularly regarding the development of affordable and diverse housing.

Balancing Homeownership and Housing Development

While acknowledging the societal and economic benefits of homeownership, the Majority Leader's immediate focus remains on increasing the overall housing supply.

"Homeownership is obviously an important goal, but my primary focus is the more immediate need to get any and all types of housing built to meet current needs."

He emphasizes the need to consider political realities and community concerns when promoting new housing developments.

"Being that homes are most likely an individual's biggest investment, it is not surprising that they will passionately protect the value of their homes. It's an emotional thing," he observes.

Addressing the fears surrounding higher-density developments near single-family homes, he cites research indicating that these concerns—such as decreased property values, increased crime, and congestion—are often unfounded. However, he acknowledges the rational self-interest of homeowners.

"I appreciate New England small-town character too. I don't want to put in large apartment towers in the middle of Moodus, CT But can we consider a 3 or 4-story building?"

Environmental considerations also play a crucial role in housing policy. While there is significant sensitivity to environmental concerns, the Majority Leader questions what the environmental community expects in terms of development. "Are we just supposed to stop and not grow economically ever?" he asks, emphasizing that environmentally, higher-density developments often make more sense than sprawling single-family homes.

Infrastructure and Capacity: Barriers and Solutions

Infrastructure limitations pose significant barriers to residential development in Connecticut. The Majority Leader points to the need for greater support from the state's Councils of Governments (COGs) and the potential role of the Regional Performance Incentive Program in providing technical support. "If a small town can't afford its own planner or engineer, should those types of positions exist with our COGs to serve the member towns in their regions?" he asks. He proposes leveraging these resources to assist smaller towns with complex housing applications and infrastructure planning, particularly in areas like sewer capacity.

Looking forward, he suggests that the state could play a more active role in empowering the Office of Responsible Growth and providing resources to COGs. "Next year, I might consider legislation that would use the Regional Performance Incentive Program as a resource to help fund technical support at the COGs," he says, highlighting the need for a collaborative ap-

proach to addressing the technical gaps that exist between large and small towns.

Future Priorities: Strategic Vision and Incremental Progress

Looking ahead, the Majority Leader identifies several key priorities for the next legislative session. Among them is the "Fair Share" housing allocation initiative, which aims to provide objective data on housing needs and capacity across communities. "Having an objective third party tell us how many units we need across income levels, and how much housing a community can support in terms of buildable land, available land, watershed areas, environmental concerns—having this information will help educate people," he explains. The "Fair Share" concept has faced significant opposition and misunderstanding, and the Majority Leader believes that clear, data-driven insights are crucial for advancing this initiative.

Another area of focus is revisiting parking minimum requirements, which he views as part of the "painfully incremental approach" necessary for addressing housing issues in Connecticut. He recognizes that there is no single solution to the state's housing challenges but believes that numerous small changes can collectively make a significant impact.

"If someone can come up with an omnibus approach to dealing with this issue, I'm all ears. But we know the bigger and more complex the legislation, the more difficult it is to get something done."

Collaboration with Industry Stakeholders

Effective housing policy requires close collaboration between policymakers and industry professionals. The Majority Leader acknowledges his reliance on experts from the residential construction industry to inform legislative decisions. "I have a responsibility to engage the experts because I'm not one," he admits. However, he also stresses that industry stakeholders need to be proactive in reaching out to legislators. "There are a lot of legislators beside myself that are key to this discussion that need to be leveraged and engaged in the process. Information needs to be shared across offices and across chambers and branches of government."



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Navigating Connecticut's Housing Landscape

He encourages members of the Home Builders and Remodelers Association (HBRA) and other industry professionals to build relationships with their legislators and actively participate in the legislative process.

“HBRA members are all significant employers or businesses in their respective communities, they should all have their own individual relationships with their legislators.”

Housing policy is nuanced and complex, and I rely on industry practitioners to bring me their issues, no matter how small they are.”

A Vision for Connecticut's Housing Future

In the short term, the Majority Leader envisions a strategic plan that clarifies the roles of state and local governments in housing policy. He believes that such a plan will help identify areas for collaboration without parties feeling encroached upon. Long-term success, he contends, will involve addressing the needs of low-income residents and leveraging significant bonding resources to support housing development. “I’m particularly concerned about residents at the lower end of the income spectrum and how we better use the \$800-\$900 million in bonding that is going to be released to get that type of housing built that is needed to help those that need it.”

He also emphasizes the importance of making housing projects financially viable for investors and calls for a revival of vocational education to address labor shortages in the construction industry. “Vocational education needs to make a comeback,” he asserts, noting that promoting careers in construction to high school students could help address the industry's workforce needs.

As Connecticut faces the challenge of meeting increasing housing demand, particularly in areas like Southeast Connecticut with major employment growth, the Majority Leader advocates for a multifaceted approach. This includes securing gap financing, improving infrastructure support, and enhancing vocational training programs. “It’s a combination of finding that gap financing and resources needed to help projects pencil out. Finding funds for infrastructure, not just utilities. Figuring out how to work with monopolistic utilities to make that piece of the puzzle easier for developers,” he says.

Engaging in the Legislative Process

The Majority Leader encourages industry professionals to engage actively with legislators to advocate for policies that support housing development. “Housing policy is nuanced and complex,” he reminds us, and the insights and concerns of those directly involved in the industry are invaluable in shaping effective and practical housing policies.

As Connecticut navigates its housing landscape, the collaboration between policymakers and industry professionals will be crucial in addressing the state’s housing challenges and building a more inclusive and sustainable future. Through strategic planning, incremental progress, and active engagement, the state can work towards a housing policy that meets the needs of all its residents.

Jason Rojas serves the 9th Assembly District, comprising of parts of East Hartford and Manchester. A lifelong resident of East Hartford, Jason attended East Hartford Public Schools and was the first in his family to graduate from college, earning a history degree from the University of Connecticut and a master’s degree in public policy from Trinity College. Outside of the legislature, Jason serves as the Chief of Staff and Associate Vice President for External Affairs to the President of Trinity College. ■



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STATE HBRA NEWS:

Cheers to Another Successful Season for The Developers' Forum:

Born of necessity, it was a transformative year for the Developers Forum. Each of our monthly Forums was hosted by a guest chairperson who helped to choose the topic and guest speaker for their event. In addition, and with much fanfare, the Forum ventured outside of Central Connecticut, taking the show on the road to Fairfield and New London counties, in collaboration with HBRAFF and HBRAECT.

Here are some highlights from 2023-24:

The season started off in September with a Forum hosted by HBRACT 2nd Vice Chair, Ken Mita and guest speaker Darlene Cookson from CONN-OSHA who discussed the benefits for builders and developers who participate in their On-Site Consultation Program.



(L-R) Ken Mita, Darlene Cookson, Jim Perras

The October Forum was guest chaired by Past President, Chris Nelson of Nelson Construction, who hosted our resident land use expert Attorney Tim Hollister of Hinkley Allen and Principal Environmental Scientist at Rema Ecological Services, George Logan. Forum attendees were briefed on the SCOTUS Sackett decision and how EPA reactions to the decision could impact commercial and residential development.



(L-R) Chris Nelson, Tim Hollister, George Logan, Jim Perras

Back by popular demand, Chris Nelson guest chaired a second Forum in November. This time – on location at our country's first net-zero hotel, the Hotel Marcel in New Haven. Forum attendees heard from the architect of this project and toured this internationally recognized green building. When discussing this event Chris said,

“The Hotel Marcel is a really well-done repurposing of an old building. It is also a local surprise, garnering national press in pushing the limits of energy efficiency. Definitely worth seeing”.



November Developers Forum, sponsored by Trane Technologies

In December, as is our holiday tradition, the Forum took a break from its regular guest speaker format, to simply enjoy good food and even better company for an intimate dinner at La Foresta. Always a fan favorite.



December Developers Forum, La Foresta Restaurant

After the short hiatus, we were honored to have NAHB Past President, Greg Ugalde host Housing Commissioner Seila Mosquera-Bruno, CHFA CEO Nandini Natarajan and program staff at Casa Mia at the Hawthorne in Berlin. Forum attendees were

(continued)



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provided with a presentation and an opportunity to engage policy experts in robust Q&A on that State's wildly popular, Build For Connecticut program, which provides subordinate below market financing in partnership with approved senior lenders to facilitate the development of market rate and workforce housing.



(L-R) Jim Perras, CHFA CEO Nandini Natarajan, Greg Ugalde, Housing Commissioner Seila Mosquera-Bruno, Pat Guliano, Vin Bergin

This event was so popular and its information so valuable, that we decided to partner with the HBRAFF to replicate it in the Month of May at the Old Post Tavern, for the benefit of our Fairfield members.



May Developers Forum, collaboration with HBRA of Fairfield

On the eve of the start of the 2024 legislative session, longtime Government Affairs Committee Chair Bob Wiedenmann. We hosted House Majority Jason Rojas at Trattoria Toscana in Man-

chester. Rep. Rojas discussed his work with the Majority Leaders' Roundtable on Affordable Housing and his housing policy goals and expectations for the legislative session.



(L-R) Bob Wiedenmann, House Majority Jason Rojas, Jim Perras

The month of March found the Forum held in Fairfield with a lively panel discussion, guest chaired and moderated by HBRA Vice President, Anthony DeRosa. Our March group of panelists included: Emmeline Harrigan, Fairfield Town Planner, Emily Gordon, Principal Housing Planner for the town of Stamford, Attorney Tim Hollister, Partner, Hinkley Allen, Jacqueline Kaufman, Partner, Carmody Law, Randy Sullivan Founding Partner, Gatehouse Partners and Vinny Hackett, Project Manager, Murphy Brothers Contracting. The conversation centered around how planners, land use attorneys and builders/developers can work collectively and individually to streamline housing production.



Developers Forum in Fairfield

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Joanne Carroll of JMC Resources led a market update as guest Chair of the Forum in April. Joanne hosted Jeff Miller, of Larew, Doyle Associates on the challenges faced by traditional lenders in the current lending environment. Jeff was followed by Lorrie Maiorano of Calcagni Real Estate who specializes in new construction. Lorrie provided Forum attendees with market updates and forecasts for the residential real estate market and offered a timely update on the National Association of Realtors commission settlement and its real-world implications for our industry.



(L-R) Jim Perras, Lorrie Maiorano, Jeff Miler, Joanne Carroll



Jairaj Vora, Nort Wheeler, Lila Jiang, Vessel CEO Neil Rubler, Jim Perras, Jonathan Buck, David Preka

Lastly, the Forum traveled to New London in June for a unique event executed in collaboration with the HBRAECT. Nort Wheeler, HBRACT Past President and owner of Mystic River Building Company guest chaired this on-site event, at which Forum attendees toured a newly erected multi-family apartment building manufactured by Vessel Technologies. Building tours were followed by a reception held at the newly remodeled

Muddy Waters, an iconic New London eatery, owned by current HBRACT President, David Preka.

The Developers Forum offers its members unique opportunities to network with peers, hear from top industry experts, and state officials on topics directly impacting our industry. Contact the HBRA of CT today at 860-500-7796 if you are interested in learning about becoming a Developers Forum member.



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STATE HBRA NEWS:

Housing Development Fund’s 14th Annual Benefit Breakfast.

In May of this year, HBRA of CT CEO, Jim Perras participated in a panel discussion hosted by the Housing Development Fund on the topic of housing that touched upon wide-ranging issues such as barriers to multi-family production, how to overcome such barriers and examples of development successes nationally, regionally, and locally. Jim was joined by fellow panelists, Jay Williams, President and CEO of the Hartford Foundation of Public Giving, Cristin McCarty Vahey, a state representative from Fairfield and past chair of the General Assembly’s Joint Committee on Planning & Development. The panel was moderated by Michael Hunter, Business Development Executive, Trinity Financial.




L to R: Michael Hunter, Cristin McCarthy Vahey, Jim Perras, and Jay Williams

HBRA of CT Endorses George Logan



L-R Ken Boynton, George Logan & Greg Ugalde

The HBRA of CT joins the NAHB in endorsing George Logan for Connecticut’s 5th Congressional District. During his tenure in the Connecticut State Senate, George consistently demonstrated a deep understanding of the challenges and opportunities within the housing sector by advocating for pro-housing policies that promoted affordable housing and streamlined regulatory processes. The HBRA of CT is confident that George’s election to Congress will bring a strong, informed voice to the issues that matter most to our members and the communities we serve.



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Fairfield County HBRA News

The HBRA of Fairfield County has had a busy Spring, with many great events and a start of a new committee!

On April 3, we had a general membership meeting at Interstate Design Center. They say April showers bring May flowers, but a rainy April 3rd night brought 100 guests to the HBRA's April GMM at the Interstate Design Center. Guests enjoyed a delicious buffet of sliders, sandwiches, charcuterie, and open bar as they toured the state of the art, two-story Interstate Design Center, exploring Interstate's wide variety of windows, doors, architectural hardware, millwork, and more. The HBRA and Interstate were also pleased to offer headshot photographs for the first time to all interested attendees.



(L-R) - Frank Bowron, Joe Stroll, Anthony DeRosa



Heidi Holzer, Elizabeth Zhang, Kimberly Warren, Mindy Gerhardt



April General Membership Meeting



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Fairfield County HBRA News

On May 1st we held our annual May GMM & Member Mixer at Two Roads Brewery in Stratford.



May General Membership Meeting

We enjoyed a delicious spread from Gaetano’s Italian Deli and some of CT’s best local craft beer. A record number of our associate members sponsored tabletop displays to showcase their businesses and new products, including our Imperial Sponsors DiMatteo Financial and new member Heidi Holzer Design & Decorative Work. Our “Member Mixer Scavenger Hunt” was again a hit, encouraging attendees to visit our event sponsors and meet new members as they found the answers to each question on the scavenger hunt card to be entered in a raffle drawing when completed.



L-R Andrea-Crowley, George Pusser, Dawn Corbo



L-R Ryan Coyle, Justin Towart, Rocky S. Prozano, Kelly Towart

Fairfield County HBRA News The Young Professionals at Half Full Brewery



On May 22nd, the HBRA of Fairfield County had our first meet up for our newest committee-the Young Professionals! This happy hour was held at Half Full brewery and was very well attended event-over 40 attendees came and enjoyed networking and mingling with other young professionals in the industry.

2024 - 2025 Board of Directors Swearing In



Outgoing President John Hertz swearing in incoming Fairfield County HBRA President, Rob Michaud at left. Board members below are Kevin Polcer, Chris Shea, George Pusser and Robin Carroll.

On June 5th we had our Annual Meeting at Ring's End in Darien. We swore in 2024-2025 Board of Directors, including rising Board President Rob Michaud of Michaud Development Group, and acknowledge and thanked outgoing President John Hertz of Hertz Construction for his many years of service. Guests enjoyed food from both Cowabunga Burger, Slider truck, Marco Pizza truck, as well as sipping on cocktails made from the Rambling Inn Mobile Irish Pub. Guests also visited displays and demos from Andersen Window, Benjamin Moore, Benjamin Obdyke Roof & Wall Products, Iron Woods, Marvin, TimberTech, Upstate Door, Weyerhaeuser, and Woodgrain!

Central CT, HBRA News February – HBRA Annual Awards

The HBRA of Central Connecticut presented the 2023 Annual Awards recognizing Baba Ogunro as Builder of the Year, Jonathan Andrews as Remodeler of the Year, Jeff Miller as Associate of the Year, Lauren Tagliatela as Multifamily Award, Jesse Kosko as New Member of the Year. 2024 HBRA Hall of Fame inductee Steve Dalene of Dalene Flooring. The Association also presented President’s recognition Awards to Robert Cote from Eversource for his efforts to secure transformers for members across the state and Glen Wandy for his unwavering support and volunteer efforts with the HBRA for years.



(L) Builder of the Year Baba Ogunro, Olayink Ogunro, Ted Brown



(L-R) Eric Person, Ted Brown



(L-R) Associate of the Year Jeff Miller, Ted Brown



Robert Cote, Eversource



(L-R) Joe Kosko, New Member of the Year Jesse Kosko, Paul Serafino of Lynx Systems



(L-R) Multifamily Award Lauren Tagliatela, Ted Brown



(L-R) Ted Brown, Glenn Wandy



(L-R) Dave Dahlstrom, Alexi Dahlstrom, Micky Dalene, 2024 HBRA Hall of Fame Inductee Steve Dalene, Rich Dalene

March – Economic and Political Update



(L-R) Lake Coulson, Greg Ugalde

The HBRA members received an economic update from NAHB Chief Economist Dr. Robert Dietz and an inside look at Washington DC politics from NAHB Chief Lobbyist, Lake Coulson. The HBRA also launched a new level of membership called the 1600 Club.

Multifamily Council

In April members of the HBRA Multifamily Council got to tour the By Carrier multifamily development in Bristol. They were able to see new products, hear about the importance of the project for the city from the Mayor of Bristol and learn about the partnership with the city. The Multifamily Council meets the first Thursday of each month at 3:30 pm.





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Central CT, HBRA News No Cause for Just Cause



In April members of Central and Eastern Home Builders & Remodelers Associations went to the State Capitol to make legislators aware of the damaging impact SB 143 would have on property owners. Ultimately, the bill died at the end of the session, but lawmakers noted the importance of hearing from property owners and housing providers about the impact this legislation would have.

(L-R) Dana Crory, John Baily, Lauren Tagliatela, Sheila Leach, Bob Wiedenmann, Eric Person, Shawn Roach, David Preka & Brian Liistro

April – Membership Meeting at Superior Hearth Spas & Leisure



Allan Koiva, Matt Gilchrist, Johnny Carrier, Liz Koiva



The team at Superior Hearth Spas & Leisure

Superior Hearths, Spas & Leisure hosted the April membership meeting. Members enjoyed great food by Aqua Turf catering and a presentation on the latest in electric fireplace technology.

May – HBRA Night at the Ballpark



HBRA Past Presidents and Student Scholarship Winners

The HBRA held their annual Past Presidents and Scholarship Night at the Hartford Yard Goats game. Twelve of the fifteen scholarship winners were present to accept their scholarships. The HBRA also recognized more than 40 years of past president's dedication and commitment to the Association. Finally, Matt Gilchrist, EG Home and President of the HBRA was officially inducted as President at the Yard Goats game.



(L-R) Matt Gilchrist, George LaCava

HBRA Running On EOS



The HBRA of Central Connecticut has been implementing the Entrepreneurial Operating System (EOS) since January. EOS is a set of simple concepts and practical tools used by more than 257,000+ companies around the world to clarify, simplify, and achieve their vision. In just a couple of months the team at HBRA of Central Connecticut has seen very positive and profitable results.

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Central CT, HBRA News HBRA Golf Tournament

The HBRA held the annual golf tournament with 276 golfers in a morning flight and afternoon flight. The event was held at Shuttle Meadow Country Club and was a huge success for the HBRA.



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Matt Gilchrist, Johnny Carrier, Eric
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HBRA Central President Matt
Gilchrist

HBRA Remodelers Council

The HBRA of Central Connecticut welcomes members to join the Remodelers Council. The Council has been growing rapidly over the past few years with more than twenty members participating each month. The Council meets the first Tuesday of each month at Max Bibos in Wethersfield. For more information please contact the HBRA of Central Connecticut.





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Eastern, HBRA News



(L-R) Jim Perras, Patrick Caulkins, Michael Avery & Jessica Bursycki



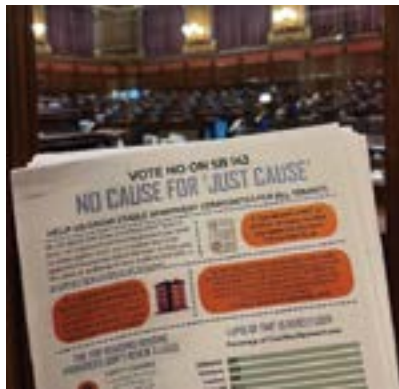
(L-R) Kim Tonderau & Barbara Donn

In March, HBRA of Eastern held a successful Builder Blend at Keith’s Appliance. This event was a collaboration with the Eastern CT Association of Realtors. It served as a dual-purpose gathering, as well as offering attendees both networking opportunities and a legislative update from HBRACT, Jim Perras.

No Cause for Just Cause



(L-R) Sheila Leach, State Representative Tim Ackert & Eric Person



(L-R) State Representative Anthony Nolan, David Preka

In April, some of our members attended the State Capitol to bring awareness to the Senate before deciding on SB 143. Connecticut has focused on the “No Cause for Just Cause” policy, which affects property owners and tenants alike. This policy aims to restrict landlords from evicting tenants without a just cause, ensuring greater stability for renters but also raising concerns among property owners and developers about the potential impacts on the multifamily sector.

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Eastern, HBRA News



Builder Blend at the Barn Brewery, Groton CT

HBRA of Eastern hosted a fantastic Builder Blend in April that combined networking with valuable educational content; at the Barn Brewery in Groton CT. This event featured a relaxed and informal setting where members old and new could connect over sharing interest in enhancing their business practices. Michael Scanlon from Bouvier Insurance brought a wealth of knowledge and experience to the table. He discussed various insurance strategies that businesses can adopt to enhance their protection and operational efficiency.

Jennifer Towne from Acadia Insurance provided insights into how their services can help protect your business effectively. The discussion covered various insurance products tailored specifically for the home building industry, emphasizing the importance of comprehensive coverage to safeguard against potential risks. Acadia Insurance is the company behind the HBRA Builder's Risk Program.



(L-R) New Member Angelo Ndoca with HBRAECT President Patrick Caulkins, Eric Person



(L-R) Ace Overhead Doors- Tom Ljubicic, Amanda Ljubicic, Dustin Maurice of Green Home Solutions



(L-R) Michael Scanlon of Bouvier Insurance , Jennifer Towne and Jack O'Callaghan with Acadia Insurance

Eastern, HBRA News



Thank you to our Sponsors!

The HBRA Eastern CT Annual Golf Outing was held at the picturesque Lake of Isles, and as always, it was a resounding success. This sold-out event provided ample opportunities for sponsorship and was a great way to bring in non-members. Participants enjoyed a day of golf, camaraderie, solidifying its status as one of our most anticipated events of the year.



Justin Bradley Realtor and his team



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Thank you to our Golf Committee for coming together for an amazing event!

Shawn Roach, Chair of the Golf Committee kicking off our 2024 golf outing!



Kenny Ritter from the ICOR Building & Remodeling launching the air cannon at Lake of Isles

Northwest HBRA News

The 2024 NAHB International Builders Show was a huge success, attracting its largest attendance in 15 years!



International Builders' Show – BUILD-PAC Capitol Club Dinner and Party at KOMODO at Fontainebleau

The Home Builders of Northwest CT in conjunction with the Litchfield County Chapter of GHAR hosted their local leadership breakfast on May 15th at the picturesque Torrington Country Club. Attendees enjoyed networking and insightful discussions. Jim Perras, the state lobbyist for the Home Builders & Remodelers Association of CT, provided brief remarks, emphasizing the importance of the relationships with the local leadership. Local leaders also shared valuable updates about their respective towns, highlighting ongoing projects and future plans that will shape the region's development.



(L-R) Matt Gilchrist, Greg Ugalde, Sheila Leach, First Selectman Denise Raap Litchfield, Steve Temkin, First Selectman Daniel V. Jerram New Hartford, Alan Temkin, Tim Bobroske



(L-R) Ken Beyus, Michael David, Andrew Ugalde, and Winchester Town Manager Paul Harrington



Torrington Mayor Elinor Carbone



First Selectman Michael R. Criss Harwinton



(L-R) Steve Temkin, Tim Bobroske, First Selectman Edmond V. Mone Thomaston, Jim Perras and Greg Ugalde



(L-R) Alan Temkin, Greg Ugalde, Sheila Leach, Tim Bobroske, David Sartirana GHAR, First Selectman Denise Raap Litchfield, First Selectman Daniel V. Jerram New Hartford, and Matt Gilchrist



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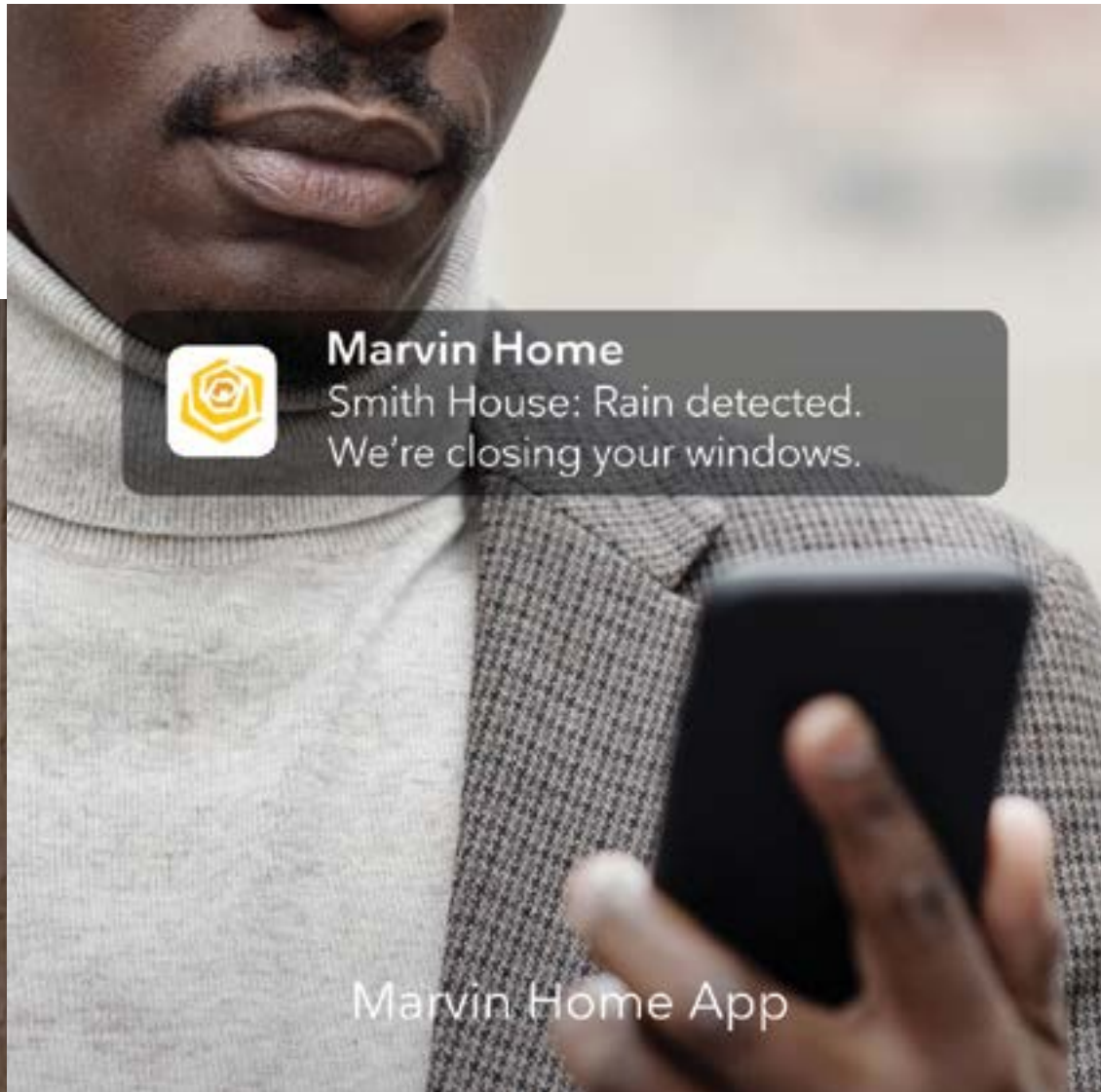
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