

CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut

Winter /Spring 2014
Interactive Digital Edition
w/ Active Hyperlinks



Custom Home of the Year
Robert J. Levine Home Construction – Charles Hilton Architects

photo by Woodruff/Brown Photography

www.connecticutbuilder.com



ALL DECKED OUT, THE SITE TO SEE

Come and see 1300 square feet of deck displays—

15 decks, 72 colors and 15 railings to help you envision your project and make the best choices. Plus we have valuable knowledge to add regarding: the different manufacturers, styles, materials, options, architectural details and performance specifications. We at Miner's pay attention to detail – your needs, product knowledge, personal service, competitive pricing, responsiveness and more.

Count on the Miner experience for:

- "Real person" phone service and assistance
- Competitive pricing
- Free delivery; contractors' hours
- Easy access, at the intersection of Routes 179, 202 & 44 in Canton

A tradition of quality and service



Miner's Inc., 129 River Road, PO Box 130, Canton, CT 06019

Phone 860-693-1111 Fax 860-693-9644

www.minersinc.com

Visit us on facebook @ <http://www.facebook.com/minersinc>



DECKS, DOORS, WINDOWS, LUMBER, BUILDING SUPPLIES, AND MORE

CONNECTICUT BUILDER

President's Message by Ken Boynton..... 3

Cover Story - The 2013 HOBI Awards..... 5



This spectacular antique timbered Great Room with French plaster walls, a walk-in limestone fireplace and plank & beam ceiling, was designed by Chares Hilton Architects and masterfully built by Robert J. Levine Home Construction. The 6,158 sf home on Lake Avenue in Greenwich won *Custom Home of the Year*.

Features

▶ BUT WHERE WILL THEIR CARS SLEEP.....	45
▶ BUILDER NEWS.....	53
▶ DEALING WITH THE INSURANCE INSANITY.....	65
by Kim Dimatteo	
▶ CONNECTICUT REAL ESTATE MARKET UPDATE.....	71
by John Tarducci, William Raveis Real Estate	
▶ BUSINESS PRODUCT NEWS.....	79
▶ LUMBER UPDATE.....	85
by Frank Sanford, Sanford & Hawley	
▶ PRACTICAL CODE RELATED CONSTRUCTION TIPS.....	87
by Mark Davis, U.S. Insulation	
▶ THE CONNECTICUT ECONOMY.....	89
▶ THE YEAR IN REAL ESTATE.....	93
by Berkshire Hathaway	
▶ STATE ASSOCIATION NEWS.....	94
▶ FAIRFIELD COUNTY HBRA NEWS.....	95
▶ HBRA OF CENTRAL CONNECTICUT NEWS.....	101
▶ HBA NORTHWEST NEWS.....	102
▶ BAEC NEWS.....	102

Connecticut Builder

Publisher/Editor: Joanne Carroll • Associate Editor: Kerry Carroll
1078 Main Street, Unit 4, Branford, CT 06405
Tel 203 208 2710 • info@connecticutbuilder.com
Published: Summer, Fall, Winter • Copyright: Winter/Spring 2014
Design: Mark Rich • Printing: Service Press



The Affordable Closet Experts

Custom designed simple to elegant closets. We offer a full line of materials that range from melamine laminate to stained wood with your choice of finish. Our professional closet designers will be happy to give you a free in-home consultation. Our state-of-the-art manufacturing facilities enable us to keep our quality high and our prices low.

- Home office & mudroom areas
- Entertainment centers
- Bookcases
- Pantries
- Garage systems
- Accessories

QUALITY
FIRST



QUALITY STAINED WOOD & MELAMINE SYSTEMS

Free In-Home Consultation
203-847-4179

Visit our showroom: 6-B Muller Park
Norwalk, CT 06851

ADVERTISERS'S INDEX

ABC Supply	20
Bender Plumbing	21
Berkshire Hathaway	77
Best Plumbing	69
CAFD	96
Call Before You Dig	2
City Carting	97
Clarke	8
C L & P/ UI	86
Coldwell Banker	84
Connecticut Lighting	44
Connecticut Stone	48
Country Lumber	54
County TV Appliance	68
Danbury Savings & Loan	98
DiMatteo Insurance	68
East Haven Builders Supply	75
Ed's Garage Doors	50
Elevator Service Company	78
Fairfield County Bank	90
Forestville Lumber	100
Gault	20
GE	62
Hocon Gas	63
Hocon Hearth House	83
Interstate Lumber	56
James Hardie	58
Kemper Associates	64
Klaff's	6
Liberty Bank	42
Miner's Lumber	IFC
New England Silica	76
New England Web Services	66
Northeast Foundation Coating	88
O & G Industries	80
PC Richard	72
Ridgefield Supply	92
Rings End/Marvin/Miner's	IBC
Royal Closet	1
Sanford & Hawley	BC
Shipman and Goodwin	82
Spray Foam Nation	91
Superior Hearth Spas	52
Tarantino Landscapes	64
Total Comfort	2
William Raveis	70



**CALL before
you DIG**

Call Toll Free In Conn.

1-800-922-4455

CALL TWO DAYS IN ADVANCE
TO LOCATE BURIED UTILITY
PIPE AND CABLE

AIR CONDITIONING

HUMIDIFICATION • HEATING
AIR CONDITIONING • AIR CLEANING
RESIDENTIAL COMFORT SPECIALISTS

Quality
Pride
Integrity

**FREE
ESTIMATES**

TOTAL COMFORT
HEATING AIR CONDITIONING

STAMFORD 967-8181
WESTPORT 222-7373

791-2141

44 Kenosia Ave., Danbury

Kevin, John & Brian McCormack
LICENSED & INSURED CONTRACTOR, CT. LIC. #308094

INDEPENDANT DEALER
LENNOX®

FAMILY OWNED & OPERATED • OVER 40 YEARS EXPERIENCE

From the desk of Kenneth J. Boynton



I am honored to assume the presidency of this great association for 2014. I am eager to continue my second year following the footsteps of past extraordinary leaders, who have all played critical roles in building this organization.

The Connecticut Homebuilders and Remodelers Association (HBRA) continues to work on legislative issues with the involvement of our four local associations and the National Association of Homebuilders (NAHB). The combined advocacy efforts of all three greatly enhance the value of our membership and have a very positive impact on our businesses and our community. An integrated advocacy team at the national level, including lobbyists, economists, communications professionals, and legal, regulatory and housing policy experts, are constantly working to level the playing field and improve the business environment on behalf of all our members.

A number of local members, and those that serve as NAHB directors, have just returned from the International Builders Show in Las Vegas.

Each year, NAHB recognizes individuals, companies and organizations for excellence in residential green design and construction practices and for green building program and advocacy efforts.

The Green Advocate awards category honors those groups and individuals who have demonstrated unique dedication informing and inspiring others on the benefits of green building for homeowners and for the planet. The Green Project Awards highlight those projects showcasing outstanding application of green techniques and technologies in a variety of project types.

All projects are scored to the ICC 700 National Green Building Standard, and judged on other merits, such as green innovation and design.

This year's NAHB Green Awards winner for Project of the Year in the Single-family Custom category was The Performance House in Old Greenwich CT by Preferred Builders, Inc., Riverside, CT. Pete Fusaro is the Past President and local member of our Fairfield County HBRA. Congratulations to Pete and to the HBRA of Fairfield County for this national recognition!

In Las Vegas, NAHB reported housing starts increased across the country. Even Connecticut is showing signs of slow improvement over past predictions. However, in February Builders' Sentiment about the Market dropped.



The February NAHB/ Wells Fargo Housing Market Index fell 10 points to 46 from January. For the first time since May 2013, this is below the tipping point of 50, where more builders rate the market as good rather than poor. The decline is the largest in the 30 year history of the index. The three components of the index fell significantly as well. The index for current sales fell 11

(continued)

PRESIDENT'S MESSAGE

From the desk of Kenneth J. Boynton

(continued)

Shortages and cost increases for labor, lots and building materials have caused builders problems with appraisals, as comparable existing home prices are not subject to the same forces.

points, also the largest decline in that component in history. Expectations for future sales fell the least at 6 points and the traffic index fell 9 points, tying the previous worst decline in October 2001.

The drop is a result of several forces falling at once. Unusual weather across much of the US reduced consumers' shopping and buying. That impact can be seen in the differences in regional index changes. The three month moving average for the West, where weather has been dry but not unusually cold or wet did not change. The Northeast, where temperatures have been significantly below average, saw the greatest decline and the South, suffering from unusually wet and cold, also saw a larger decline. Weather effects also depressed retail and auto sales, which in turn depressed consumers' desire to shop or purchase homes if their livelihood depended on those sectors.

Finally, shortages of labor and lots have also begun to have a real effect on builders' ability to build and sell homes. As shortages become more severe, builders are faced with the possibilities that they will not be able to build up their exceptionally low inventories in anticipation of the spring selling season.

Shortages and cost increases for labor, lots and building materials have caused builders problems with appraisals, as comparable existing home prices are not subject to the same forces. Consumers are reluctant to accept the higher prices, and shift to an existing home purchase. As a result, those prices have risen by double digit rates. The feedback effect will eventually raise home prices to meet the cost of building, but that may take some time.

NAHB remains positive about construction and sales in 2014 as pent up demand and an improving economy will bring home buyers back into the market.

Connecticut percentage of young adults 18-34 living with parents is 2nd highest in nation

As of 2012, three Northeast states – New Jersey, Connecticut, and New York – register the nation's highest shares of young adults ages 18 to 34 living with parents or parents-in-law – 45, 42 and 41 percent, respectively. Young adults ages 25 to 34 traditionally represent about half of all first-time home buyers. Their delayed willingness and ability to leave parental homes and strike out on their own undoubtedly contributed to suppressing housing demand further during the Great Recession. Declining shares of young adults living with parents in some states – could be one of the early signs that pent-up housing demand may finally start turning into realized housing demand. Again, Connecticut will most likely lag the hot spots of the country, as we look for JOBS to be on the agenda of our state leaders and Governor.

Thanks to all of our members from across this great state of Connecticut, who continue to support the work of your local, and our state, and National Association.

Kenneth J Boynton
President
HBRA of Connecticut

2013 HOBI Awards



2013

HOBI SPONSORS

Diamond Sponsor

CAFD

Connecticut Appliance & Fireplace Distributors

Platinum Sponsors

Bender Showrooms
Energize CT/Northeast Utilities
Fairfield County Bank
HBA Northwest CT
Hocon Propane
O&G Earth Products Showcase
Rockville Bank
Sanford & Hawley
Sound Beach Partners
Superior Hearth & Spa
Wells Fargo Home Mortgage

Gold Sponsors

Eagle Construction Lending
Elevator Service Company
Sharon McCormick Design

Silver Sponsors

Ring's End
The Roberts Agency/ Hartford Insurance
Berkshire Hathaway Home Services/
New England Properties

Media Sponsor

New England Home CT Magazine

Kathy Bush-Dutton photo by Hornick/Rivlin Studio



Kyle Hoepner photo by Hornick/Rivlin Studio



We were delighted to have New England Home CT Magazine as our Media Sponsor for the 2nd year, and publisher Kathy Bush Dutton, editor Kyle Hoepner and associate publisher, Roberta Mancuso were right up front at the Awards dinner. Kyle Hoepner featured the HOBI Awards and selected winners in winter issue of New England Home CT.

For the 4th year in a row



CAFD was our top DIAMOND SPONSOR



As exclusive statewide new construction distributor for Heatilator fireplaces and builder distributor for GE Appliances & Viking, CAFD raffled off a Heatilator SimpliFire electric FPL and a GE Profile French door refrigerator.

Loretta Lesko of DiMatteo Insurance won the SimpliFire electric fireplace and John Carroll, a construction super with Blansfield Builders, won the GE Profile refrigerator.

CAFD owner Doug DuPont and GE Builder Sales Rep. Jeff Stokes in front of GE display

(continued)



KLAFF'S

The Luxury Home Design Store



Introducing the Best of Outdoor Kitchens from Kalamazoo. See our display at Klaff's of So. Norwalk

Danbury Scarsdale South Norwalk
1-800-552-3371 klaffs.com

At the Platinum level, **Bender Showrooms** with kitchen, bath & HVAC products in 6 locations thruout CT; **Energize CT/Northeast Utilities**- helps you save money & use clean energy; **Fairfield County Bank**- a community bank that has never stopped lending to builders; **HBA NW** - the smallest local w/the biggest Legislative Night; **Hocon Propane** - the largest independent propane co. in CT; **O&G Earth Products Showcase** - your #1 source for masonry, fabrication & green **Rockville Bank**- a strong supporter of Hartford County builders & building green; **Sanford & Hawley** – quality building materials since 1884; **Sound Beach Partners** – builders of exquisite HOBI winning homes; **Superior Hearth & Spa** – the latest hearth products from brands you know & trust; and **Wells Fargo Home Mortgage** – unique renovation financing & end loan packages.



Steven Roth, Elevator Service Co.

Thank you to our Gold Sponsors **Elevator Service Company**, **Sharon McCormick Design** and **Eagle Construction Lending**, who won a 2013 HOBI Award for their construction lending program.



Sharon McCormick



Teresa Forrestt, Eagle Construction Lending

A - Bender Plumbing - Max & Nina Bender

B - Builders Assoc. of Northwest CT, Tim Bobrowske, Mary Anne Sok & Steve Temkin

C - Jennifer C. Parsons, CEM, Program Administrator, Residential New Construction and HVAC Efficiency Programs, United Illuminating & Lomont White, Supervisor, Residential Retrofit Energy Efficiency Programs, CL&P/Yankee Gas

D - Scott Lockwood O&G Industries

E - Hocon Gas Propane Pete

F - Debra Wolfenson Superior Hearth & Spa

G - Virginia Turnbull Fairfield County Bank

H - Frank Sanford, Sanford & Hawley

I - Wells Fargo Regional Builder Manager Bill Gumb & Larry Fiore

Thank you to **The Roberts Agency/Hartford Insurance** for your continued support of this event over the years and to new sponsor, **Ring's End**, who also won a 2013 HOBI Award for their resourceful Source Book.

(continued)

Invite your clients to take a test drive at Clarke.
For more on our builder programs, call Joe Tanguay at 800-842-5275 x225.



YOU'VE NEVER TAKEN A TEST DRIVE LIKE THIS.

0° to 450° faster than ever!

Would you ever consider investing in an automobile without a test drive?

Then why purchase high-performance appliances without first testing them? Try the intensity and speed of a Wolf gas broiler. Experience the Wolf Convection Steam Oven cooking a dozen eggs in the carton, rejuvenating leftovers and taking a meal from freezer to table in 30 minutes. Witness the power of Wolf induction cooking. You can see and use more models of Sub-Zero and Wolf here than anywhere else in New England. You'll never drive anything else after this test drive. Incomparable.



CLARKE

SUB-ZERO WOLF

New England's Official Sub-Zero & Wolf Showroom and Test Kitchen

Visit us online, stop by to browse or call today to arrange a test drive. South Norwalk • 800-845-8247 • wolftestdrive.com

The 20th Annual HOBI Awards – November 14, 2013



Dario Palladino Sr. and Dario Jr. with HBRAC President Ken Boynton



Eric Santini Sr. with granddaughter Olivia and her father Eric Jr.

Our 20th anniversary HOBI Awards Dinner broke last year's record! There were 725 builders, remodelers, architects and suppliers in attendance, and the new table arrangement at the Aqua Turf made everyone feel part of the action.

Many CT builders are small family businesses as evident by this year's winners. Dario Palladino Jr. and Sr., Eric Santini Sr. & his two sons Eric Jr. & Kevin, Liz Verna and her brother Gerald and Bob & Judy Wiedenamnn and daughter Amy. But national builder, Toll Brothers Group President, Greg Kameldulski and Division President, Jack

Lanamen along with their project teams attended this year's HOBI dinner. Whether big or small, every winner was proud to be part of the only builder awards program in Connecticut.

There were talented up and coming winners, like Jarrett Kravitz, Anthony Derosa and Sal Zarella, and older master builders like Marion Czaplicki and Bob Levine, who could give us all lessons in the craft.

And then there's Steve Temkin, T&M Building Company, whose father, Abe Temkin, was selling single family tract homes in Connecticut for \$15,000 -

Mike & Anthony DeRosa, DeRosa Builders



Architect Jack Kemper with master builder Marion Czaplicki



The people in this ballroom are truly a microcosm of our industry.

Many of you have brought your framers and finish carpenters, roofers, and suppliers. Some of you have invited your homeowners. This says a lot about how valuable the homebuilding industry is in creating jobs and fulfilling dreams.

- Joanne Carroll, HOBI Awards Producer

What about this year's trends:

Greenwich was the town with the most winning homes, and rental development and remodeling was bigger than ever! LED lighting, low profile coffered ceilings and dark stained floors are in.



Hemingway kitchen



Sweeney master bath

White kitchens with gray cabinetry and 2" and even 4" thick kitchen islands are the rage, as are free standing soaking tubs and hi gloss white marble floors. The transitional look is extending to black window and door trim; and for energy efficiency, Navien intelligent tankless hot water heaters are hugely popular! Navien's Intelligent Preheating Technology recognizes hot water usage patterns to provide hot water when needed.

(continued)

What about this year's trends:

(continued)



Duffy kitchen with thick island top & thumb-latch hardware



Duffy bath with high gloss marble floor



Bluewater dining room with low profile coffered ceiling and dark stained floor.



New Construction judges Mark Davis, Pete Fusaro & Brian Liistro with HOBBI Awards Producer Joanne Carroll

2013 HOBBI Judges

BRIAN LIISTRO – President LICO Group, a multi-family & healthcare construction management firm, Brian serves on the state Government Affairs Committee and on the new HBRA of Central CT board. He was 2011 Hartford County HBRA Builder of the Year.

MARK DAVIS – Mark has been in the construction industry for 45 years. He's built over 400 Connecticut homes for national and local builders, and he's a valued U.S. Insulation sales rep. for the last 6 years.

PETER FUSARO – Luxury Greenwich homebuilder, Immediate Past President of Fairfield County HBRA, Chair of the state Green Homes Council and this year Pete won the **2013 U.S. Dept. of Energy Builders Challenge**.

NICK YANACELLI – a luxury New Canaan homebuilder, serves on the state HBRA board and its Government Affairs Committee and chairs the Fairfield County GA Committee.

FRANK SANFORD is part owner of 129 year old Sanford & Hawley. He is the biggest fundraiser for the BUILD-Pac Golf Tournament & he was 2012 Hartford County HBRA Associate of Year.



Remodeling judge Nick Yanacelli with HBRA President Ken Boynton



Remodeling judge Frank Sanford with HBRA President Ken Boynton



A - Awards Table

B - Project of the Year Architect Charles Hilton & builder Robert J. Levine before crop

C - Spec Home of the Year Winner Darren Andriotti & Bob Sprouls Bluewater Home Builders

D - HOBI Producer Joanne Carroll at podium

E - Prutting Associates Jack Truman, Heath Horn & David Prutting

F - Joanne Hoerrner & Bill Ethier

G - Remodeled Home of Year winner Jim Blansfield, Blansfield Builders with judges

H - Community of the Year winner Chris Nelson & Ron Janeczko Landworks Development/ C. Nelson Construction

I - HBRCT Senior Officers Nort Wheeler, Henry Rozewski, Liz Verna, President Ken Boynton & CEO Bill Ethier





Project Of The Year

Robert J. Levine Home Construction



Levine exterior

Robert Levine masterfully built this French Normandy **CUSTOM HOME OF THE YEAR** on Lakeside Avenue in Greenwich. It is designed by talented architect, Charles Hilton with slate roof, half timbers and terra cotta brick with heavy oak doors. Reclaimed timbers frame the entry hall, which opens to a spectacular antique timbered Great Room with French plaster walls, a walk-in limestone fireplace and plank & beam ceiling. The kitchen features concrete and zinc countertops and a pizza oven.

A magnificent granite tower, which won **Best Exterior Home Feature**, is home to a stunning master bedroom with spiral stair leading to an exquisite pyramid ceiling tower room office that won **Best Interior Feature**. See photos on opposite page.



Levine Great Room



Levine co-generation system

The wine cellar, sheathed in antique barn siding with antique beams and oak storage racks, won **Outstanding Special Purpose Room**, (see photos on opposite page). and two 10 K Yammar gas generators produce power 24/7, and sell excess power back to CL&P.

But that's not all! On this same property, Robert Levine and architect, Charles Hilton won **BEST RESIDENTIAL REMODEL \$2-3 MILLION** for transforming a decrepit 80 year old out building into a charming stone, stucco and half-timbered gardener's cottage and greenhouse for the chef owner's farm to table organic garden. (see photos on opposite page bottom) A 260 sf studio was renovated into a beamed office with restored wide plank floors and French plaster walls.



Levine MBR



Levine MBR Spiral Stair (detail shot)



Levine MBR tower room



Levine wine cellar



Levine After elevation



Levine gardener's cottage family room

Custom Homes



Ricci large custom exterior



Ricci kitchen



Ricci party room

Ricci Construction

In Wallingford, John Ricci, Ricci Construction, built a stately 15,000 sf home which won **BEST CUSTOM HOME OVER 10,000 SF**. Designed by architect, James Tuttle, it features an

elegant 1st floor office with fireplace, a sunken family room and a stunning kitchen with a drop down TV that disappears into the countertop. The master bath is outfitted with fireplace and rapid

fill tub and the main office is highlighted with a tiled FPL and terrace overlooking the pool. The radiant heated lower level party room is equipped with pool table, bar and stone fireplace.



Sweeney custom exterior



Sweeney Study library

Sweeney Associates

Mike Sweeney, Sweeney Associates won **BEST CUSTOM HOME 9,000-10,000 SF** for a majestic 9,100 sf stucco mansion atop Avon Mt. Mason Santo Veneziano used old world craftsmanship & state-of-

the-art moisture control on the stucco & limestone exterior to win a Special Focus Award for **BEST CONSTRUCTION TECHNOLOGY**. The home is designed by Jack Kemper with a front to back entry

hall featuring its own fireplace; a striking paneled office library suite pictured, a stunning master bath (photo under this year's trends) and an outdoor pool with loggia and fireplace.



Bluewater custom kitchen

Bluewater Home Builders

Bluewater Home Builders won **BEST CUSTOM HOME 7,000-8,000 SF** for this Fairfield Nantucket shingle style with wrap around porch and pool. The kitchen is outfitted with a stunning, driftwood stained kitchen island with 2" thick marble top, two Sub Zero refrigerators and Wolf range from Marsillio's, and the master bedroom sitting room features an exquisite domed ceiling.



Bluewater custom



Prutting Stonington

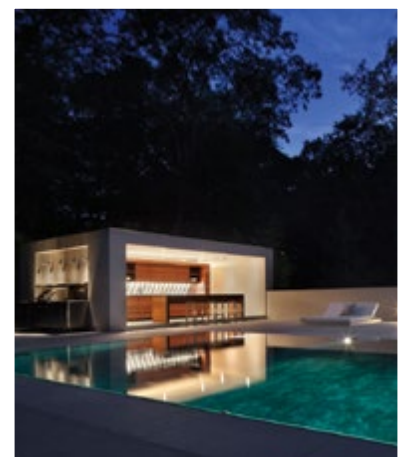
Prutting & Company

Prutting & Company built this **outstanding** mid-century modern style home in Stonington with solar panels, radiant heat and expanses of glass.

No one builds modern architecture better than David Prutting, and no town has more of it than New Canaan. This **Best Modern Style Custom Home** feels like a floating pavilion with its series of outdoor rooms leading up to the pool and outdoor bar.



Prutting modern custom



Prutting modern pool & outdoor bar

Custom Homes

Sal Zarella, Construction Management Group

Sal Zarella, Construction Management Group, won **BEST CUSTOM HOME 5,000-6,000 SF.** for this high performance waterfront home in Stamford, designed by Andrew Nuzzi. It features Hardie siding, Andersen windows, radiant heat and geothermal and a Navien hot water heater. The interior is built using 8 ft doors with stone thresholds, multi-layered moldings, a stunning kitchen with intricate marble and tile backsplash, a personal elevator, master bedroom with linear fireplace, paneled family room, Alpine wood sauna and hot tub in the exercise room and spectacular water views.



CMB front



CMB den



CMB Kitchen



CMB MBR



Hemingway



Hemingway roof deck

Hemingway Construction

Hemingway Construction won **BEST CUSTOM HOME 4,000-5,000 SF** for the 1st new home built in the Darien flood zone after Hurricane Sandy. Sal Sciarretta had to build the home at elevation 13 feet, even though the street elevation was at 6 feet, so he used stone walls and step down terraces, along with Andersen 400 Series hurricane windows from Interstate Lumber. A two story

turret enlivens the exterior and provides balconies off the second floor master bedroom and first floor office. The home spotlights many of the current trends from dark stained floors and black window trim to gray kitchen cabinets with thick square edged marble tops (*see photo in this year's trends*), a hi gloss white marble master bath and a rooftop deck with fireplace..



Corbo front

Corbo Associates

Ralph Corbo, Corbo Associates won **BEST CUSTOM HOME 3,000- 4,000** for this charming stone house and barn in Washington CT designed by Merrell Associates with a gracious paneled foyer, 12" plank floors, a country kitchen and bluestone patio.



Corbo foyer

Jarrett Kravitz

Jarrett Kravitz built this **Outstanding** Energy Star home on a hilltop in South Glastonbury with hickory floors, a master bath with TV and see thru FPL,

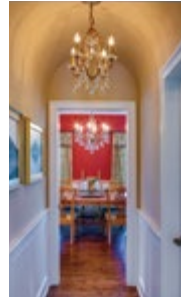


Advantage custom

a covered screen porch with water permeable fabric over the floor joists to keep bugs out, and \$200,000 in outdoor living space and low voltage lighting.



Advantage master bath



Ricci Construction

BEST CUSTOM HOME UNDER 3,000 SF - John Ricci, Ricci Construction did a beautiful job on this enchanting 2,300sf home in Woodbury designed by architect James Tuttle. Unique details include a granite window sill to match kitchen counters, a barrel ceiling hallway leading to the dining room and a coffered family with French doors to a patio landscaped like an English garden.



Brom Builders

Brom Builders built this 2,900 sf **OUTSTANDING NEW LONDON COUNTY** Cape in Niantic with a 16ft boomerang kitchen island in soapstone, a two story family room and a patio with hot tub and pool.

Special Categories

The 2013 **BEST NEW OLD HOME** is the home of super talented Doron Sabag and Jim Hoffman, Sound Beach Partners. The Federal style gem on Round Hill Road in Greenwich is designed by Doron Sabag with authentic gas lit gated entry and a cupola with iPad controlled working bell.

The interior is detailed with gracious eleven foot ceilings, floor to ceiling French doors imported from Poland, and preserved boxwood on either side of living room sofa. A floating mahogany staircase with glass hand rail resembles a stack of beautiful gift boxes, and a Sound Beach built kitchen features a unique square stained glass window in the backsplash and signature metal strapped range hood, banquette and mirrored Sub Zero refrigerators.

The master bath is sheathed in marble slab walls and floors and features a linear drain in the shower. Their roofer waterproofs the entire sloped bathroom floor. Inviting flower boxes line the master bedroom balcony, which overlooks terraced gardens, loggia with fireplace and pool. (See photo in "But Where Will Their Cars Sleep" feature.)



Sound Beach New Old



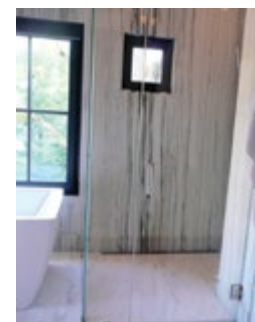
Sound Beach Family Room



Sound Beach floating staircase



Sound Beach master bath left side and right side photos



Sound Beach New Old kitchen

BEST IN TOWN HARTFORD COUNTY CUSTOM HOME at *Tryon Farm* in South Glastonbury is designed by Jack Kemper as a retirement home for the home's builder, Marion Czaplicki, Maric Associates and his wife, Betty. Pictured is the stunning dining room with tray ceiling and wide casings. The home



Maric front

features a beamed ceiling Great Room, cherry center island kitchen by West Hartford Stairs & Cabinets, and a sunroom with access to the stone patio.



Maric DR

There's so much to love about this darling in town shingle style home which won LoParco Associates **BEST FAIRFIELD COUNTY IN TOWN CUSTOM HOME**. Steve LoParco skillfully built the home on a 75ft wide lot off a narrow shared lane in Old Greenwich. Designed by Vermont based Birdseye Design, it is a unique balance of tradition and innovation, with oxidized and pickled wide plank kitchen floors, a 12ft long Statuary marble kitchen island, mirrored backsplashes, and a custom metal strapped range hood.



A striking two story dining room is open to the kitchen and lined with built-in bookcases. A second floor balcony with hand made iron balustrade overlooks the dining room; and there are soaring ceilings in all four bedrooms; a marble master bath; and master



bedroom with terrace overlooking the pool. Geothermal wells are ingeniously located under the pool deck and garage shed, and the rear elevation is set off by stacked first and second level dark wood French doors.



Robik Glantz won **BEST VACATION HOME** for this charming weekend getaway on Fairfield Beach.

The glass enclosed wine room on the back wall of the kitchen won **BEST KITCHEN FEATURE**.





GAULTSTONE.COM

GAULTSTONE

CELEBRATING 150 YEARS

No matter the project, Gault Stone is your one stop, full-service stone and masonry destination.

We offer second to none customer service and a wide range of products including:

- INTERIOR & EXTERIOR STONE
- THINSTONE
- GRANITE
- FABRICATION SERVICES
- CONCRETE PAVERS & WALLS
- GRAVEL & MULCH
- BUILDING & MASONRY SUPPLIES
- BRICK
- GREEN MASONRY
- LIGHTING & DRAINAGE

WESTPORT SHOWROOM

11 Ferry Lane West
Westport, CT
203.227.5181

BETHEL SHOWROOM

1 Paul Street
Bethel, CT
203.790.9023



PARTNERING IN YOUR SUCCESS FOR 30 YEARS



Since 1982 we have dedicated ourselves to professional contractors – putting your needs before everything else, treating you like the professional you are, giving you the respect you deserve and providing the products, services and support you need to succeed. Visit one of our over 450 locations nationwide and experience the ABC Supply difference. You'll be glad you did.

To find an ABC Supply location near you, call 800-786-1210 or visit abcsupply.com



Partnering in your success for 30 years

ROOFING | SIDING | WINDOWS | GUTTER | TOOLS | ACCESSORIES | AND MORE



CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Assoc. of Connecticut

Home | Current Issue | Past Issues | HOBI Awards | Advertise

About Connecticut Builder

Connecticut Builder is a glossy 4-color trade magazine, published in winter/spring, summer and fall by ABC Resources for the Home Builders & Remodelers Association of Connecticut.

Connecticut Builder distribution reach and targeted editorial content make it a valued resource for the home building, remodeling and land development industries in Connecticut.



Inside the Current Issue:

- Message from the Editor of CT President
- Cover Story: "The 2012 HOBI Awards"
- A Glimpse at Home Building's Future
- Builder News
- CT Housing Market Recovery Builds Momentum
- The Only Game in Town for Spec Lending
- Sales and Marketing
- Workers Compensation Is Going Up, Up, Up
- Reasons to Preserve the Affordable Aspects of Spec
- Business Product News
- Lumber Update
- The Connecticut Economy
- State Association News
- Local Association News

Visit us on the web at
www.connecticutbuilder.com
to find out about
Important Industry Trends,
Past Issues, and
Advertising in Connecticut's
Premier Builder Magazine



NORWALK
BRIDGEPORT
NEW HAVEN
WALLINGFORD
WATERBURY
TORRINGTON
HARTFORD

www.bendershowrooms.com



"During the renovation of my home,
the Bender sales specialist
demonstrated his expertise in
helping me select the items I needed
for my new bathroom. His sunny
attitude and professional guidance
made my experience a positive one."

- Louise
Branford, CT

THE BOLD LOOK
OF **KOHLER**®
1.800.573.4288

Special Categories



Significant entertainment room



Significant bar stool counter

BEST OUT OF STATE HOME went to Significant Homes for a superbly designed and built stucco home in Bronxville by builder Whitney Mathews and architect Charles Hilton. Outstanding features include an exquisite entertainment room with bar stool counter and glass pocket doors to the kitchen; a master bath with paneled tub niche and a stunning children's dormitory room.

The amazing **OUTDOOR LIVING ENVIRONMENT** of this home features a pool, terrace, dining porch and charming stone faced fireplace on the garage wall, which won **BEST OUTDOOR FEATURE**.



Significant outdoor Fireplace



Significant rear elevation



Celebration front

Bill Freeman, Celebration Contracting, built this 1,200 sf one bedroom Post & Beam **BEST NOT SO BIG HOME** in Old Saybrook with a SIPS roof and beamed pine family room.



Celebration antique car garage workshop

The home's fully outfitted antique car workshop won a HOBI for **OUTSTANDING SPECIAL PURPOSE ROOM**.



Davenport accessory building

Davenport Contracting won **BEST ACCESSORY BUILDING** for this enchanting 8 X 11ft writing room in the woods. Davenport used telephone poles for length & strength, and the room was built on the ground and then lifted by crane to its perch among the tree tops of a Redding estate.



Davenport writing room



Stephen Gidley built this **OUTSTANDING** three bay car barn for a New Canaan owner's Aston Martins, virtual golf range and her three story artist studio.



BEST POOL HOUSE went to Chris Shea, Domus Constructors, for this Greenwich pool cabana with fieldstone fireplace and retractable screens that disappear into the ceiling beams.



Kim Danziger, Danziger Homes, built this super insulated **BEST GREEN ENERGY-EFFICIENT HOME** in New Milford with geothermal, hybrid water heater and spray foam and blown in cellulose insulation. It will cost **LESS** than \$700 per year to heat and with tax credits and incentives construction cost was \$5,000 less than a current code built home.

2013 HOBI Awards



Spec Home Of The Year

Bluewater Home Builders



Bob Sprouls & Darren Andreotti sold this winning 7,000 sf Westport spec home before construction to a European family. Designed by Robert Storm on a very difficult steeply sloped site, it features an ingenious terraced front yard and the home stepping up from its three car garage to the higher elevation entrance.

Inside, it is highlighted with Bluewater's signature dark stained nosing in the entry foyer, a dining room with low profile coffered ceiling within a tray; a trendy grey butler's pantry and kitchen island with thick square edged marble top along with luxury Viking range and cooktop; and an MDF channeled ship lap mud room with dumbwaiter access to the kitchen pantry. An outdoor staircase leads up to a shallow backyard with patio and pool used for entertaining. Bluewater creatively using a lower level side yard as an extended play area.



Cannondale parlor

Andrew LaSala, Cannondale Building & Design, built this historically correct **NEW OLD** brownstone in Brooklyn Heights, New York, and even the tree roots were landmarked. Special features of the four story townhome include 10" masonry walls, a garden level entrance, eat-in kitchen, dining room, master suite and formal parlor. This **BEST OUT OF STATE SPEC HOME SOLD** for \$5 million - a record breaking \$1,500 sf!!!



This **BEST IN TOWN SPEC HOME**, within walking distance of New Canaan center, is a design build by Dario Palladino & Son. Highlights include a striking foyer with herringbone oak



floor; a beautifully appointed custom kitchen pictured here, and luxury master bath with furniture quality double vanity. The home sold for \$2.6 million.



Jarrett Kravitz, Advantage Contracting, built this Energy Star home in South Glastonbury with James Hardie siding, spray foam insulation and geothermal. He achieved a Hers 44 to win **BEST ENERGY-EFFICIENT SPEC HOME!**



Stone Harbor entry (detail shot)



SOUND BEACH PARTNERS built an award winning cedar shingle spec in Riverside in their usual six months. Pictured is the exquisite kitchen with massive white marble kitchen island, metal strapped range hood and signature Sound Beach banquette. It won **BEST SPEC HOME \$5-6 MILLION.**



Stone Harbor Family Room

Stone Harbor Land Company won **BEST SPEC HOME OVER \$6 MILLION** for this Mid Country Greenwich charmer with stone entry and latticed side lights, a gracious entry foyer, cherry paneled library and the comfy family room pictured, with fir beams and French doors to a veranda. The home sold for just over \$6 million.



Fore Group won **BEST HARTFORD COUNTY SPEC HOME \$4-5 MILLION** for this 15,000 sf Farmington spec home with reclaimed brick exterior and slate roof. It features 10 ft ceilings, a wrap around grand staircase and this outstanding barrel ceiling butternut library with frameless glass wall and wine cellar with slate tile floor, which won an **OUTSTANDING SPECIAL PURPOSE ROOM** award. Outdoor living is enhanced by an expansive patio with trellised dining area and fire pit.

SIR Development won **BEST FAIRFIELD COUNTY SPEC HOME \$4-5 MILLION** for an 8,900 sf Westport charmer with elegant beamed family room, grey kitchen island with extra thick marble top and herringbone back splash, a rift sawn limed oak office which won a **SPECIAL PURPOSE ROOM** award, a stunning master bedroom dressing room with built-in bench and three glass front armoires; and a lower level stone veneer wine tasting room with wine refrigerator.



SIR Development won **BEST SPEC HOME \$2-3 MILLION** for this pretty Westport home designed by Bill Achilles with gracious family room, eat-in kitchen with gray stained floors, a transitional style office and white marble bath. It was listed at \$2.7 million and **SOLD** at \$2.8 million.



In Hartford County, **FORE GROUP** won in the \$1-2 Million category for this stone and clapboard spec home at *Jefferson Crossing* in Farmington highlighted by an all white kitchen and walnut paneled library.



Anthony DeRosa, DeRosa Builders won **BEST FAIRFIELD COUNTY SPEC HOME \$1-2 MILLION** for this Westport shingle style with cedar roof. Designed by Lucien Vita with a

marble kitchen, beamed ceiling family room with double French doors leading to a stone patio, a beautifully detailed office and a finished attic, this home offered real value at \$1.95 million.



Ed Draghi & Dan Caron, Draghi & Caron Contracting, built this **BEST HARTFORD COUNTY SPEC HOME \$750,000-1 MILLION** on a hilltop in South Glastonbury. Designed by Jack Kemper with extensive paneling and three piece crown



molding, it features beaded inset kitchen cabinetry with striking herringbone marble backsplash and a Carrara marble master bath. It sold for \$800,000 during sheetrock to newlyweds who were on their honeymoon in Ireland throughout construction.



Liz & Gerald Verna, Verna Builders, won **BEST NEW HAVEN COUNTY SPEC HOME \$750,000-1 MILLION** for this 3,849 sf home with three car garage in their new nine lot Cheshire



community, *Pemberley Estates*. Highlights include dark stained hardwood floors, a large eat-in kitchen, family room with see thru fireplace to a gathering room and spacious outdoor patio.



Rob & Marc Michaud, Michaud Group, won **BEST FAIRFIELD COUNTY SPEC HOME \$500,000-750,000** for this 3,000sf Fairfield home with full length porch, formal dining room, Viking



kitchen and 12 ft ceiling in the master bath. It sold for full asking at \$749,900.



Rajeon Carrier, By Carrier won **BEST HARTFORD COUNTY SPEC HOME \$500,000-750,000** for his high performance model at *Washington Farms* in Burlington. The home offers a three car garage, GE Monogram kitchen, and separate formal dining room and a Navien Intelligent tankless hot water.



BEST TOLLAND COUNTY SPEC HOME UNDER \$500,000 went to Liz & Alan Koiva, Nordic Builders for this four bedroom design build home in Coventry with three car garage, cherry and granite kitchen and open family room. It sold at \$487,500.



BEST LITCHFIELD COUNTY SPEC HOME UNDER \$500,000 was awarded to Rich Assenza, Assenza Builders, who built this 42 ft wide Energy Star home in Goshen with *affordability* and *value* in mind. It features wide plank oak floors, shaker style cabinets, dual master bedroom suites, a hybrid HVAC system, tankless water heater and it scored a HERS 59!



Community Of The Year Landworks Development/ C. Nelson Construction



Ron Janeczko and Chris Nelson hit a homerun with *The Mill at Hop Brook*, a \$30 million mixed use community and the 1st under Simsbury's new Planned Area Development and innovative Town Center code. There are 20 townhomes, 88 upscale apartments, a 5 star restaurant and office space – all within an easy stroll to the center of Simsbury. The Mill at Hop Brooks won HOBI Awards for **BEST GREEN COMMUNITY**, as well as **BEST SMART GROWTH** and **BEST MIXED USE COMMUNITY IN HARTFORD COUNTY**.

Chris Nelson, C.Nelson Construction, won **BEST COMMERCIAL REHAB** for bringing the 330 year old saw mill to code and making it energy-efficient. Ron Janeczko enlisted celebrity chef, Tyler Anderson, to turn the mill into the 5 Star *Millwright's Restaurant & Tavern*. (See cover story in Summer 2013 issue).

A brick path leads from Millwright's to *Mill Pond Crossing*, Energy Star townhomes designed by Kemper Associates and built by C. Nelson Construction with brownstone veneer, Superior Wall foundations and GE Hybrid electric water heaters supplied by CAFD. Architect, Jack Kemper also designed *Mill Commons Apartments*, which won **BEST LUXURY RENTAL UNIT** in Hartford County. *Mill Commons* amenities include a Village Green with stone patio and outdoor brick fireplace. Mill Commons is certified Energy Star 3.0 with a HERS 50, which is unheard of for a rental community.



Mill Pond Crossing

which won **BEST LUXURY RENTAL UNIT** in Hartford



Mill Commons village green



Saugatuck Center

Gus Pappajohn, A. Pappajohn Company, won **BEST FAIRFIELD COUNTY MIXED USE DEVELOPMENT** and **BEST FAIRFIELD COUNTY LUXURY RENTAL UNIT** for the 1,500 sf of retail space and 21 high end townhouse rental units he built above a structured parking deck at Hamilton Development's last phase of *Saugatuck Center* in Westport. This outstanding mixed use community also boasts a 5 star restaurant - The Whelk. The retail space is leased to Craft Butchery and Cocoa Michelle Gourmet Market. Architect, Philip Cerone designed the beautifully detailed cedar clapboard rental buildings around an interior courtyard. The one and two bedrooms + lofts feature Viking kitchens, washer dryer combos, Navien tankless water heaters, and balconies or patios with views of the Saugatuck River.

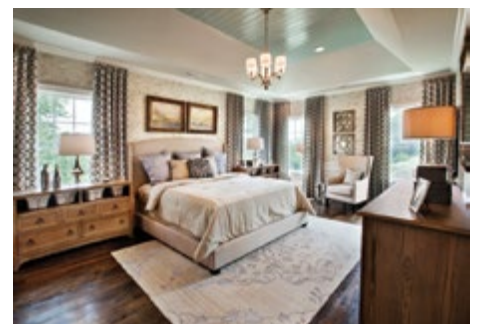


Saugatuck Center townhomes

Toll Brothers won **BEST CLUSTER COMMUNITY** for *River Ridge* in Wilton. The twenty high end homes start at just over \$1 million, and the *Southwick* model at *River Ridge* won **BEST SINGLE FAMILY HOME OVER \$700,000**. It features James Hardie siding with Azek trim; Toll Brothers' signature two story Great Room, which is open to a handsome kitchen breakfast area; and a luxury master suite with deep beadboard coffered bedroom ceiling and sumptuous master bath.



Southwick Exterior



Southwick Master Bedroom



Jefferson Crossing

Fore Group's *Jefferson Crossing* won **BEST LUXURY POCKET COMMUNITY**. The 20 acre enclave offers seven high end homes with spectacular views of the Farmington Valley. The stone and clapboard homes range from 4,000-15,000 sf with sales prices of \$1.5 - \$4.5 million.



CT Land & Homes

In the affordable category, *Fieldstone Lane* is a cul-de-sac community of 14 Energy Star homes in Southington by Alan Temkin & Scott Volpe of Connecticut Land & Homes. The cottage style homes offer hardwood floors and open floor plans starting at \$389,900 and won **BEST AFFORDABLE POCKET COMMUNITY**.

Sun Homes won **BEST TOWNHOUSE COMMUNITY** for *Kensett Darien*, a community of 62 appealing paired townhomes designed by architect/developer Bill McGuiness, and featuring Hardie siding, shed dormers, bay sunrooms and a variety of cottage style Marvin Integrity windows. The panelized homes are clustered around a Federal style Meeting House, which was recognized as **BEST IN FAIRFIELD COUNTY**. The Kensett Club is reminiscent of a boutique hotel with full bar, fireplace, piano and lower level gym, as well as an outdoor pool, hot tub and fire pit.



Kensett clubhouse



Kensett Darien



The Piper and Norwood models at Kensett won **BEST LUXURY TOWNHOME**. The chic Piper living room is designed with black window trim, and opens to an outdoor patio with fireplace. A 12ft kitchen ceiling, high style laundry room and second floor master suite with spacious dressing room and lower level party/game room with bar all appeal to a luxury market. The homes range from \$1.2 to \$1.8 million and buyers can add \$150,000-180,000 in options.



L-R Leasing agent Heather Lemieux, Eric Santini, HOBI judges Mark Davis, Pete Fusaro, Eric Santini Sr., HBRAC Exec. Officer Bill Ethier and HOBI judge Brian Liistro

BEST RENTAL COMMUNITY OVERALL was awarded to Santini Homes for *The Grand Lofts* in Vernon, a combination of garden and townhouse apartments which **Eric Santini Sr.** pioneered in 1988. His sons Kevin and Eric are now integral to design and construction.

Eric Sr. created the ingenious wells (pictured), to hide HVAC equipment, serve as drainage and eliminate handicap ramps.

The rental units are outfitted with 9 ft. and cathedral ceilings, lofts, granite kitchens and a washer dryer in every unit.

The HOBI winning 4,500 sf *Grand Lofts Clubhouse* is a spectacular community amenity with its Brazilian cherry floors, soaring ceilings,



Grand Lofts Cyber café



Summerview Square

BEST FAIRFIELD COUNTY SMART GROWTH COMMUNITY and **BEST AFFORDABLE RENTAL UNIT** went to Andrew LaSala & Steven Berko, Summerview Development Group, for

their infill development in Norwalk. *Summerview Square* is built out, and this 63 unit townhouse style rental community has revived its Norwalk neighborhood. Rents are \$1,500 to



Architect Ray Sullivan & Summerview Development team Steven Berko, Andrew LaSala & leasing agent Michael Church at Build Out party with Proclamations from Norwalk Mayor & State Legislature.

\$2,500 and the two and three bedroom townhouses are leased to professional couples as well as Gen Y-ers, who work in Stamford and share for affordability.

RMS COMPANIES won **BEST MIDRISE RENTAL COMMUNITY** for *The Moderne*, their newest 58 unit rental mid-rise in Stamford, where the emphasis is on socializing. A cozy lounge bar with pool table, a screening room and *The Heights* rooftop lounge with bar, HDTV and outdoor shower bring a Manhattan vibe to this trendy urban living environment.



BEST SINGLE FAMILY HOME \$600,000-700,000 recognized Rajean Carrier's Farmington model home at *Washington Farms* with its 30 year roof, open family room/ kitchen and arched door opening detail.

Tight caulking and insulation, hi-efficiency natural gas heat and a Navien tankless water heater resulted in a HERS score of 50.



Marketing specialist, Gayle Dennehy, By Carrier Realty won **BEST PROMOTION** for her *Washington Farms Phase II Farmington* Grand Opening event in which she used on line and print ads, press releases and direct mail, as well as broker outreach, to sell three homes and take two more reservations at the Grand Opening.



Toll Brothers Inc. won **OUTSTANDING SINGLE FAMILY HOME** for their exciting Columbia II Berkshire model at *Southington Ridge*, featuring a private office off the entry foyer, two story family room with convenient back stair, and a spa inspired master bath with Roman tub. The home is priced at \$650,000.



In East Haddam, Nick Uccello built this very pretty shingle style home on the Fox Hopyard golfcourse. Designed by Jack Kemper, it is super insulated and offers geothermal HVAC, a combination of white cedar shingle and Lifespan v-groove siding, Anderden 400 Series divided light Low E windows from Country Lumber, a stainless and granite kitchen, and a screened porch with V-groove walls and ceiling. With a HERS 49, the home won Uccello Development **BEST SINGLE FAMILY HOME \$500,000-600,000**.

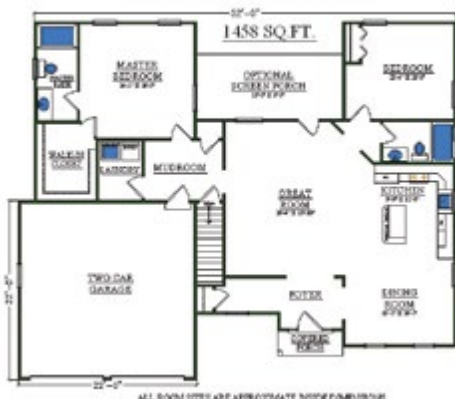


Uccello screened porch



T&M BUILDING COMPANY swept the affordable categories - starting with a multi-gen home at *Cromwell Woods* which won **BEST NEW ECONOMY HOME**. It features a separate side entry porch and open Great room kitchen, bedroom and bath. A shared mudroom laundry connects the unit to the main house. The multi-gen option adds \$60,000 for a total sales price of \$445,000.

THE ABIGAIL



The two bedroom Abigail model at *Ellington Meadows* won **BEST SINGLE FAMILY HOME UNDER \$300,000**. It features an extra wide foyer, separate mudroom and laundry, and a master suite and second bedroom bath on either side of a screened porch at \$271,000.

T&M topped it off with **BEST SINGLE FAMILY HOME \$300,000-400,000** for their Putnam model at *Schoolhouse Landing*. This home is only 34 feet wide, but the master suite over the two car garage has two walk-in closets, and the master bath is outfitted with a garden tub and shower at a sales price of \$310,000.



LIVE LIFE NOW!



Enjoy Maintenance-Free Living in the community Voted 2012's Best 55+ Community in Fairfield County

- Private outdoor community nestled on the banks of a river with nature trails, scenic views and over twenty acres of open space
- Free membership to the award-winning Newbury Club with fitness center, pool, ballroom, crafts and more
- Customizations and attention to detail only a luxury custom home-builder can provide

NEWBURY Village
333 Stillwater Circle
Branford, CT 06404
(203) 775-0000
www.NewburyVillage.com Sales@NewburyVillage.com

55+ HOUSING

Jay Metcalfe tripled sales at Charter Group's *Grand Coach Homes* at *Newbury Village* with online banner ads, an e-mail and direct mail campaign and special events that won Charter Group partners Dennis Stone and Martin Hanshy **BEST MARKETING COMMUNITY** and **BEST E-MAIL/DIRECT MAIL CAMPAIGN**.



Architect Ray Sullivan skillfully designed *Newbury Village* elevator access units to live big, with an open family room/ dining room, bar stool kitchen, and master suite separated from the second bedroom for added privacy. The Booth Bay Model won HOBI Awards for **INTERIOR MERCHANDISING** and **BEST ATTACHED 55+ HOME**, and along with the spectacular Newbury Club, the 55+ living package offered at *Newbury Village* won Charter Group yet another HOBI Award for **BEST ATTACHED 55+ COMMUNITY**.



Alan Williams, ASW, was recognized with **BEST DETACHED 55+ COMMUNITY** for *Northwoods of Colchester*, where he is building 134 detached homes *value priced* at \$289,000 to \$349,000. The Birch model, which is available with either a front garage (*pictured*) or side facing garage, won **BEST NOT SO BIG SPEC HOME**. It offers a cherry and granite kitchen, spacious living room/ dining room and a second floor bedroom/

SUNWOOD DEVELOPMENT won **BEST DETACHED 55+ HOME UNDER 2,000 SF** for their model at *Sonoma Woods* in Middletown, which features an open family room and cherry and granite kitchen, dining room open to an optional sunroom and a double tray ceiling in the master bedroom.



Toll Brothers won **BEST ATTACHED 55+ HOME 2,000-3,000 SF** for their Walnut model at *Newtown Woods*, which features a vaulted ceiling family room, this striking kitchen dining area, and a stunning master bedroom with deeply recessed tray ceiling.



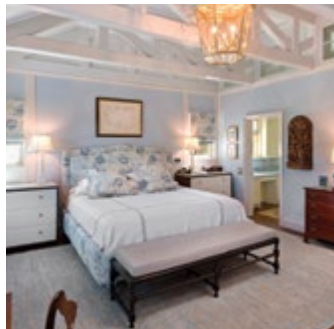


Remodeled Home Of The Year Blansfield Builders

Jim Blansfield and Mark Goodwin, Beinfield Architecture, were featured on Houzz and in the fall issue of *Connecticut Builder* for their skillful blending of old and new in a circa 1700 New Milford farmhouse. Highlights of this winning Greek Revival renovation begin with a standing seam metal roof and glass enclosed wings flanking a stone patio. The kitchen island is wrapped in Vermont marble and the stunning oak floors look antique. Other outstanding features include the original fireplace with a reclaimed wood mantle and charcoal gray finish pictured, and this glass enclosed yoga room with barn doors that can either slide open for storage or close off the entry.



Above, Blansfield living room. Inset, Blansfield yoga studio with sliding barn doors



BEST RESIDENTIAL REMODEL OVER \$5 MILLION

Davenport Contracting remodeled a group of buildings on an estate in Redding. The main gambrel roofed home was rewired and spray foam insulated; the cape and connector were rebuilt with a glass ceiling and Post & Beam truss system and the master bedroom is stunning with its soaring timber truss ceiling.

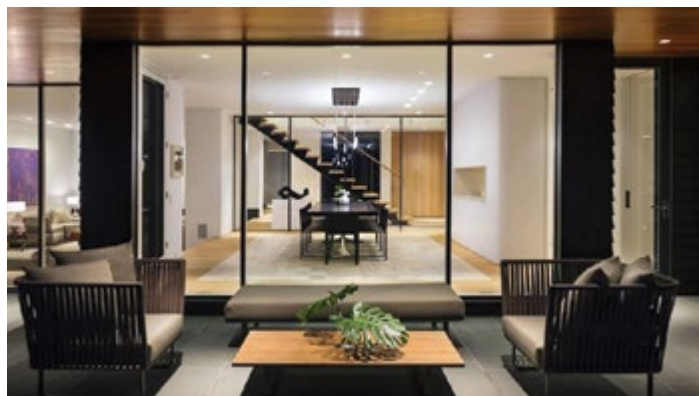


BEST RESIDENTIAL REMODEL \$4-5 MILLION

Karp Associates clad this 21 room Greenwich mansion in granite. Then they remodeled the interior using antique oak flooring, a beautifully detailed dining room, 4" stone



countertops for the kitchen, a coffered ceiling home office and luxury outdoor amenities including a pool, outdoor kitchen and basketball court.



BEST CONTEMPORARY HOME REMODEL

David Prutting, Prutting & Company, did an amazing contemporary remodel of this home on Greenwich Cove. Oversize windows take advantage of spectacular water views, and long

walls with high ceilings are a perfect backdrop for the owner's contemporary art. A second floor glass paneled bridge seems to float in the air, and the dining room view from the patio looks like a museum painting.

BEST RESIDENTIAL REMODEL \$3-4 MILLION

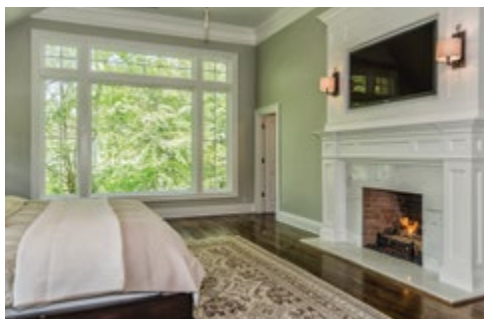
Steve LoParco, LoParco Associates remodeled this waterfront home in Greenwich with a new open tread steel and oak stair tower, a master bedroom with reclaimed barn wood ceiling, and triple bi-fold glass doors that open to a 40ft terrace and lap pool.



BEST RESIDENTIAL REMODEL \$1-2 MILLION

John & Rachel Duffy, Duffy Craftsmen, did an exceptional design build on this interior renovation in Greenwich, where they used intricate millwork, herringbone oak floors and detailed mantles.

Duffy won **BEST LUXURY BATH** for this stunner with soaring ceiling and eyebrow window, polished marble floor and his and hers freestanding vanities.



The talented design build husband and wife team won a third HOBI, **OUTSTANDING REMODELED KITCHEN** for this beautifully crafted kitchen with thumb latch cabinetry, built-in banquette, thick wood topped island and handsome butler's pantry with Viking wine refrigerator.





BEST RESIDENTIAL REMODEL \$750,000-1 MILLION

In this Darien gut remodel, J&J Custom Builders proved once again that they are old world craftsmen. A staircase in the 300 ft circular foyer has mahogany wrapped stair newels. The dining room knee walls are equipped with hidden panel doors to store china and the 20 ft family room cathedral ceiling features fir planks and mitered and tapered fir trusses with stainless steel bolts which won **BEST INTERIOR FEATURE**. *Pagliaro Bartels Sadja Architects.*



BEST HARTFORD COUNTY RESIDENTIAL REMODEL \$500,000-750,000

FORE GROUP added an International-style glass "Lookout" to a 1950's California ranch. The hi tech space with circular stair features a wall of windows designed to take advantage of the home's 180-degree panoramic views.



BEST REMODELED KITCHEN OVER \$100,000

In another Greenwich home, Anthony DeRosa, DeRosa Builders, won a HOBI for this striking remodeled kitchen lined with Jeld Wen windows and white cabinets, a tiered marble island and a wine closet with trustile doors so that the owner's wine collection is always on display.



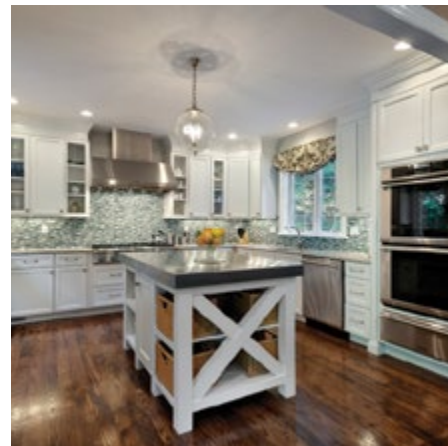
BEST REMODELED BATH UNDER \$100,000

Murphy Brothers Contracting was recognized with a HOBI Award for this sleek bath in soft grey tile with modern plumbing fixtures that create a spa-like feel.



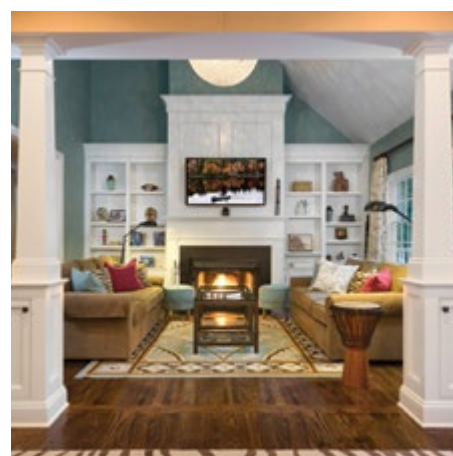
BEST FAIRFIELD COUNTY RESIDENTIAL REMODEL \$500,000-750,000

DeRosa Builders and Granoff Architects transformed a Riverside home into this charmer with cottage style windows and cedar roof. Seventy-five percent of the existing walk-out basement had to be buried for an addition and screened porch. The solution—a 16ft stone foundation wall with handsome elevated bluestone patio.



BEST NEW LONDON COUNTY RESIDENTIAL REMODEL \$250,000-500,000

Nort Wheeler, Mystic River Building Company, and Chris Arelt of Nautilus Architects, gut renovated a three level condo at *Steamboat Wharf* in Mystic using striking architectural details to create a nautical theme. The home features 5" pickled oak floors, wall niches to enliven narrow hallways, a beadboard cathedral ceiling in the upper living room with library ladder to a sleeping loft, a coffered ceiling master bedroom and a Savaria Eclipse elevator on a rail system enclosed in a lift tower. The designer kitchen is outfitted with granite countertops, a Kohler farmer's sink and a dining area with built in booth for six.



BEST FAIRFIELD COUNTY RESIDENTIAL REMODEL \$250,000-500,000

In Westport, New England Coastal Builders and Lucien Vita integrated traditional and modern in this darling kitchen with antique stained white oak island, built-in breakfast nook at right and a mommy station.



BEST FAIRFIELD COUNTY RESIDENTIAL REMODEL \$100,000-250,000 BEST REMODELED KITCHEN UNDER \$100,000

Anthony Criscuolo, Criscuolo Design, turned a sunroom in this Fairfield home into a striking new kitchen with 4" stainless countertop and sparkling glass tile backsplash. He reconfigured the living space and added full height bookcases and mantle to the family room at \$85 sf.



BEST NEW LONDON COUNTY RESIDENTIAL REMODEL \$100,000-250,000

Denise Nott, Nutmeg Building & Remodeling, updated a modest 1940's home on Mystic Harbor by adding a garage, driveway, open kitchen dining room and master suite.

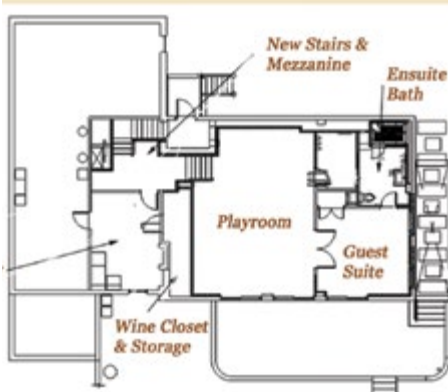


John Ruddy won in the **UNDER \$100,000 REMODEL** category with his post Hurricane Sandy remodel of a home on Shippan Point in Stamford. He insulated, resided and remodeled the 1st floor of this waterfront cottage.



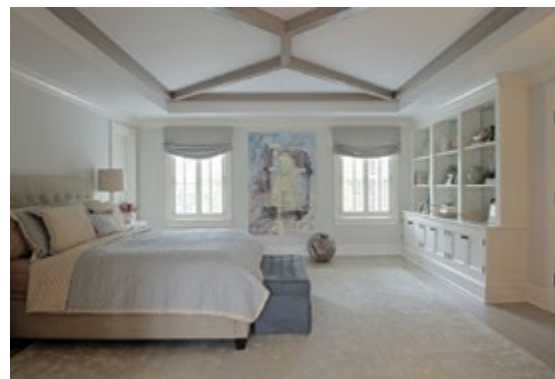
OUTSTANDING FAIRFIELD COUNTY CONVERSION

Clark Construction filled the dated indoor pool in an antique New Canaan home and repurposed it as a new play room, guest suite, wine closet and mudroom/ laundry. They made the space easily accessible with a new staircase.



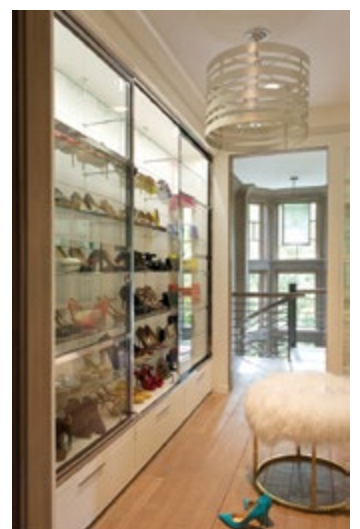
BEST CONVERSION

Mike Sweeney, Sweeney Associates turned a 900 sf abandoned barn in Canton into this year round entertainment space with rustic stone fireplace, dining and chef's kitchen.



OUTSTANDING MASTER SUITE ADDITION

Rich Rosano, RR Builders, and architect Kasia Kudrika used antique wide plank floors and rift sawn millwork and beams in this New Canaan master suite with glamorous Hollywood style LED lit glass enclosed shoe closet.





BEST LOWER LEVEL REMODEL

Nick Sapia remodeled the lower level of this Essex home with white washed wood floor, beautiful millwork and built-ins at an amazing cost of \$333 sf.



BEST ADAPTIVE REUSE

Nick Sapia, Sapia Builders, renovated the historic Chester Savings Bank into “*Six Main*” a new vegan restaurant with dining room, bar and commercial kitchen.



OUTSTANDING COMMERCIAL REHAB

Murphy Brothers dismantled the Larchmont Yacht Club Quarterdeck and rebuilt it using spray foam insulation, mahogany floors and ceiling and Nanowall doors for spectacular views of Long Island Sound.



BEST ACCESSORY BUILDING REMODEL

Jim Blansfield, Blansfield Builders, teamed up with Corin Nelson of Synchro Sonic Productions to turn a Redding barn into this state-of-the-art sound studio and party space with bar, lounge and music stage. Note, the Jerry Garcia painting, which becomes a drop down TV screen as viewed from the barn loft.





OUTSTANDING NEW COMMERCIAL

Murphy Brothers built a new pool house and buildings at historic Wing Foot Golf Club in Mamaroneck. The dark green board & batten structures with cedar roofs resemble turn of the century stables. They hold locker rooms, a children's activity room and an outdoor grille and bar.



Alan & Liz Koiva with HBRAC President Ken Boynton



Sgt. Greg Caron on move-in day

COMMUNITY SERVICE

Liz & Allan Koiva, Nordic Builders, were honored for their volunteer efforts as General Contractor for the new handicapped accessible home in Ellington they built for wounded Afghanistan veteran, Sergeant Greg Caron. Thanks also to **HOBBS INC.** for soliciting funds, building products and materials and providing labor and thank you to all of the suppliers who participated in this wonderful effort. (*Please see feature in Fall 2013 issue of CB*)



OUTSTANDING NEW LONDON COUNTY COMMERCIAL REHAB

Nort Wheeler, Mystic River Building Company, replaced roofing and siding and gut renovated the Seaport RV Resort in Mystic with reception area, café and game room.



BEST NEW COMMERCIAL

SIR Development won for the first new commercial building constructed in downtown Westport in 40 years. It's fully leased by national retailer Paper Source and Steve Alan clothing.

Sales & Marketing



Marie Coughlin



Pam Rizy

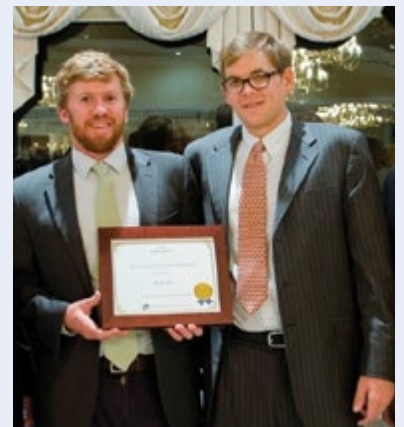


Tom Pia

2013 NEW HOME SALES TEAM OF THE YEAR, Marie Coughlin, Pam Rizy and Tom Pia of *Berkshire Hathaway Home Services New England Properties* won for sales success at Sunwood Development's *Sonoma Woods* in Middletown.

Fore Group won **BEST BUILDER SALES BROCHURE** for their 16 page company brochure with architect and homeowner testimonials and a portfolio of their work.

Ring's End won **BEST SUPPLIER SALES BROCHURE** for their "RElove Your Home" Source Book, a 132 page color catalog of building materials & home products that builders & homeowners rely on all year.



Ring's End Colin Campbell & Scott Herling

Sales & Marketing



BEST HOME STAGING went to Stage to Show for the hip furnishings and neutral colors Lisa Hynes used to complement architectural features and water views in this New Canaan home. The builder received multiple offers and sold the home in 30 days for \$4.3 million. Cost of staging \$20,000.



Bonnie Paige won **BEST INTERIOR DESIGN** with a simple, classic approach in this \$2.8 million Westport home by Gus Pappajohn's company, Nest Development.

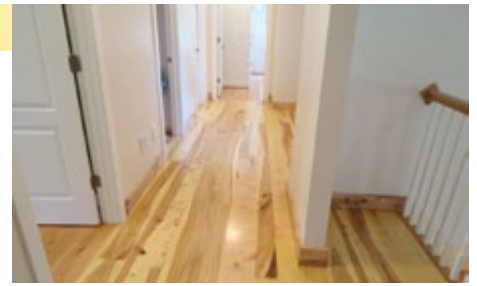
Special Focus Awards

Clark Construction of Ridgefield took **BEST BUILDER WEBSITE** for clarkconstruction.net which engages visitors with very creative content, a great blog and production stories that grab visitors and keep them on the site for an hour or more.



Hometronics Lifestyles installed a theater with heat message lounge chairs and a 50 inch pop-up TV at the foot of the master bedroom bed to win **BEST HOME TECHNOLOGY**.

Brindisi & Yaroscak and architect **Chris Pagliaro** won for the amazing Zen master bath with teak shower and concrete double infinity tub featured on the cover of the fall issue of Connecticut Builder. Chris had to get a code modification for the concrete tub.



Torrington Lumber Company harvested, milled and utilized 10,000sf of on site lumber for columns, beams and flooring of a new home in Glastonbury to win **BEST GREEN FEATURE**.



Moen's Arbor Motion Sense kitchen faucet, featured in T&M's *Ellington Meadows* won **BEST NEW PRODUCT**.



Home Financing



Bob Steele, Joyce Vynalek & Tom Hylinski of Liberty Bank

Liberty Bank is back in the winner's circle for the 17th year in a row with **BEST CONSTRUCTION / PERMANENT CUSTOM HOME LOAN**



Teresa Forrest with HBRAC President Ken Boynton.

Eagle Construction Lending won **BEST CONSTRUCTION LOAN** for providing spec home financing to small and mid size builders throughout Connecticut.

And for the 3rd year, Wells Fargo won **BEST HOME RENOVATION LOAN**, where the loan is based on the value of the home after improvements, and **BEST END LOAN FOR A COMMUNITY** for their 12 month rate lock, plus lower rate at closing with no added cost.

O&G Industries won two **BEST PRODUCT SHOWROOM** HOBI Awards for their Earth Products Showcases in Fairfield and Hartford Counties. The Danbury showroom features 15,000 sf of interior and exterior stone products.

Jim Gallagher is showroom manager. O&G's Hartford Earth Products Showroom showcases 8,000 sf of beautiful displays. Marc Greco is showroom manager.



Danbury marble and granite kitchen



Danbury bath vignette



Hartford stone showroom



Hartford natural stone vignette



Danbury limestone & brownstone fireplace



Danbury stone water feature vignette

Designer Styles at **Affordable Prices**

Connecticut Lighting Centers 1972-2014

For 42 years, Connecticut Lighting Centers has provided it's builders with unmatched quality and affordable prices. With an outstanding reputation within the industry, and a long list of completed projects that stand as a testament to our talent and commitment, Connecticut Lighting brings a distinct difference to your project.

- New England's largest display & inventory of lighting, fans, decorative hardware & home accents
- Delivery available
- New 1000 sq. ft. hardware showroom
- Over 200 top name brands
- In-store & on-site lighting & hardware design services
- Three convenient locations in Hartford & Southington
- Locally-owned & family-operated since 1972



SeaGull Lighting.
Life Illuminated | Since 1919

**CONNECTICUT
LIGHTING
CENTERS**



HARTFORD 860-249-7631
160 BRAINARD RD (I-91 • EXIT 27)
SOUTHINGTON 860-621-7585
RT 10 WAL-MART PLAZA (I-84 • EXIT 32)

www.CTlighting.com

Open 7 Days and 5 Nights

**RESTORATION
LIGHTING GALLERY**

www.myRLG.com
Across the street from
Connecticut Lighting Centers

Decorative Hardware Showroom

**Over 1,000 sq. ft.
of Decorative and
Functional Hardware
in Hartford Showroom**

Door, Cabinet & Bath Hardware
Hinges • Door Stops
Switch Plates • Door Locks
Keyless Entry Systems
Bath Accessories
& So Much More!



But Where Will Their Cars Sleep?

Cool doors, custom designs –gussied up garages are the newest infatuation

First, it was palatial master suites. Then, everybody had to have gleaming chef's-dream kitchens. Next, they wanted gigantic bathrooms, so luxurious you could live in them.

Now, Americans are rediscovering their garages, turning them into luxury showcases for their cars with high-end finishes, flat-screen TV's and car lifts. No one collects data specifically on garages, but there's no doubt that interest in garage design is growing. An increasing number of architect and builder clients either want to redo their current garage or make sure the garages for their new custom home are as spectacular as the house. Some wealthy people want “garage Mahals” with high-end exteriors for their high-end cars. In her book, *“Garage: Reinventing the Place We Park”*, author, Kira Obolensky says the garage is the final frontier of American home designers, and increasingly the object of respect.



Sound Beach home exterior

Hay loft doors... Slider doors... Barn doors... hardware on doors are all the rage

Today's garage doors fool the eye, appearing to swing, fold or slide open like old-fashioned carriage doors, yet they roll up conveniently with an automatic push button.

“Carriage style doors and stained mahogany finish are still selling well,” said Ed's Garage Doors owner, Rich Cunningham. “And our exclusive aluminum styles are gaining popularity for projects that require the beauty of finished wood with the strength of aluminum.”

The company offers both 9'x8' and 9'x9' garage doors to accommodate SUVs and rooftop Thule racks.

“In new construction, it makes sense to install higher doors,” Cunningham explained. “It's important that the doors match the scale of the house, so as houses get bigger, so should garage doors. Plus, it doesn't cost much more to make the doors ceiling height, which allows for a future lift or extra storage.”

HOBi winning builder, Sound Beach Partners, used a fanciful detached garage for their own custom home on Round Hill Road in Greenwich. It makes a statement, and yet fits in perfectly with their Federal style BEST NEW OLD CUSTOM HOME. A cedar roof and cupola, hayloft



Sound Beach Partners garage pool porch

(continued)

But Where Will Their Cars Sleep?

(continued)

window and romantic pergola set off the floor to ceiling carriage style doors from Ed's Garage Doors.

"Because it's so close to the house, the garage architecture had to be special and really complement the house," explained Sound Beach Partner, Jim Hoffman. "The high garage doors accommodated a car lift we installed in one of the bays, and we laid out the property, so that the back of the garage could serve as our "pool porch" with a fireplace, bar and powder room. (See photo page 45)

The geometric LEED certified New Canaan townhouse pictured below was built by David Prutting with zinc panels, cedar cladding, a structural steel frame and cedar garage doors also supplied by Ed's Garage Doors. It won a 2011 HOBI for BEST IN TOWN SPEC HOME.

"The garage is my favorite part of a home," says Joe Filanowski, owner of J&J Custom Builders. "Nothing upsets me more than looking into a garage and seeing the typical unpainted sheet rock and poorly stored yard tools. Quality square

footage is important to J&J, and what other way to say we care about our homes than by supplying our clients with the garage of their dreams.

We use the best doors in the industry supplied by Ed's Garage Door, and mahogany is a real favorite of ours."

Joe went on to describe the detail they put into their garages.

"We normally use a high quality track system for the walls, allowing our clients to purchase additional shelving, baskets, hooks, bicycle racks, and any sport storage accessories as needed. We have been heating the floors or walls, if slabs are already in place, by utilizing the home's boiler. This keeps the heating bills down, while also providing a quiet



heating source if there is a finished bonus space above.

Having a large slop sink in the garage with hot water is a must have. Whites Plumbing has a great stainless large bay sink and faucet combination we love to use. They are large enough to wash the family pets or even their car floor mats. We have been using powder coated steel or aluminum cabinetry, depending on our budget, which keeps personal items behind closed doors and safely locked away if needed. The garages we have finished vary in look and are sometimes based on a favorite sports theme. The final step is normally a coat of high strength two part epoxy paint with a shark grip additive to keep the high gloss floor from being slippery when wet."

This year's BEST SPEC HOME OVER \$6 MILLION is located on the



Prutting garage



Stone Harbor



windows.

- ▶ Break up the expanse of driveway by adding cobblestones.
- ▶ Re-create a 1950s “Hollywood” driveway in which the tracks for the car are separated by strips of green lawn.
- ▶ Pull the face of the garage back from the front facade of the house
- ▶ Extend the garage roof over the garage doors.
- ▶ Add a cupola to the roof of a detached garage.
- ▶ Match the garage to the house with similar siding, window style and paint color.

former Rockefeller estate in Greenwich, and Marc Johnson of Stone Harbor Land Company used a three car heated garage with extra quiet Genie Pro-Stealth automated garage doors from Ed’s Garage Doors. He provided extra high ceilings for future car lifts and/or storage.

Beauty in disguise

Architects and builders have ways of disguising or decorating a garage. Here are some often-requested extras from clients:

- ▶ Break up the face of the doors with



Stephen Gidley Virtual Golf



Stephen Gidley won an OUTSTANDING ACCESSORY BUILDING HOBI Award for this New Canaan car barn for the owner’s Aston Martin collection.

zine’s Cost vs. Value survey, garage doors and a home’s front door offer *the most payback at the least cost*.

Garage as man cave

Once seen as a catchall space to store bicycles, trash cans and lawn tools, garages can be as cool as the rest of the rooms in the house. From virtual golf to a fully equipped antique car workshop, HOBI winning homes featured unique multi-purpose garages.

Rick Krug, co-owner of TR Building & Remodeling in New Canaan says that his company has seen an estimated 50% increase in garage projects over the past three years.

“People want more space, either in additions or new construction,” Mr. Krug says. “With all the junk you have these days for families, you need that additional bay or additional half-bay to store everything.”

Last year, Krug built a 1,500-square-foot garage in Fairfield County that holds four cars above ground and one below via a subterranean lift that opens into a wine cellar. A lofted living area, complete with a kitchen area and full bathroom, overlooks

(continued)



CREATE A TASTY SPACE

The line between fantasy and reality is no longer set in stone. If you need a recipe to create your dream kitchen, the team at Connecticut Stone will help you envision the ways that stone can bring your dreams to life. Custom cuts, innovative applications and award winning insight—all under one roof.

Call (203) 882-1000 or visit us online at connecticutstone.com for ideas and inspiration.

1. Caesarstone Misty Carrera



connecticut
stone

IMAGINE THE POSSIBILITIES

But Where Will Their Cars Sleep?

(continued)



TR Building & Remodeling garage loft

the space where the cars are parked. The homeowner, who works in sustainable energy, wanted different viewing spaces to look at his high-end electric cars

One custom homeowner, who turned his garage into a sports bar, says his wife always knows where to find him. “My view of the world is a man’s garage is his castle,” he said. “You have the house attached for resale.”

In February, 95 Porsche owner/members attended the CT Valley Region Porsche Club meeting hosted by Ed’s Garage Doors at their showroom in Norwalk.

“We want builders to send their clients to our showroom, and we’ll work with them on choices and design,” said owner, Rich Cunningham. “Like a kitchen designer, we can take care of one more item on a builder’s punch list.” □



TR Building & Remodeling garage

**We partner with some of the
best builders in Connecticut.**

But don't take our word for it.

Sound Beach Partners

Best New Old Custom Home - Greenwich

Best Spec Home \$5-6 Million - Riverside

Karp Associates

Best Remodeled Home \$4-5 Million - Greenwich

Hemingway Construction

Best Custom Home - Darien

Prutting & Company

Best Modern Style Custom Home - New Canaan

Outstanding Custom Home - Stonington

Best Contemporary Home Remodel - Greenwich

Stone Harbor Land Company

Best Spec Home over \$6 Million

J&J Custom Builders

Best Remodeled Home \$750,000-1 Million - Darien

Congratulations!

**We look forward to working with you on more
HOBI Award-winning projects in the year ahead.**



ED'S GARAGE DOORS

Working with Connecticut's Best Builders Since 1972.

136 Water Street Norwalk, CT 06854 203-847-1284 edsgaragedoors.com

2014 CT Energy Efficiency Fund Residential New Construction Incentives

By Peter Harding, Home Energy Technologies

The 2014 Connecticut Energy Efficiency Fund's Residential New Construction program includes a number of significant changes from last year that increase the incentives for many homes and make incentives accessible to more builders. In general, builders of smaller homes, multifamily homes and propane- or oil-heated homes will see increases in their rebates while others will be similar to last year.

You can access a copy of our summary of all the incentives currently available to builders of high-performance homes on our website www.homeenergytechnologies.com. I have summarized the major points below:

HERS Rating Incentive replaces ENERGY STAR as Basic Requirement

A new HERS Rating Incentive replaces ENERGY STAR certification as the primary basis for rebate eligibility. This will enable builders who chose not to meet the ENERGY STAR Version 3 standards to once again receive rebates for homes that have been independently verified to meet above-code performance standards.

The HERS Rating Incentive requirements are above code but below ENERGY STAR Version 3 standards. You can access our summary as well as an application form and the detailed requirements on our website.

Full Rebates for Propane- and Oil-heated Homes

The CEEF has secured funding this year to offer full rebates for homes heated by propane or oil. This change will triple the rebates for these homes and is great news for builders in those parts of the state without access to natural gas.

Simplified and Consolidated Rebate Structure

The separate prescriptive rebates for insulation and ENERGY STAR mechanical equipment have been eliminated and consolidated into a larger single incentive based on the HERS index. For example, the HERS Rating Incentive for a home with a HERS index of 50-60 is \$4,000. This gives builders greater flexibility to select the most cost-effective envelope and mechanical specifications to meet their energy-efficiency goals.

High-Performance Home Certification Bonus Incentives

Homes certified under high-performance home programs are eligible for additional incentives. Builders can receive bonus incentives for up to two of the following certification programs:

- ▶ **ENERGY STAR Homes**
ENERGY STAR certification is more rigorous than the HERS Rating Incentive and provides homeowners' assurance that their homes have been verified to higher standards of energy efficiency, comfort, air quality and durability
- ▶ **DOE Challenge Home**
The DOE Challenge Home certification is a further step up in performance from ENERGY STAR. Qualifying homes must meet higher standards for energy efficiency, air quality and hot-water distribution efficiency.
- ▶ **National Green Building Standard (NGBS)**
The NGBS certification recognizes homes with a reduced environmental footprint. In addition to energy efficiency the NGBS covers lot development, resource efficiency, indoor air quality, water efficiency and operations and maintenance.

Prescriptive Geothermal Incentive

With the consolidation of the insulation and mechanicals rebates into the HERS Rating Incentive the \$1500 incentive for geothermal systems is now the only additional prescriptive rebate. Combined with the 30% federal tax credit that continues through 2016 geothermal continues to be a good investment for many homes.

2009 IECC/IRC Code Compliance Testing

With the adoption of the 2013 Amendments to the State Building Code the confusion over the energy code standards has been eliminated. All homes permitted after February 28 2014 must now meet the 2009 IECC/IRC standards for duct and envelope leakage. The \$300 rebate for builders who use a HERS Rater to perform duct and envelope leakage testing for code compliance will continue through 2014.

After a strong end to 2013 the extreme weather of the past few weeks has slowed construction activity. However many clients report that they are receiving more inquiries for new projects, an encouraging start to what promises to be the best year in many for new construction activity. Best wishes for a successful 2014!

Peter Harding is certified by RESNET as a Quality Assurance Designee for RESNET Standards and as a Certified Green Rater. He is the past President of the Northeast HERS Alliance and also holds the Certified Green Professional designation from NAHB.

SUPERIOR

Relationships...



BUILT
One Job
at a Time.



- Fireplaces, Stoves & Inserts
- Propane Fuel & Services
- Water, Sewer, Storm Pipe Products
- Concrete Accessories
- Jobsite & Specialty Equipment
- Road & Bridge Specialties
- Equipment Rentals
- Contractor Supplies
- Special Pipeline Services
- Masonry Supplies
- Site Work Specialties
- Laser & Surveying Equipment
- Spas & Outdoor Living Products
- Tent & Party Rentals
- Concrete Floor Flatness Equipment
- Decorative Concrete Materials
- Site & Architectural Precast
- Retaining Wall Systems
- In-House Service & Parts

Main Office: Rte 322, Southington, CT **800-YES-SPDI**
(800-937-7734)

www.SuperiorNetwork.com



Builder News

Builders Try to Stay Ahead of Rising Materials Prices



Photo | Steve Laschever

Bob Sanford Jr., of Sanford & Hawley Inc., expects lumber and plywood prices to spike this year after drywall prices climbed January 1. Steel, cement, lumber, drywall, asphalt, and other building materials have climbed in the past year, but are still way below the pricing peaks reached before 2008. Even construction-labor costs remain somewhat soft, as too many skilled hands chase too few building projects throughout New England and the U.S.

In January and February, builders finalizing their construction budgets and submitting materials orders to suppliers, had their fingers crossed. Sanford & Hawley expects to see price spikes for lumber and plywood once the construction season gets fully underway in the spring. (See Lumber Update by Frank Sanford in this issue.)

On New Year's Day, sheet quotes for mostly domestic-made gypsum drywall climbed \$2 to \$3, Bob Sanford said. Prices, too, are up for roofing tiles, which are made from petroleum, and millwork such as windows and doors.

Sanford & Hawley sells retail and wholesale to homeowners, builders, remodelers, municipalities and others

from its locations in Farmington's Unionville section, Avon, Manchester and West Springfield. Although demand for building materials is strong, Sanford said he has yet to witness shortages.

Market-data publisher McGraw-Hill's Engineering News-Record (ENR) monthly tracks a basket of building materials, including cement, steel, lumber, drywall, etc. According to ENR's indices, prices — after factoring inflation — have barely risen, in some cases fallen, the past half-decade.

But there were some notable exceptions. Lumber prices, for instance, spiked last spring before settling back later in the year, largely due to the resurgence in homebuilding that left some mills with shuttered capacity flat-footed, builders and others say. Drywall prices also underwent a double-digit runup in 2012 and 2013.

"We think those strong increases we saw in 2013 won't be repeated in 2014," said Timothy Grogan, ENR's senior economics editor.

Connecticut Housing Permits Down in 2013

New home construction lost momentum at the end of 2013, failing to post a five-year high as many in the industry had hoped. The number of new permits for single-family houses, condominiums and apartment units slipped about 3 percent in 2013, dropping from 4,140 in 2012 to 4,027 last year, the state Department of Economic and Community Development reported at the end of January.

Home building had been on a pace all year to reach a five-year high, but a weak December failed to push the total over 2012's.

"In talking with builders, I'm not surprised," said HBRACE CEO, Bill Ethier. "It's been a struggle. Builders in some



(continued)

Great Builders and Great Windows go Together



Congratulations to Haley Homes for their well deserved "Outstanding Custom Home" award.

Justin Haley's innovative thinking and use of high quality products such as Andersen Windows led to his receiving this 2012 HOBI award. Country Lumber is proud to be his materials supplier.



96 Railroad Ave.
Cheshire, Ct. 06410
203-272-2237 • 800-732-2237 • Fax 203-272-8751
email: info@countrylumber.com

Builder News

(continued)

pockets are doing well, others not."

He added, "We seem to be going in the right direction, but painfully slow."

New home construction fell to a decades low in 2011 but turned around the following year. Builders had hoped additional gains would be made in 2013.

The levels are still well below the 9,000 to 10,000 units a year that Ethier said he considers a healthy building market.

There are buyers out there, Ethier said, but many remain cautious in a job market that has not shown significant growth. Sales are propelled forward when buyers feel confident they can get other jobs if they lose theirs. Tough mortgage underwriting also is an issue, Ethier said.

There were 286 permits issued in December, down from 524 a year ago. That brought the total number of permits for 2013 to 4,027, down 2.7 percent from 2012, when 4,140 were issued.

The 2012 total was the highest since 2008, when there were 4,910 permits issued.

Permits for single-family homes were up 20 percent in 2013, to 2,399, while units in buildings containing five or more dwellings fell 27 percent, to 1,479.

The data covers 128 Connecticut communities, because 40 of the state's less populated towns report numbers annually rather than monthly.

Big Is Back

Though the reign of the "McMansion" appeared to crumble during the housing crisis, demand for big homes has surged recently. The average size of a new home reached an all-time high in 2012, and sales of homes costing more than \$1 million leaped nearly 50 percent year over year in July 2013.

"The housing market is being driven by the move-up buyer, the luxury buyer," Brad Hunter, chief economist and director of consulting at Metrostudy said. "And those who have strong incomes, secure jobs, their stock portfolio is doing well — they are able to buy whatever they want. And what they are buying is larger houses."

Trends from Trulia

The data analysts over at Trulia whipped up a list of the hottest trends in luxury homes across the country, after sifting through years' worth of data. And through their analysis, they were able to find out what's hot. Specifically:

- ▶ **Entry Staircases** - First impressions are a huge deal in real estate.
- ▶ **Marble** — Bathrooms, floors, you name it.
- ▶ **Windows** — "Floor-to-ceiling", "oversized", however you describe it, luxury homes have to have huge windows.
- ▶ **Wine Storage** — Wine cellars and wine refrigerators are big.
- ▶ **Outdoor Space** — Analysts found that roof decks and terraces are 63 percent and 42 percent more common than they were last year.

Builder Sentiment Holds Steady

The NAHB/Wells Fargo Housing Market Index demonstrates builders' general positive attitude toward the current and future market, but with some continued attention to the headwinds affecting the industry.

Builders continue their frustration over low appraisals that do not reflect the added value of more energy efficient equipment, higher costs for land, labor and building materials and the differential between high maintenance existing homes and low maintenance new homes. Low appraisals kill sales since very few buyer

are able to make higher down payments to cover the equity required by lenders using inaccurate appraisals.

In separate comments, builders did foresee a promising spring buying season as more of their customers have demonstrated greater commitment recently and the builders expect more lookers to become buyers.

Local Builder Update

Sunwood Development is opening *Ridgeview*, a new neighborhood of 20 single family homes with great views of the surrounding countryside in the Westfield section of Middletown. Lots range from ½ acre to 3 acres with the majority ½ to ¾ acre. The homes will be 2,000 – 2,500 sq. ft. and pricing will be in the \$300,000's. Calcagni Associates out of Wallingford will market the project.

Blansfield Builders should win an award for successful Social Media. The Danbury builder/remodeler has 1,031 Facebook fans and has been featured on Houzz twice.

Corbo Associates has taken over its third rescue project in two years. Woods Edge is an active adult development in Waterbury where Corbo has sold 6 units in less than a year with prices averaging about \$210,000. Interestingly, 4 of the 6 buyers were SINGLE WOMEN. At present, Corbo is offering a ranch style 2 bedroom unit with a 2 car garage at \$225,000

"If the market stays reasonable, we will finish the community by the end of

(continued)



Woods Edge by Corbo Associates



25 WAYS WE HELP YOU TRIM SMARTER

NO.

1

It's all we do.

We're totally dedicated to cellular PVC trim at VERSATEX, and we're leaders in innovation, quality, and technical assistance in our category. For you, that translates to thickness tolerances that are half the industry norm, the development of revolutionary products like our Stealth Trim System and the industry's first vented soffit, and the best technical assistance available with on-site engineers, installation videos, a complete best-practices manual and our new mobile site. Because trim is all we do, we offer a level of product quality, service and expertise others can only dream of. And the No. 1 way we help you Trim Smarter.

Discover 25 ways we help you Trim Smarter at www.VERSATEX.com
Or access our new mobile site at www.versatexpert.com

724.857.1111

Partnered with:



interstatelumber.com

VERSATEX
TRIM BOARD

TRIM SMARTER.



Builder News

(continued)



© Steve LAKATOS PHOTOGRAPHY

Reynaud model home at Windsor Estates

2014,” said Ralph Corbo. “We can do all this because the project was purchased at a discount with most of the infrastructure in-place.”

Corbo has also just completed a \$1.8 million Woodbury custom home which will be aired on a TV network show this spring.

T&M Building Company has begun construction at its newest development *South Windsor Woods*. “South Windsor’s population has become so Indian that the town is putting in a cricket field,” says Steve Temkin.

Pictured is the newly completed Reynaud model home at *Windsor Estates*, another new T&M community of 26 homes with two cul-de-sacs, which is conveniently located off Route 178 in Windsor, just 3/4 mile from the I-91 entrance ramp.

The Reynaud (see floor plan at right) is a brand new home style for T&M. The community offers a variety of home styles at \$254,900 to \$317,000 base price, plus an assortment of Grand and Grand Plus features. Two homes have sold.

(continued)



DESIGN THAT ENDURES

artisan[™]
JamesHardie



Artisan® lap siding is the only architectural grade exterior design product that couples **stunning beauty** with **superior structural integrity**.

Set your home apart with **exquisite details** including deeper shadow lines and mitered corners.

Add ColorPlus® Technology for long-lasting, vibrant color.

For details, visit **ArtisanLuxury.com** or contact your local James Hardie Representative, Bryant Coogan at **Bryant.Coogan@JamesHardie.com** or **860-378-9399**

©2013 James Hardie Building Products, Inc. All rights reserved. TM, SM and ® denote trademarks or registered trademarks of James Hardie Technology Limited. The Artisan logo is a trademark of James Hardie Technology Limited. AD1328

Builder News *(continued)*

Brookside Development Wins CT Zero Energy Challenge "Most Cost Effective" Home Award

Mark Nuzzolo of Brookside Development built a model home at his *Singer Village* development in Derby. The home is certified ENERGY STAR v3.0, U.S. Department of Energy's (DOE) Builders Challenge and Indoor Air Plus. Preliminary energy modeling indicates a HERS Index of 31.

Nuzzolo Model Home Special Features:

Nuzzolo is targeting NAHB National Green Building Standard certification for the Single Village community, which will use existing site stone for the homes and work with the natural landscape of the site. Brookside has created bioretention and rain gardens to insure that there will be no increase in stormwater runoff.

Bioretention is the process in which contaminants and sedimentation are removed from stormwater runoff. Stormwater is collected into the treatment area which consists of a grass buffer strip, sand bed, ponding area, organic layer or mulch layer, planting soil, and plants. The bioretention area is graded to divert excess runoff away from itself. Stored water in the bioretention area planting soil exfiltrates over a period of days into the underlying soils.

The sloped site will be protected from erosion by storm water management during and after construction. The homes will nestle into the existing landscape, and invasive species will be removed from the site to revive the wetlands as a home for wildlife. A conservation easement is planned, further reinforcing the commitment to thoughtful planning. Protection against moisture infiltration, radon, pests, and combustion pollutants are required for earning an Indoor airPLUS label.

The homes will nestle into the existing landscape, and invasive species will be removed from the site to revive the wetlands as a home for wildlife. A conservation easement is planned, further reinforcing the commitment to thoughtful planning.



Nuzzolo model home

Orientation and Envelope: (windows, insulation, framing)

- ▶ The foundation wall will be insulated with R-13 rigid insulation on interior of the basement wall, using Thermax. The rigid insulation will reduce thermal bridging.
- ▶ The R-25 above grade wood stud wall has a cavity filled with open-cell spray polyurethane foam in addition to exterior polyisocyanurate insulation. The rigid insulation will reduce thermal bridging.
- ▶ The ceiling above the second floor bedrooms will be insulated to R-40 at the roof deck. This will be achieved by installing closed cell spray polyurethane foam.
- ▶ The ceiling assembly above the hall and living spaces will have R-60 blown-in insulation at the ceiling plane.
- ▶ Air infiltration will be reduced by the dense closed cell spray foam in the ceiling and rigid insulation on the walls. Air sealing will be critical, as the target 1.7 ACH50 is only achieved by very tight homes.

- ▶ Windows will be double pane and low-e, demonstrated by specs meeting ENERGY STAR standards.
- ▶ The home is oriented so the North elevation has the least amount of glazing and some shading, while the East and South elevations have more glazing.

Heating, Cooling, and Hot Water

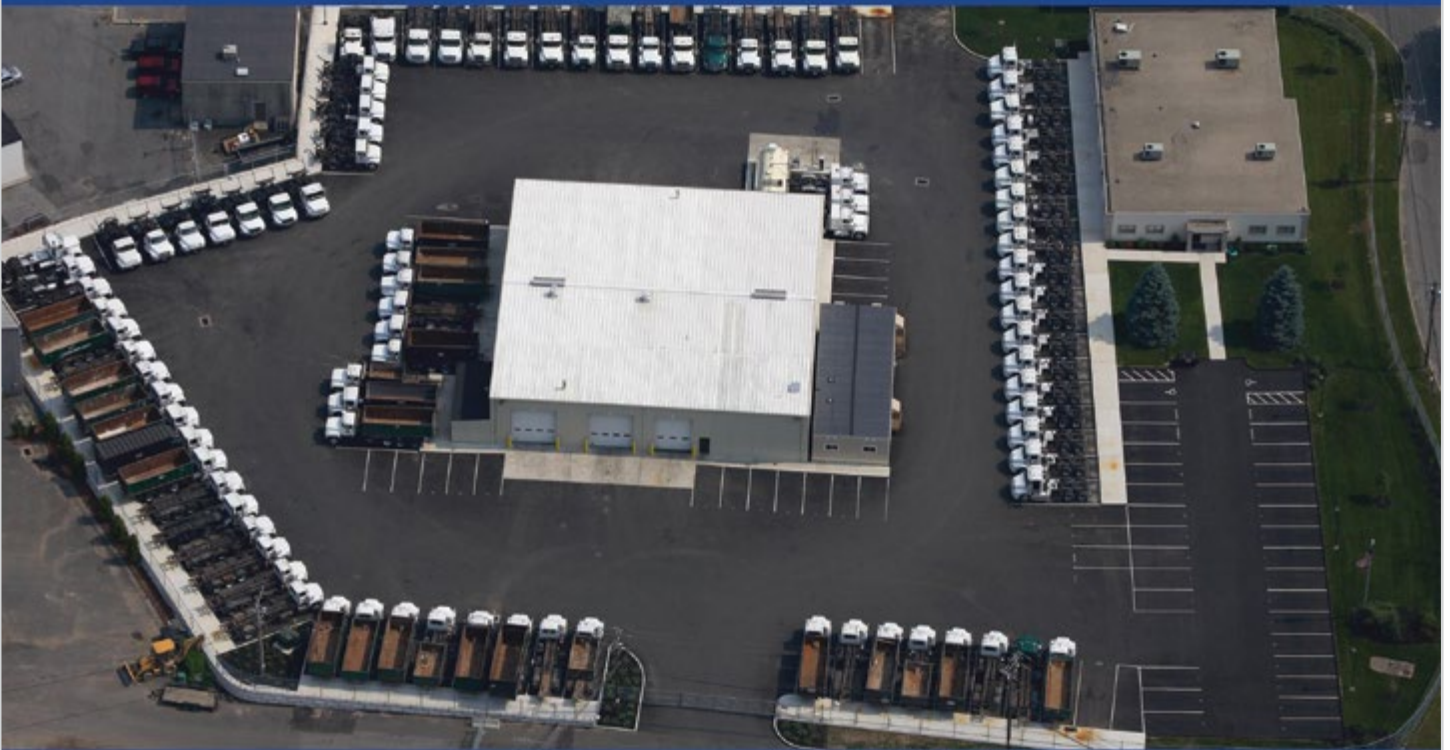
- ▶ The home will be heated and cooled by a Dual-Fuel Heat Pump (95+ AFUE, SEER 16+, HSPF 9+). The ducts will be carefully air sealed in order to meet the strict standard of ENERGY STAR v3.0, and will be insulated where they are not in the conditioned envelope. The mechanical space is inside the conditioned space. When the systems have been selected, Manual J and D calculations will ensure proper sized equipment has been chosen.
- ▶ The gas water heating equipment will meet the strict ENERGY STAR v3.0 efficiency requirements.
- ▶ Testing after installation will ensure the quality installation of the efficient HVAC equipment.
- ▶ A MERV 10 or higher filter will be installed in the ducted system.
- ▶ Low flow fixtures will be installed.

(continued)

CITY

Carting & Recycling 

Proud to be a member of the HBRA since 2003.



8 Viaduct Road | Stamford, CT 06907 | 800-872-7405

Please visit our web-site for an in-depth look at who we are and what we do.

www.citycarting.net

Builder News *(continued)*

Ventilation

- ▶ An ERV or HRV operating at ASHRAE 62.2-2010 minimum requirements.

Electrical

- ▶ ENERGY STAR appliances (refrigerator, dishwasher, and clothes washer) will be installed in the home.
- ▶ 100% CFL/LED lighting will be installed.

Renewables

- ▶ A south facing 5 kw solar PV array at a 45 degree tilt will be installed at the roof.

Murphy Brothers Contracting Builds New Green Home for the Company's Owner

Co-owner & president of Murphy Brothers Contracting, Chris Murphy is building his own 2700 sf single-family 4 bedroom home in Old Greenwich, CT. Designed by local architect Rex Gedney, this new home will feature full insulated concrete form (ICF) exterior wall construction, close-cell spray foam insulation where essential, a super energy-efficient air-source heat pump system, Dow Powerhouse Solar roof shingles, and energy-efficient windows and doors.



Styrofoam home

The Styrofoam blocks themselves are actually hollow, with teeth on their top and slits in the bottom that allow them to be stacked on top of each other like Legos.

"Everything stays in place, and then you pour concrete down the middle of the cavity," said Troy Gibson, a marketing

(L-R) Michael Murphy, Sean Murphy (Murphy Brothers), Christina Griffin (architect), Rebecca Sarivan (NYLCV), County Executive Rob Astorino, Judy Martin (Green Home Consulting), Matthew Messer (Sunrise Solar), Tom Bregman (Energize New York), Chris Puleo (Envirocare)



"Building Blocks for an Energy Efficient Home"™ will be held at the Westchester County Home Show on March 15th at Westchester County Center in White Plains. The event, sponsored by County Executive Robert P. Astorino and the New York League of Conservation Voters Education Fund (NYLCVEF), will feature two panel presentations on home energy efficiency, at 1 p.m. and 2:30p.m.

manager at Fox Blocks, the company that created the blocks Murphy is using in the building. There's no need for plywood, said Gibson, who noted that the external siding can be directly affixed to the outside, while the drywall can be screwed into the Styrofoam.

"You're taking away steps for the builder, and you're also creating an airtight wall," Gibson said.

The exterior will be clapboard siding, and will feature a cupola and a "captain's walk". On the outside, the only difference will be the solar shingles on the roof – a solar product that blends seamlessly into the roof rather than the traditional less than aesthetically pleasing solar panels.

Clubroom at Postmark Apartments at Harbor Point.

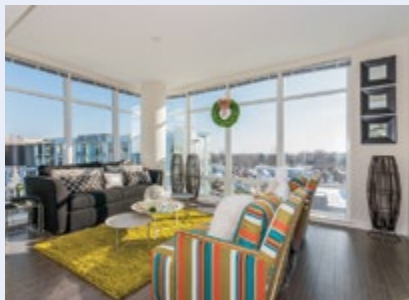
The sixth residential building, the Postmark units will bring the tally of new

residences at Harbor Point up to 1,752 units so far.

Apartment complexes like those at Harbor Point have become hot commodities of late, an acknowledgement of a generational shift in which young Americans are postponing home ownership – or opting not to buy. Add to that a supply-starved marketplace created by the 2008 financial crisis that resulted in a lack of construction financing and you have a bevy of demand.

Five years after its construction began in 2008, it is at the midway point. Of the 4,000 housing units approved for Harbor Point, roughly 1,800 have been completed, 187 of which are designated as affordable. There are now six new apartment buildings dotting the once-barren South End landscape. Last year, BLT rolled out 111 Harbor Point, a 15-story building with 228 units.

Building & Land Technology Begins Leasing Apartments at Harbor Point



Postmark Apartments at Harbor Point

Leasing is underway for 402 units, with rent starting at \$2,000 per month for a one-bedroom unit.

Located near the old Pitney Bowes headquarters, the building is a part of the Harbor Point development project, which is set to build a total of 4,050 residential units, 400,000 square feet of office space and 130,000 square feet of retail in the south end of Stamford.



Everyone loves a café. Now, everyone can have one.

GE Café™ is GE's first new line of appliances in 15 years, and it's an exciting new sales opportunity. With stainless steel exterior and robust styling, builders and new home buyers will want to make it the centerpiece of their new home. For remodelers and their customers, the GE Café will easily transform any kitchen with restaurant-inspired design. At long last, everyone can afford to have an inviting café – right at home. www.geappliances.com/café



imagination at work

GE Café™

Shoreline Resiliency Fund Will Provide Funds to Elevate & Repair Coastal Flood Zone Homes

The State Bond Commission recently approved \$2 million for a new assistance package being called the Shoreline Resiliency Fund. The program will provide loans of up to \$300,000 for 10 years with no principal or interest for one year, and for the first time, officials said, second-home property owners will be able to apply for the help.

"One of the issues of concern in Milford was the lack of help for the second homeowner," said state Housing Commissioner Evonne Klein. "If you're a Connecticut resident, and you have a second home on the shore, and you qualify, you could secure this loan to elevate your home."

Existing programs administered by both the Federal Emergency Management Agency and the U.S. Department of Housing and Urban Development don't address second homeowners, officials said. "So this program will help fill that void," Klein said.

This is a state program that is not

"If you're a Connecticut resident, and you have a second home on the shore, and you qualify, you could secure this loan to elevate your home."

administered by municipal governments, according to officials. It is expected that people with property in hard-hit shoreline communities, including Milford, Fairfield, Stamford and Norwalk, will be among the first to apply for the money, although anyone qualified along the state's shoreline can apply.

To be eligible for a loan, Connecticut homeowners' and business owners' structures must be subject to coastal flooding and located in either Zone VE or Coastal Zone AE as defined by FEMA and the Na-

tional Flood Insurance Program. Shoreline Resiliency funds can be used to elevate or floodproof primary and secondary single-family homes, 1- to 4-unit owner-occupied rentals and businesses. There is no income cap for applicants.

Businesses can also use the money to harden their structures against flooding and wave action, as many business buildings aren't suitable for raising.

The money isn't available just yet, however. Klein said her department is seeking a nonprofit agency – called a community development financial institution, or CDFI – to administer the fund.

Officials said \$2 million isn't a lot of money when it comes to elevating homes. A single job can easily cost \$150,000 or more, including the cost of jacking up the house, pouring a new foundation and reconnecting the utilities.

"This would be the first round of funding, and we expect that there will be more in the future," Klein said. □



Connecticut's Largest Family-Owned **PROPANE SUPPLIER**

**CALL OR
VISIT US
TODAY!**

www.hocongas.com

Building a new housing development?

PLEASE CALL US FOR ALL OF YOUR ENERGY NEEDS.

From supplying propane to a Condo development to temporary heat to building an environmentally friendly green home,

THE HOCON FAMILY OF COMPANIES WOULD LIKE THE OPPORTUNITY TO SUPPLY YOUR NEEDS.



Scan for more info

HOCON Propane and Hearth locations

Danbury, CT • Toll Free: 1-888-9-PROPANE
Guilford, CT • Toll Free: 1-877-906-2500
S. Norwalk, CT • Toll Free: 1-800-801-3835
Torrington, CT • Toll Free: 1-888-744-8686
Waterbury, CT • Toll Free: 1-800-992-2242

Complete Sales, Service & Installation

Rinnai
TANKLESS WATER HEATERS



Build Greener with Propane...

IT'S CLEAN ENERGY, EFFICIENT,
LOW CARBON EMISSIONS
Earn points toward the National
Green Building Standard™





Kemper Associates ARCHITECTS

790 Farmington Ave, Bldg. 2
Farmington, CT

860.409.7155
www.kemperarch.com

**You could be
getting business
from
Connecticut's
top builders and
their suppliers by
advertising here.
Call us at
(203) 453-5420
for info.**

**Connecticut
Builder Magazine**



www.tarantinoslandscaping.com



Scan for more info

Call us today!
Toll Free: (888)364-2275



A FULL SERVICE LANDSCAPE COMPANY
making dream homes a reality
with private luxury pools, patios and gardens...



Dealing with the Insurance Insanity of 2014

Contributed by Kim Marie DiMatteo CIC, MWCA Master Work Comp Advisor

There are a host of changes in workers compensation coming that you should be aware of, as well as new ways to control workers' compensation costs affecting your business. Experts deviate on which of these changes will have the most impact, but most agree on one thing: Workers' compensation insurance is going to be insane in 2014.

In many states rates will increase as the amount of money the insurance company charges for workers' compensation continues to rise. However, this is not universal. In some states there will actually be slight decreases. But don't get too excited. Even in these outlier states the insurance companies are being much more selective about what companies they choose to insure. What these rate increases mean is that you will be writing a bigger check for workers comp in 2014, even if your business hasn't grown substantially.

In 36 states the National Council on Compensation Insurance (NCCI) is the rating bureau that determines the rules for workers' compensation and calculates the experience mods. Beginning in 2013, a substantial change to the experience mod calculation occurred. In 1991, the split point between primary and excess losses was set at \$5,000. In 2013 it ballooned to \$10,000. In 2014 it's going up to \$13,500. And just to disprove the theory that what goes up must come down, in 2015 it's predicted to go above \$15,000. The reason this amount keeps rising is simple; the cost of employee injuries has dramatically increased. Back in 1991, the average employee injury cost the insurance company around \$3,000. In 2011 that amount was almost \$9,000. Because of this dramatic change, the experience mod needed adjusting.

The experience mod calculation splits injuries into two areas, primary loss and excess loss. The primary loss, which has been at \$5,000, is counted 100% in the mod calculation. Everything above that is excess loss and it's discounted depending on the size of your business. This means that the first dollars in the claim are the most important. So, if you have suffered 10 injuries at \$5,000 your experience mod will be impacted more than if you recorded one \$50,000 injury.

As the cost of employee injuries has increased, the impact that those injuries has had on the experience mod has decreased. It's important to remember that the purpose of the experience mod is to adjust what you pay for workers' compensation based on whether or not you are better or worse than the average business similar to yours. NCCI has changed the split point in accordance with how the cost of employee injuries has changed, thus making the experience mod much more responsive. This will cause a change in your experience mod, and not necessarily a good one. It's impossible to know without looking at a specific experience mod whether or not the change will positively or negatively impact your mod. But what we can say is that businesses that are substantially worse than average will see a higher experience mod, while businesses that are better than average are likely to see a decrease in their experience mod.

The key thing to know about this change is that it will in all cases reduce your minimum mod to the lowest experience mod that you can have, and because of this your business now has more control than ever in reducing your experience mod and controlling what you pay for workers' compensation.

There are several steps involved in managing and controlling your experience mod. The first is your hiring process. It is critical that you hire employees who are fit to do the job that you're hiring them for.

The best way to hire new employees is to offer them the job using a conditional offer of employment form. This form explains what the job is, asks the employee if they have any conditions that may prevent them from safely doing the job, and contains a very important paragraph stating you are conditionally offering this job contingent upon receiving a medical opinion that the job applicant is mentally and physically able to perform all of the duties which the position requires. The next step is to have a physician complete a medical history questionnaire and perform a thorough physical exam on the applicant. The medical history questionnaire will delve deeply into the applicant's medical history by which the doctor will be able to ascertain an informed opinion on what if any restrictions the applicant may have in performing their duties.

Hiring in this way allows you to prevent employees from working at your business who are unable to safely do the job. The goal is not to prevent employees from getting the job; the goal is to prevent employees who are unable to do the work to keep from getting hurt on the job. Because when someone gets injured, it's bad for them and it's bad for your business because every single dollar that the insurance company spends on your employee

(continued)

rethink YOUR MOBILE STRATEGY



WHY YOUR BUSINESS SHOULD HAVE A RESPONSIVE WEB DESIGN WEBSITE!

- ✓ EASY NAVIGATION
- ✓ GREAT USER EXPERIENCE
- ✓ ELIMINATE COST TO MAINTAIN MULTIPLE WEBSITES
- ✓ ONE WEBSITE, EVERY DEVICE

LEARN MORE

www.NewEnglandWebServices.com/LearnMore

INTERNET SERVICES PROVIDED BY



VIEW OUR RECENT WORK



**Mystic River
Building Company**
www.mysticriverbuilding.com



Avonridge
www.avonridge.com

Internet Services Tailored for Trade Professionals

Dealing with the Insurance Insanity of 2014

(continued)

injuries impacts what you pay for workers' compensation.

Once you have employees on the job, you have to make sure that they perform their work safely. It's critical to train employees how to use the equipment that they use at work. It's important to have safety training and to build a safety culture in the workplace that makes it crystal clear that doing a job in an unsafe manner isn't acceptable, and when someone isn't following safety protocol, their fellow employees call them out on it, and that there needn't be a safety manager on the job site for things to happen in a safe manner. It's also suggested that you visit www.osha.gov and examining other safety resources including talking with your insurance agent and your insurance company about how to make sure your workplace is safe.

Having a safe workplace will prevent the vast majority of employee injuries, but occasionally an employee injury will occur and when that happens it's very important that you have a return to work or transitional duty program in place for employees to get back on the job as quickly as possible. This is important for several reasons.

1. When employees are out of work and sitting at home, they are more likely to contact an attorney. Having an attorney involved in a workers' compensation claim is the most reliable way to dramatically increase the cost of that employee's injury.

2. When employees are back at work it's been proven that they get better faster because they're moving around and actively recovering from their injuries. A study from the RAND Corporation found that companies with a written return to work program returned their employees to full duty 46% faster than companies without a written program.

3. In many states if an employee isn't out of work long enough to trigger lost wage payments from the insurance company you receive a 70% discount for those injuries.

When someone is out of work for any period of time, it is critical to communicate with the injured employee as much as possible. Send your injured employees get well cards, call and check on them and see how they're feeling, and if they need anything. Make them feel like they are a crucial part of the business and you are anxious for their return. The number one reason that employees retain attorneys when they get injured is that they don't

The number one thing that impacts your ability to return employees to work is having your employees treated by a doctor that understands your business.

feel like anybody cares about them—until the attorney on television tells them that they care and that they will get them what they're owed.

The number one thing that impacts your ability to return employees to work is having your employees treated by a doctor that understands your business. It's very important to build a relationship with a doctor in your area who works primarily with workers' compensation. Unless your state law allows it, you don't want employees choosing the doctor they go to. You should seek out medical professionals that specialize in workers' compensation. They have facilities to diagnose and treat injured employees, where you or your insurance agent can meet with them and discuss your return to work program.

Also critical in managing your experience mod is understanding how the experience mod actually works. This is something you should discuss in detail with your insurance agent so you can better understand how employee injuries impact your experience mod and how much higher your costs are because of each individual employee injury.

A substantial part of the experience mod calculation is the classifications of

your employees. In NCCI states there are nearly 700 employee classifications and knowing that your employees are classified correctly is crucial in ensuring that the check you write is the correct amount and not more than it should be.

Another challenging part of workers' compensation is the premium audit, which occurs at the end of every workers' compensation policy. This is the time when the insurance company examines your payroll records and determines exactly how much you owed for the previous year. Make sure your employees are classified properly before the auditor arrives. You should review with your insurance agent the classifications that are applied to your policy and determine whether or not they are correct.

Another item that impacts your premium audit and therefore the check you write for workers' compensation is excluded remuneration. Not everything that you pay your employees is included in the workers' compensation calculation. There are at least 16 items that fit the definition of excluded remuneration, with the most common being overtime payments. The extra pay that employees receive for overtime is excluded from the premium audit. For example, if an employee makes \$10 per hour straight time and work overtime at time and a half that \$5 per hour of additional wage is excluded from the calculation. However, if your records don't accurately show the overtime payment then the premium auditor will include the full wage and you will be overcharged.

To ensure that you're not overcharged on your audit, it's necessary to prepare your premium audit before the auditor arrives. This involves working closely with your agent to break down your payroll records in order to figure out exactly what should be included on your workers' compensation policy. By doing so it gives the premium auditor an all-important starting point in making sure that you don't have any overcharges and what you pay for your workers' comp is exactly what it should be.

It's important to understand that the old adage "accidents will happen" isn't

(continued)

ATTENTION CONTRACTORS...

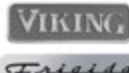
Look No Further Than County TV!

Need appliances to complete a project? Call County TV and speak with an appliance expert who can assist you with the finest selection of appliances, all at very competitive prices. Prompt delivery and expert installation available.



Over 100 Flat Panel TV's On Display In Our Newly Designed Showroom!

Custom Home Theatre Installation Available!



SONY

Panasonic

SAMSUNG

Whirlpool

COUNTY
TV • APPLIANCES • AUDIO

2770 Summer Street • Stamford, Conn. 06905

CALL 327-2630

Celebrating 50 years – Family Owned & Operated Since 1960

DiMatteo Group
INSURANCE • FINANCIAL • TAX & ACCOUNTING

All of Your Insurance, Financial,
Tax & Accounting Needs
Can Be Served By One Company.

Call Kim DiMatteo



See Just How Easy It Can Be! 203-924-5429 or Visit Us at www.DiMatteoGRP.com

Home Builders Insurance Program underwritten by The Hartford



Dealing with the Insurance Insanity of 2014

(continued)

true. It is possible to record zero employee injuries in your business by training them how to do the work safely, making sure they are fit for the job, and creating a safety culture in your workplace. By doing this you can successfully prevent employee injuries and achieve zero workers' compensation injuries in your business.

However, if "accidents will happen" is a myth, then "accidents can happen" is reality. When someone does get injured, you need to make sure that they report that injury as soon as it happens. Sometimes an employee will get hurt and they'll think, "It's not that big a deal." Don't let them make that decision. Have them immediately report the injury and seek treatment.

With rate increases occurring in many states, the split point change happening in 36 states and workers' compensation becoming consistently more challenging for employers to understand and manage, Insurance Insanity is ruling the workers' compensation world. But the good news is you can take control of your worker's compensation costs by hiring the right employees, having a safe workplace, build-

ing relationships with physicians versed in occupational medicine, creating a return to work program that brings injured employees back to the job as quickly as possible, and making sure that your business is classified correctly. Only then will you be able to maintain your sanity in the quickly changing world of workers' compensation.

This article published with permission of the author, Kevin Ring, Lead Workers Comp Analyst, Institute of WorkComp Professionals

Kim DiMatteo is Vice President of DiMatteo Group in Shelton, CT. You may contact Kim at kdimatteo@dimatteogr.com. 203-924-5429

January Housing Permits up 125 Percent to 533

In a reversal from just a few years ago, the biggest challenge facing the housing markets has been too few homes for sale. But that's slowly beginning to change.

- ▶ At 533, housing permits were up 125% in January of this year over last year
- ▶ However, Stamford and Danbury at 115 and Stamford at 225 accounted for 340 permits – all for 5+unit buildings. There were only 194 SF permits, still up 50% over last January, but indicative of a change in household composition, and an increasing demand for attached townhouses and rental housing.

January Year-To-Date

	2012	2013	2014	% Change
Total Units	154	236	533	125.8%
1 Unit	112	129	194	50.4%
2 Units	8	4	6	50%
3-4 Units	0	10	0	-100%
5+ Units	34	93	333	258.1%

Best
PLUMBING
TILE & STONE

See more at bestplg.com

THE BOLD LOOK
OF **KOHLER**

INNOVATING NEW CONSTRUCTION MARKETING



Built on Fundamentals...

with a 30 year track record of success, we have proven that we know how to market new construction. By embracing technology and thinking outside the box, we excel at it!

Let Our Success, Contribute to Your Success!



WILLIAM RAVEIS
— NEW HOMES —

The Largest Family-Owned Real Estate Company in the Northeast
An Award-Winning Team

John Tarducci, MIRM, CMP, CRB, Senior Vice President • New Homes Division
203.925.4587 • John.Tarducci@raveis.com

Connecticut Housing Recovery Momentum Reflected in Higher Sales, Higher Prices

Continued Job Growth Key to Boosting Homeownership Rates

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



Housing construction and sales data in 2013 point to continued, but gradual, recovery in the Nutmeg State, but economists agree that job growth and household creation are the keys to improving housing markets in the coming year.

Data comparing 2013 sales prices and inventory to the previous year show that more homes sold in Connecticut last year as both list and sale prices ticked upward, driven by an average statewide drop in inventory of nearly 5 percent for single family homes and 11.70 percent for condominiums.

In new construction, meanwhile, the number of permits issued fell slightly by 2.73 percent, with sizeable drops in Fairfield (-17.64 percent) and Tolland (-28.51 percent) counties, but gains in every other county, ranging from 7.99 percent in Hartford County to 44 percent in New London County.

In total, 4,027 housing permits were issued in 2013. The ratio of newly built single family homes (59.57 percent) to multifamily housing construction (40.43 percent) reversed the prior year's trend where more multifamily units were built than single family homes. Over the past decade, 7 out of the 10 years actually

showed a decline, as compared to the previous year, in housing permits issued. The years of 2012 and 2013 have given some hope for an uptick in units built and for a continued rebound.

Let's take a closer look at the data, and what it tells us about the economy, homeownership rates and socio-demographic trends.

Home Sales Up

In 2013, 27,989 single family homes sold in Connecticut, up 13.30 percent from 2012. Nationally, single family home sales rose by 9.1 percent from 2012. The strong performance was driven by job growth, record low mortgage interest rates and

(continued)

State of Connecticut Housing Permits Issued

January to August – 2013 vs. 2012 ????

2012 Housing Permits by County	Jan	Feb	Mar	Apr	May	June	July	August	September	October	November	December	Total
Fairfield	56	286	76	52	160	162	200	61	265	328	64	297	2007
Hartford	39	32	50	48	47	108	57	170	54	93	68	60	826
Litchfield	1	14	9	10	11	6	7	10	8	7	6	3	92
Middlesex	10	8	19	16	14	12	14	16	11	18	9	18	165
New Haven	25	26	26	29	42	53	48	47	43	36	30	108	513
New London	10	11	20	28	19	30	17	23	19	17	18	12	224
Tolland	9	15	9	32	15	27	27	23	13	23	19	23	235
Windham	4	9	13	7	5	7	5	9	7	7	2	3	78
TOTAL	154	401	222	222	313	405	375	359	420	529	216	524	4140

2013 Housing Permits by County	Jan	Feb	Mar	Apr	May	June	July	August	September	October	November	December	Total
Fairfield	75	135	120	80	144	164	164	188	53	308	105	117	1653
Hartford	72	39	74	102	69	91	115	112	52	69	50	47	892
Litchfield	8	5	5	19	10	11	12	6	9	8	8	9	110
Middlesex	12	10	10	18	22	18	20	15	16	22	37	15	215
New Haven	34	23	54	52	68	64	61	51	40	42	35	58	582
New London	22	8	23	40	34	22	25	19	36	49	19	25	322
Tolland	9	21	9	19	20	13	16	14	10	13	13	11	168
Windham	4	3	6	7	13	6	7	11	13	6	5	4	85
TOTAL	236	244	301	337	380	389	420	416	229	517	272	286	4027

State of CT - Housing Permits Full Year Comparison 2013 vs. 2012

2013 Total	2012 Total	% Diff
4027	4140	-2.73%



Designer BUILT-IN APPLIANCES

FOR ARCHITECTS
• BUILDERS • DESIGNERS
• DEVELOPERS

AMERICA'S LARGEST WHOLESALE APPLIANCE DISTRIBUTOR



SAVINGS
GUARANTEED
LOW PRICES
ALL QUALITY BRANDS
FOR LESS

SELECTION
THE LARGEST
SELECTION OF
BRAND NAME
DESIGNER KITCHEN
APPLIANCES

SERVICE
THE LARGEST
INVENTORY FOR
NEXT DAY DELIVERY
BY OUR VERY OWN
DELIVERY TEAMS

P.C. RICHARD & SON...
HERE FOR YOU
...ALWAYS

**THE COMPANY
YOU CAN TRUST
SINCE 1909**



PROFESSIONAL NEXT DAY DELIVERY AVAILABLE

For over 100 years P.C. Richard & Son has been providing the building industry with unbeatable service, integrity & reliability.

150 PRICE PARKWAY, FARMINGDALE, NY 11735
800.368.6869 • Builders@PCRichard.com • Fax 1.800.479.0336



Connecticut Housing Recovery Momentum Reflected in Higher Sales, Higher Prices

(continued)

pent-up demand, according to the National Association of Realtors. Broken down by county, Fairfield County led the way in Connecticut with an 18.70 percent surge in sales, followed by Litchfield (14.10 percent) and Windham (14.00%) counties.

Sales Prices Up

While statewide average list prices increased by 3.00 percent from the prior year (from \$597,330 to \$615,395), statewide average sales prices increased by 2.10 percent, to \$410,674 in 2013. Once again, Fairfield County—the state's most densely populated county and its economic driver—led the way, with the highest gain in both average list price (\$1,278,249) from the year before (\$1,189,965) and average sales price (\$785,751) from \$778,645 in 2012.

In 2013, condominium sales were up 20.60 percent statewide from the year before, with 7,189 units sold. Fairfield County again came in with the biggest spike at 27.60% more units sold compared to 2012, while other counties registered smaller gains of between 13.40 percent in

Middlesex County and 19.40 percent in Litchfield County.

The average statewide list price for condominiums stood at \$251,887 for 2013, or a 1.60 percent increase compared to the previous year; the average statewide sales price was \$217,803, or 3.40 percent more than in 2012.

Why Buyers Shouldn't Wait

With hiring expected to increase this year, some economists believe home sales should do well, even with rising prices and rising mortgage rates. In fact, there are compelling reasons would-be buyers should consider buying now, in advance of the spring market. As evidenced by Connecticut inventory levels above, the supply of available homes is shrinking. Typically, the best homes in the best neighborhoods sell first, and buyers who delay may not get the home of their dreams. According to NAR, the rate of a 30-year fixed rate mortgage is expected to exceed 5 percent by early 2015. Homebuyers will probably pay higher purchase prices and higher interest rates if they wait for the warmer weather.

With hiring expected to increase this year, some economists believe home sales should do well...

Shifting Attitudes Among First-Time Homebuyers

While it's simple to see that better employment figures (national unemployment now stands at 6.7 percent) should boost first-time homebuyers' activity, some observers suggest a more complex picture.

More specifically, Gen Xers—those born in the 1960s and 1970s—are spending less and living with less. This is the generation hardest hit by the Great Recession, and their frugality in response to hard times shows signs of sticking around even post-recession, according to at least one survey by Deloitte. Over 40% of all buyers in the Northeast fall into the 30- to 34-year-old age category. The number of young adults (ages 25 to 34 or Millennials) living with their parents has been up sharply in recent years, according to the National Association

(continued)

Connecticut Real Estate Market Overview

Full Year 2013 vs. 2012

Full Year - 2013 vs. 2012 Single Family Marketplace

County	Number of Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Inventory		% Inc. / Dec.	Price per SF		% Inc. / Dec.
	2013	2012		2013	2012		2013	2012		2013	2012		2013	2012	
Fairfield	7,893	6,648	18.70%	\$785,751	\$778,645	0.90%	\$1,278,249	\$1,189,965	7.40%	5,462	6,001	-9.00%	\$305	\$299	1.80%
Hartford	7,006	6,182	13.30%	\$260,696	\$264,495	-1.40%	\$327,742	\$318,853	2.80%	3,977	4,146	-4.10%	\$136	\$137	-0.50%
Litchfield	1,689	1,480	14.10%	\$314,501	\$302,126	4.10%	\$543,956	\$532,180	2.20%	2,042	2,081	-1.90%	\$158	\$153	3.40%
Middlesex	1,472	1,417	3.90%	\$303,718	\$319,264	-4.90%	\$468,018	\$473,419	-1.10%	1,360	1,397	-2.60%	\$158	\$165	-3.80%
New Haven	5,472	4,982	9.80%	\$264,147	\$256,930	2.80%	\$351,993	\$350,161	0.50%	4,081	4,190	-2.60%	\$143	\$142	0.30%
New London	2,315	2,047	13.10%	\$254,331	\$260,159	-2.20%	\$388,590	\$370,726	4.80%	1,999	2,148	-6.90%	\$137	\$142	-3.10%
Tolland	1,192	1,104	8.00%	\$241,663	\$245,195	-1.40%	\$289,592	\$291,300	-0.60%	895	903	-0.90%	\$127	\$129	-1.70%
Windham	950	833	14.00%	\$174,165	\$171,213	1.70%	\$229,291	\$231,841	-1.10%	93	102	-8.80%	\$107	\$104	2.80%
Statewide Stats	27,989	24,693	13.30%	\$410,674	\$402,421	2.10%	\$615,395	\$597,330	3.00%	20,621	21,674	-4.90%	\$197	\$194	1.70%

Full Year - 2013 vs. 2012 Condominium Marketplace

County	Number of Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Inventory		% Inc. / Dec.	Price per SF		% Inc. / Dec.
	2013	2012		2013	2012		2013	2012		2013	2012		2013	2012	
Fairfield	2,470	1,935	27.60%	\$317,380	\$307,236	3.30%	\$379,198	\$371,600	2.00%	1,541	1,812	-15.00%	\$225	\$215	4.50%
Hartford	1,885	1,596	18.10%	\$174,716	\$176,576	-1.10%	\$191,686	\$193,086	-0.70%	1,207	1,365	-11.60%	\$129	\$130	-0.60%
Litchfield	259	217	19.40%	\$135,254	\$118,263	14.40%	\$179,017	\$172,739	3.60%	304	334	-9.00%	\$106	\$95	12.00%
Middlesex	313	276	13.40%	\$165,592	\$161,613	2.50%	\$224,581	\$210,162	6.90%	278	323	-13.90%	\$129	\$127	1.90%
New Haven	1,697	1,442	17.70%	\$161,904	\$160,757	0.70%	\$197,520	\$186,426	6.00%	1,249	1,396	-10.50%	\$127	\$125	1.90%
New London	311	272	14.30%	\$167,212	\$163,472	2.30%	\$230,245	\$224,621	2.50%	332	348	-4.60%	\$130	\$128	1.50%
Tolland	188	164	14.60%	\$161,836	\$151,836	6.60%	\$189,968	\$193,517	-1.80%	178	173	2.90%	\$125	\$125	0.10%
Windham	66	58	13.80%	\$128,393	\$128,779	-0.30%	\$143,746	\$150,072	-4.20%	70	90	-22.20%	\$98	\$88	10.40%
Statewide Stats	7,189	5,960	20.60%	\$217,803	\$210,609	3.40%	\$251,887	\$247,861	1.60%	5,162	5,845	-11.70%	\$162	\$156	3.90%



WOW, THAT'S OLD!

At least in HOBI years. Liberty Bank thanks the Home Builders and Remodelers Association of Connecticut for honoring our construction to permanent mortgage for the seventeenth year in a row.



Make a Statement.SM



Connecticut Housing Recovery Momentum Reflected in Higher Sales, Higher Prices

(continued)

tion of Home Builders (as has the number of seniors living with their grown children). Fully 19 percent of young people ages 25 to 34 live at home, nearly double the historical average of about 11 percent. Homeownership has decreased in this consumer segment, however according to a recent survey over 70% of this group confirmed that owning their own home is still in their future. What's more important is that the age group from 25 to 44 years old represents 57% of all buyers in the Northeast. According to a Boston Consulting Group, young adults in their 20's and 30's account for an estimated \$1.3 billion in annual spending. In the next fifteen years, Millennials are projected to outnumber Baby Boomers – 78 million to 56 million.

A recent Urban Land Institute study showed that Gen Y homeownership has fallen because roughly half of this population group (born in the late 1970s through the 1990s) has no savings, due to student debt and other challenges.

A recent Urban Land Institute study showed that Gen Y homeownership has fallen because roughly half of this population group (born in the late 1970s through the 1990s) has no savings, due to student debt and other challenges.

Pent-Up Demand Dependent on Jobs Growth

These consumer groups represent a lot of pent-up demand for housing that could be unleashed in a few years, if jobs and income increase for them. In fact, economists predict as much as a 24.5% increase in home construction this year and even greater gains in new home sales.

These gains are contingent on moderate job growth creating new households and bringing consumers into the market. A stronger housing market will also be helped by an industry-wide shift by lenders, from primarily refinancing loans in

a low interest rate environment back to a traditional focus on new loan originations.

Home price increases are expected to slow this year to about 5 percent as mortgage interest rates rise slightly above 5 percent. Increased new home construction will also dampen price increases by increasing supply.

We're off to a promising start in 2014 with builder confidence up and increased new home construction contributing much needed inventory to the existing single family and condominium home market. As mentioned above, greater inventory may soften prices, but it will buttress stronger new home sales throughout the year. □

East Haven Builder's Supply

Connecticut's most comprehensive supplier to the professional builder

Announces:

- Drywall in inventory for immediate delivery
- Boom service

Opening Soon

- Manchester, CT



Family owned and operated for over 63 years

SINCE 1949



**NEW
ENGLAND
SILICA, INC.**

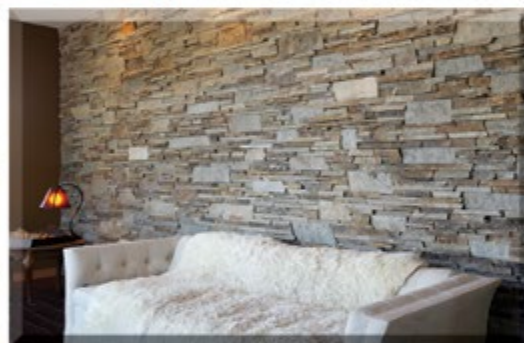
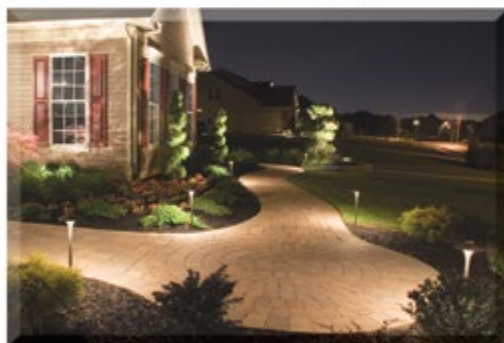
www.newenglandsilica.com

1370 John Fitch Blvd., Rt. 5, P.O. Box 185

South Windsor, CT 06074-0185

860.289.7778 phone

860.282.9885 fax



- ♦ Interlocking Concrete Pavers & Retaining Wall Systems
- ♦ Manufactured and Natural Stone Veneers
- ♦ Geogrid, Stabilizing Fabric and Landscape Fabric.
- ♦ Masonary Saws and Diamond Blades
- ♦ Granite Steps and Cobblestones
- ♦ Granite Benches and Birdbaths
- ♦ Low Voltage Landscape Lighting
- ♦ Premium Bluestone
- ♦ Tools and Accessories
- ♦ Bulk Decorative Stone
- ♦ Natural Fieldstone and Flagging





Great homes don't
sell themselves.

For guidance, insight and knowledge of the local real estate market go to a company with a reputation built on trust and framed in excellence; Berkshire Hathaway HomeServices New England Properties, formerly Prudential Connecticut Realty.

With 52 local offices throughout Connecticut and Rhode Island and over 1,500 dedicated REALTORS® we are uniquely qualified to handle your new home sale needs.

For More Information Contact: Terence Beaty

Director New Homes & Land Division, Berkshire Hathaway HomeServices New England Properties

Office: 860.571.7034 • Cell: 203.913.3535 • bhhsNEproperties.com



**BERKSHIRE
HATHAWAY**
HomeServices

**New England
Properties**



Torrington, CT ~ Waterbury, CT ~ Bridgeport, CT



Elevator Service can help you with traditional or modern elevators. We are the elevator experts!

Elevator Service Introduces the Revolutionary Pneumatic Vacuum Elevator in Connecticut

- « **Pneumatic Vacuum Elevators LLC**, are the designers and manufacturers of the only vacuum elevators in the world.
- « **Elevator Service Company** is the ONLY PVE representative in CT , RI & NY
- « See a video of the [Pneumatic Elevator](http://www.elevatorserviceco.com) at www.elevatorserviceco.com

HIGHLIGHTS

- **No pit excavation, hoist way, or machine room required**
- **2 day Installation**
- **Minimal space required** - ideal for new and existing homes. Up to 4 Stops.
- Front Opening or Front and Rear Opening Cabs.
- Safety in a power failure. Automatically descends to lowest level & electro-mechanical door lock opens to let passenger(s) out.
- **Cost-effective** approach for elevator installation.
- Self-supporting structure (the elevator can rest on any existing ground floor).
- **Eco-Friendly** - no energy used during descent. Gravity is used instead.
- Fully transparent and panoramic view without cables or pistons to block vision.
- Electric circuits within the cabin are 24 volts, eliminating the risk of shock.
- Minimal maintenance.
- Smooth start and stop.
- **Three sizes:** 30" single, 37" two person, 52" wheelchair accessible.
- Custom Colors available.
 - « **MINIMAL ENERGY CONSUMPTION** - Increase your LEED rating with PVE
 - « **LOW MAINTENANCE WITH NO OILS OR LUBRICANTS REQUIRED**
 - « **MINIMAL CONSTRUCTION AND FOOTPRINT** (*no shaft, pit or machine room*)
 - « **PORTABLE** (*Can be moved to another location in the home or to another home*)



Administrative Offices & Showroom

**47 Water Street
Torrington, CT 06790**

203-757-5000

www.ElevatorServiceCo.com

CT Lic.# ELV. 400105 R1

RI Lic. # 21

Representing all Major Elevator Manufacturers

Fairfield County's Leading Carting, Recycling & Demolition Company Recognized as 2013 Business of Year



City Carting & Recycling is the favorite provider of open top containers for Fairfield County builders and remodelers. The company's fleet of 68 roll-off trucks and thousands of containers from 4 to 30 cubic yards are ready to provide prompt and efficient collection and disposal services for construction and demolition debris, stumps and logs, residential and commercial property clean-up debris and any other type of non hazardous bulky waste.

City Carting makes recycling more convenient for their customers

In March, City Carting will open its \$13 million single stream recycling facility in Stamford, which will handle 25 tons per hour. This technology will allow customers to combine bottles, plastics and paper in one container.

"This is another example of how we continue to find ways to help our customers make recycling more convenient," said City Carting VP of Sales, Gary Fanali.

Committed to getting to zero construction waste

"We are working with builders on NAHB Green and LEED projects by finding a market for construction debris," Fanali said. "There is a huge opportunity to identify value added uses for these materials."

In their Milford facility, City Carting recycles concrete, grinding it down to an aggregate product with economic value.

"We are committed to investing in the design and processes to make recycling efficient and effective for all waste streams, including construction and demolition," said Fanali. "The goal is not to have to source separate."

In addition to 2013 Business of the Year, City Carting has been recognized by the HBRA of Fairfield County as Service Provider of the Year and Philanthropist of the Year.

"We are working with builders on NAHB Green and LEED projects by finding a market for construction debris," Fanali said. "There is a huge opportunity to identify value added uses for these materials."

James Hardie Launches *Let's Build a Stronger Shore Together*

We weathered the storm, and now it's up to all of us to stand tall and work together to build our homes and communities in a smarter, stronger way. It's not easy to rebuild, but a better tomorrow starts today with James Hardie.

Now is the time to make decisions to build better. James Hardie siding offers more durability, value, beauty and safety for your home. Composed of fiber cement, James Hardie siding leverages the long-lasting, durable properties of cement itself. On top of that, all James Hardie siding products are engineered for climate to face the demands of Mother Nature in the Northeast.

James Hardie cement board moisture and mold resistance features:

- ▶ HardieBacker® cement board is recognized as an interior substrate by the National Evaluation Service (NES), (BOCA, ICBO, SBCCI), HUD Materials Releases 1263d and 1268c and the Tile Council of North America handbook.
- ▶ Recognized by the Asthma and Allergy Foundation of America as an approved alternative to gypsum-based backer-board in wet areas.

When UV levels, snow, wind, rain, pests and flame are at their worst, James Hardie siding products deliver lasting durability and protection for your biggest asset.



Hardie Shingle

HardieShingle siding has the same warm, authentic look as cedar shingles, yet it resists rotting, cracking, and splitting. It's beautiful as a primary siding or as a complement to other styles of James Hardie® siding, and it's also Engineered

(continued)

Congratulations

HOBI Award O&G proudly supports
2013 the CT HBA
Winners



(800) 862-3533
mason-ogind.com



BEACON FALLS • BRIDGEPORT • DANBURY • HARTFORD • MIDDLETOWN
NEW MILFORD • STAMFORD • TORRINGTON • WATERBURY

James Hardie Launches *Let's Build a Stronger Shore Together* (continued)

for Climate® to better withstand a home's particular weather challenges. Our shingle siding panels come in a variety of decorative edges, and expedite installation when used in larger areas. HardieShingle individual shingles come in a selection of widths for an authentic handcrafted look and are also ideal for smaller coverage areas. James Hardie shingle siding products are available with our strongest warranty ever. HardieShingle siding is protected by a 30-year nonprorated, transferable, limited warranty.

Interstate Lumber Stocks A Smarter Trimboard

VERSATEX Trimboard is created from cellular PVC in the most state of the art manufacturing facility in the industry. The line includes trimboards, sheet, cornerboards, T&G beaded profiles, soffit system, one-piece column wraps, moulding profiles and their innovative Stealth Trim System, featuring a fully transferable 30-year limited warranty. Trimboards can be ordered either Smooth/Smooth or Smooth/Timber Ridge. Timber Ridge is designed with a more natural surface texture to compliment fiber cement and cedar. Edges are clean and dimensionally accurate with true 90° angles. They offer a cut-to-length and cut-to-width trim option in half-unit quantities, saving money by eliminating unnecessary waste. Ask Interstate Lumber about this quality trimboard product.

Landworks Realty Joins Buffett's Network

Farmington Valley real estate broker Gary Emerito and his Landworks Realty partners Chris Nelson and Ron Janeczko have merged the firm into the New England branch of billionaire Warren Buffett's nationwide residential realty network, Berkshire Hathaway.

Landworks Realty founder-principal, Gary Emerito, and his 15 agents have joined Berkshire Hathaway HomeServices New England Properties in Wallingford.

Buffett's Berkshire Hathaway Inc. entered the region's realty market in April 2012, buying out Prudential Connecticut Realty. This is BHHS New England's first acquisition since then. BHHS New England has about 1,600 brokers.

In addition to selling houses, Emerito will direct BHHS new homes and land in

the Greater Hartford Farmington Valley area, prospecting for new or proposed housing developments in need of buyers.

"Joining forces with Berkshire Hathaway HomeServices New England Properties will greatly benefit our clients as well as our agents," said Emerito.

Based in Minneapolis, BHHS is said to be the second-largest home realty services firm in the U.S. Its 26 brands and more than 16,000 real estate professionals operate in 20 states.



"There will be state-of-the-art technology available to our agents. The back room will become more robust. We expect to expand in the Fairfield County marketplace. We'll be more attractive to agents who want to be part of our brand."

Fairfield County Is a Key Region for BHHS New England Properties

Last year, HomeServices of America partnered with Brookfield Asset Management – the owner of Prudential CT Realty since 2011 and formed HSF Affiliates, which operates the Berkshire Hathaway HomeServices real estate network.

With the housing market percolating again, more than 24 brokerages connected with Prudential Real Estate in the U.S. have transitioned to Berkshire Hathaway HomeServices, including Prudential Connecticut.

No major changes are planned in the Connecticut operation, aside from changes in technology, said Easton resident Candace Adams, CEO, BHHS New England Properties and former president of Prudential CT Realty.

"There will be state-of-the-art technology available to our agents. The back room will become more robust. We expect to expand in the Fairfield County marketplace. We'll be more attractive to agents who want to be part of our brand."

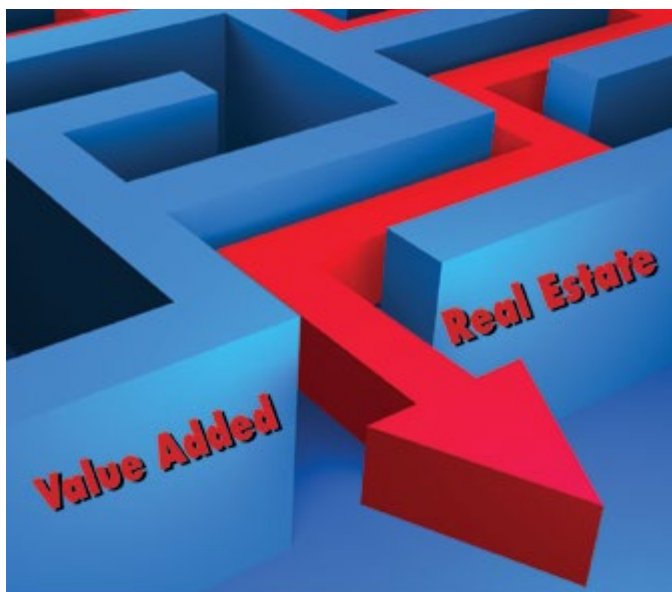
Noting that Fairfield County is the home of a large number financial services companies, Adams said the real estate firm should benefit from its association with Berkshire Hathaway HomeServices.

"Companies relocating employees will see the value of associating with our firm," said Adams.

Adams said that the Berkshire Hathaway HomeServices operation has 450 agents in Fairfield County, and they are profiting from a re-emergence of the residential real estate market in the region.

"The new brand makes good economic sense," added Nick Perna, a Ridgefield-based economist and adviser to Webster Bank. Southwestern Connecticut is a high-value part of the deal because of its improving employment situation and desirable properties, Perna said.

(continued)



As the real estate economy recovers,
every dollar counts.

Shipman & Goodwin's Real Estate,
Environmental and Land Use lawyers
help find the ways to save money
in all areas of real estate.

- Land use planning, counseling and permitting
- Environmental counseling and permitting
- Complex real estate litigation and appeals
- Real estate financing
- Tax planning and entity structuring
- Tax exempt financing and special districts
- Green building
- Energy and utility contracts
- Construction contracts and litigation
- Condominium and association documents
- Alternative dispute resolution

To learn more, contact Shipman & Goodwin's
Real Estate, Environmental and Land Use Practice Group,
Tim Hollister, Chair at (860) 251-5601 or thollister@goodwin.com.



SHIPMAN & GOODWIN LLP

COUNSELORS AT LAW

www.shipmangoodwin.com

HARTFORD | STAMFORD | WASHINGTON, DC | GREENWICH | LAKEVILLE

Buisness Product News

(continued)

Renovation of Sanford & Hawley's Unionville Lumberyard Wins National Recognition

The HOBI AWARD winning renovation of the Sanford & Hawley lumberyard in Unionville was recognized for excellence in facility design by PROSALES magazine. Winners of the PROSALES Excellence Awards, the most prestigious award program in the construction supply industry, were announced in Washington, D.C., on November 20.

The awards program "celebrates business leaders whose creativity and ingenuity have not only improved and reinvigorated their own companies, but also set new benchmarks for service in the entire industry."

Steve Campbell, editor, PROSALES magazine, said "Sanford & Hawley turned a bad situation into a winner by using an opportunity afforded by a road project to completely redesign its century-old facility."

The renovation effort was prompted by a state road improvement project that required the taking of a big chunk of the 129-year-old retail site. The makeover included building demolition, physical relocation of an existing building, construction of a new building and installation of an advanced lumber storage racking system. The upshot has been easier access for customers and greater order-processing speed.

Bob Sanford, president of Sanford & Hawley said, "We appreciate the national recognition. As a family-owned, fourth and fifth generation business we are proud of our heritage. And we will continue to invest in the latest technology and facility improvements because we care about our customers and our community."

Founded in 1884, Sanford & Hawley distributes quality lumber and building materials and employs a substantial number of workers. In addition to its Unionville location, the company operates three other "real lumberyards" in Avon, Manchester, and West Springfield, Mass.

Rockville Bank Opening Fairfield Loan Office

Glastonbury lender Rockville Bank is opening a pair of new loan production offices in Fairfield and in Massachusetts. Joe Antonios, vice president-private mortgage banker, and Jarret Coleman, private mortgage banker, will run the bank's Fairfield office located on the Post Road.

Andersen Corporation Signs Agreement to Acquire Weiland

Andersen Corporation, the leading manufacturer of windows and doors, and Weiland Sliding Doors and Windows, Inc., a leader in the specialty door segment, today announced that they have entered into a definitive agreement under which Andersen will acquire Weiland for an undisclosed amount. The Boards of Directors for the two privately held companies unanimously approved the transaction.

"Specialty doors are a growing mar-

ket segment as outdoor living spaces have increased in popularity," said Andersen Corporation Chairman, President and CEO Jay Lund. "This acquisition accelerates our entry into this important category and closely aligns with the expansion of our architectural products."

Weiland's specialty door offerings include lift and slide, folding door products, as well as pivot doors and European styled tilt and turn windows. Virtually limitless options include curved and corner configurations and oversized panels. The portfolio provides performance-grade products including aluminum, wood, and wood clad profiles complementing the Andersen door offerings.

Andersen intends to continue Weiland production and operations in the San Diego area with existing management in place.

"The two privately held companies share many of the same values, including a commitment to employees, quality and innovation," said Weiland Founder Bill Weiland. "This is an exciting day for us, and

offers additional resources to increase our product offerings and performance, strengthening both companies."

About Andersen Corporation

Headquartered in Bayport, Minnesota, Andersen Corporation includes Andersen Windows, Renewal by Andersen, and Silver Line Building Products. Andersen employs 9,000 people in locations across North America with sales worldwide. Andersen received the 2013 ENERGY STAR® Sustained Excellence award for its ongoing commitment to sustainability. Learn more about Andersen at andersen-corporation.com.

About Weiland

Oceanside, California- based Weiland Sliding Doors and Windows, is a leader in the specialty door category. For almost 30 years, the company has offered performance grade systems including their patented lift and slide door. Visit Weiland at weilandslidingdoors.com. □



Come visit our working showrooms!

**CALL OR
VISIT US
TODAY!**

www.hoconhearthhouse.com



WE HAVE LARGE SELECTIONS OF

- **fireplaces**
- **stoves**
- **accessories**



Scan for more info



MENLOTTA
AMERICA'S LUXURY FIREPLACE

KOZY HEAT
FIREPLACES

REGENCY
FIREPLACE PRODUCTS

VERMONT
CASTINGS

HOCON Propane and Hearth locations

Danbury, CT • Toll Free: 1-888-9-PROPANE
Guilford, CT • Toll Free: 1-877-906-2500
S. Norwalk, CT • Toll Free: 1-800-801-3835
Torrington, CT • Toll Free: 1-888-744-8686
Waterbury, CT • Toll Free: 1-800-992-2242
Complete Sales, Service & Installation

NAPOLEON
QUALITY FIREPLACES

Monessen

HITZER

PACIFIC ENERGY
FIREPLACE PRODUCTS

COLDWELL BANKER RESIDENTIAL BROKERAGE

SELLS WHAT YOU BUILD



As your local Coldwell Banker New Homes Regional Manager, I understand the new home market. It's different from any other type of real estate. Breaking new ground requires entrepreneurial vision, capital, planning, effective management and teamwork.

Your knowledge, experience and management skills in the construction and development field combined with my knowledge, experience and management skills in marketing and selling are a powerful combination.

Whether you are building townhomes, a single custom home or a subdivision with multiple floor plans and elevations, as your local Coldwell Banker New Homes Regional Manager I am a vital team player. From land acquisition to the final stages of home design, I have the experience and

resources to market and sell your new home development quickly and efficiently. Call for a personalized sales and marketing proposal today.

David Ornstein

Regional Sales Manager, New Homes Division

New York & Connecticut

(203) 244-2917

David.Ornstein@cbmoves.com



Please disregard this if your property is currently listed for sale. It is not our intention to solicit the listings of another broker.
© 2007 Coldwell Banker Real Estate Corporation. Coldwell Banker® is a registered trademark licensed to Coldwell Banker Real Estate Corporation. An Equal Opportunity Company. Equal Housing Opportunity. Owned and Operated by NRT Incorporated.





Lumber Market Update

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

Wow! Here we are in 2014 already. The hustle and bustle of the IBS, with a very impressive and noticeable 75,000 attendees, has given way to the icy grip of a classic Connecticut winter.

After a 20% increase in housing starts nationally, lumber prices are about the same as they were a year ago. Plywood and OSB prices are actually down substantially. How can this be? Allow me to attempt an explanation. But first some details.

Douglas fir prices are up 5% from 2013 and 61% from the depths of 2009, five long years ago. And only 4% below the recent peak in the early spring of 2013. Kiln Dried Douglas Fir continues to deliver to the Northeast at slightly lower prices than Green Douglas Fir. There is no reason to tolerate the greater shrinkage and greater likelihood of mold developing by using Green Douglas Fir. Be sure your supplier sells only Kiln Dried framing lumber.

KD SPF has followed a similar pattern and is currently 1% less than it was in 2013 and up 81% since 2009. It is currently 5% less than its recent peak in 2013. KD SPF is relatively inexpensive compared to Douglas Fir as it is now 12.5% less. The usual spread is 5-10%.

Unlike lumber Fir plywood is down 11% from a year ago, up only 36% from 2009. And down 15% from the late winter 2013 peak.

OSB is far and away the most dramatic product and perhaps a tremendous bargain. OSB is 42% below this week in 2013, 47% below the recent peak in late winter 2013. It is up only 29% from 2009.

The Canadian export tax on lumber has gone as high as 10% last summer, dropping to 5% in September and October. The rate will be 0% as long as the Random Lengths Lumber Composite

Index stays above \$355/MBF. It is currently at \$393/MBF. Lower export tax is likely to increase Canadian exports to the U.S. relative to Asia and other parts of the world.

Now to put all of this together, lumber production increased last year, North American exports to China and other countries increased last year and housing starts increased last year, and all increased more or less in unison, keeping supply and demand close to each other and prices reasonably stable. There are many hundreds of sawmills in North America able to operate one to three shifts with relative ease. Thus it is easier to ramp up or down production as demand dictates.

On the other hand there are approximately fifty OSB mills in North America owned by about 10 companies. Last year they all sought to increase production to capture the increase in North American demand. Little OSB is exported. Most of them opened large modern high production mills that often need to operate 24/7. These mills were planned and built in the boom of 2005-2006. Most of them had never operated before. They increased production beyond demand and prices dropped. There are few planned increases in production this year. Expect OSB prices to rise with demand. One industry expert is looking for increases of 30-35% through the year.

Plywood sheathing is rapidly becoming a specialty product which commands a substantial premium over OSB and tends to go up and down with OSB.

Currently demand is slowed by winter weather across much of the country. Once this pent-up demand is released prices are likely to increase in all lumber and sheathing products. It is likely that OSB will see the largest percentage increases. We'll have to wait and see how this scenario plays out. □



Build Smart. Build with ENERGY STAR.

The smart way to build is the smart way to save.

ENERGY STAR® Certified Homes use up to 30% less energy year-round and can save your customers thousands in maintenance costs. That translates to lower monthly energy bills, less impact on the environment, and satisfied customers who will help you grow your business. Financial incentives available through Energize Connecticut and your local utility can save them even more.



**Find out how you can get started. Call 877-WISE-USE (877-947-3873)
Or visit: EnergizeCT.com**



**Connecticut
Light & Power**
A Northeast Utilities Company



The United Illuminating Company



**Southern Connecticut
Gas Service**



Yankee Gas
A Northeast Utilities Company



**Empowering you to make
smart energy choices**

Energize Connecticut helps you save money and use clean energy. It is an initiative of the Energy Efficiency Fund, the Clean Energy Finance and Investment Authority, the State, and your local electric and gas utilities, with funding from a charge on customer energy bills.



Practical Code Related Construction Tips

by Mark Davis, U.S. Insulation

On Friday, January 31, 2014, Joseph V. Cassidy, the Acting Building official announced that the 2013 Amendment to the State Building Code was passed by the legislature's Regulation Review Committee. This amendment adopts the 2009 IRC Code and the 2011 National Electric Code into the 2005 State Building Code with Connecticut Specific changes. Pending some final steps the effective date will be FEBRUARY 28, 2014.

The amendment (which includes the Connecticut specific changes) will be posted on the state website ct.gov/DCS/OSBI.com in the Connecticut Documents box under the Current Codes section, once it is certified.

With this code being adopted, it is advised that all builders make themselves aware of the code changes that will effect the construction of their projects. Even though the code is for the entire state, the interpretation of the code by the local Building Official could be different. Check with your local building official to see what will be the effect in your respective towns.

With this new code in mind, there are some new products that should be looked at to address the new code.

2009 IECC Section 402.2.3 and 2009 IRC Section N1102.2.3 and 2012 IECC Section R402.2.4 reads: "Access hatches and doors. Access doors from conditioned spaces to unconditioned

spaces (e.g., attics and crawl spaces) shall be weather-stripped and insulated to a level equivalent to the insulation on the surrounding surfaces." Battic Industries offers a wide section on hatchway and access doors that will meet and exceed these requirements. Visit them at www.batticdoor.com. They also have many other products that help in energy conservation.

Recently, DuPont "Tyvek" Home Wrap has now been combined with a blanket of insulation resulting in an exterior

insulation and weather barrier that will protect your homes from air and water and delivers an R Factor of 5 as a continuous wall insulation. It is breathable and helps walls dry by reducing the accumulation of moisture in the exterior walls and lessens the risk of mold and water damage. This is something that other exterior products do not do. Visit www.thermawrapR5.tyvek.com to view the product sheets and brochure.

With the new code changes, Vapor Barriers are becoming more important in the total envelope. This can be kraft faced fiberglass insulation, polyethylene sheathing, Certain teed Membrane, 1 1/2" of closed cell foam, and Vapor Barrier paints as manufactured by the Major paint companies, PPG, Benjamin Moore, Sherwin Williams, and Glidden paints. Check our there web pages to see if their products will conquer you needs in this area. They are becoming more popular and should be reviewed by the Building department in your area. □



E-Z Hatch Attic Access Door installs in minutes in a 22 1/2" X 30 1/2" rough opening

TUFF-N-DRI H8 and Northeast Foundation Coating

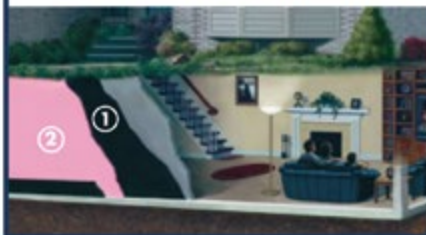
A powerful combination to fight basement moisture.

MOISTURE OUT. | CONFIDENCE IN.

MOISTURE OUT. TUFF-N-DRI® H8 Basement Waterproofing System and Northeast Foundation Coating team up to battle basement moisture. The unique black-and-pink combination of TUFF-N-DRI H8 – skillfully installed by Northeast Foundation Coating – guards against moisture from basement walls by preventing leaks, stopping seepage and reducing interior condensation.

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

Northeast Foundation Coating • 860-872-5874



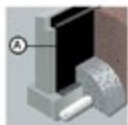
[1] The black, flexible membrane of TUFF-N-DRI H8 seamlessly seals out water leaks and seepage.

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

*See TUFF-N-DRI H8 for full details on the 30-year performance warranty. **Builder magazine Based On Studies, Q2009, Tremco Barrier Solutions, Inc. TUFF-N-DRI® is a registered trademark of Tremco Barrier Solutions, Inc. WARM-N-DRI™ is a registered trademark of Owens Corning.



Think this is the potential for basement profitability?



WATCHDOG H3 (A) features a flexible, polymer-enhanced waterproofing membrane that's spray-applied to seamlessly bridge foundation settling cracks and seal out water penetration.

Think Again. When a basement is Guaranteed Dry, its reliably usable space is a feature homeowners are willing to pay more for. And that can mean big profits for you. WATCHDOG® H3 delivers dependable waterproofing protection to meet your needs, and your budget. WATCHDOG H3 also includes a 10-year transferable performance warranty.* So increase your profit potential. Call Northeast Foundation Coating today.

*See actual warranty for details. ©2009, Tremco Barrier Solutions, Inc. WATCHDOG WATERPROOFING® is a registered trademark of Tremco Barrier Solutions, Inc.



**NORTHEAST
FOUNDATION COATING
860-872-5874**



By Pete Gioia

Connecticut's Economy Slowly, Steadily Trending Up

This year saw Connecticut businesses exiting the doldrums of a recovery so slow it feels like a recession. Most economic performance measures showed gains, although in a steady and unspectacular way. The New England Economic Partnership forecasts similar progress through 2014.

Connecticut is unlikely to match the U.S., or even neighbors such as Massachusetts, in economic performance, but things are improving. As economists learned, you don't get sustainable recovery without housing, and slow resolution of the foreclosure crisis held back our region.

Connecticut Business & Industry Association surveys and conversations with hundreds of business executives support the notion of steady growth. CEOs are positive about their firm's prospects, even if they are less optimistic about the performance of their industry and the state and U.S. economy.

An overwhelming number of Connecticut business executives are frustrated by what they see as the business unfriendliness of state policymakers and are determined to succeed despite this perception.

This year's trends, with an eye on 2014:

- ▶ **Slow and steady growth:** Most months this year had job growth and Connecticut will end up with about 15,000 net new jobs. Next year will be better.
- ▶ **Beginning of a housing recovery:** Real estate is a local phenomenon, so some markets are in recovery and others are quite weak. We expect double-digit growth in housing

starts and sales, leading to stronger growth in coming years.

▶ **Steady improvement of credit availability:**

In each quarter of 2013, CBIA's credit availability index showed signs of improvement. We aren't back to historic high points but we are better off than 2009's trough.

▶ **Production and sales show steady improvement:**

Figures don't call for popping champagne corks but they are improving enough to hold off the Tylenol.

▶ **Solid international performance:**

Connecticut continues solid performance in exports. Manufacturers heavily engaged in exports are most optimistic.

▶ **Solid innovation:** Connecticut firms still have the "Yankee ingenuity" to drive success — as evidenced in new product development and marketing.

▶ **Company profits steady, fewer net losses:** No return to pre-recession peaks in terms of net profits but there are fewer firms struggling with net losses.

▶ **Growing concerns about talent: The biggest challenge** of the next decade already emerged. Despite persistently high unemployment, companies are worried about finding enough skilled workers.

▶ **Consumers are back in the game:** Purchases of autos, light trucks and

other major products are improving. Many people deleveraged and have the ability to spend again and are gaining the necessary confidence to take the spending plunge.

▶ **The market is a plus:**

Connecticut is more dependent on Wall Street than most due to our mix of financial firms, professionals, and investors. This year's performance was solid and will help with wealth accumulation, bonuses, and state tax receipts. There is hope for 2014.

▶ **Energy renaissance beginning to have substantial positive effects:**

The economic silver bullet of the next 20 years is affordable, available, and secure (North American) energy. We are seeing the first inklings of help to our economy. It will just grow more helpful each year.

▶ **Disillusionment with political climate:** Several CBIA surveys showed super majorities of respondents believing Connecticut government can be unfriendly. Policymakers need to heed the wake-up call. It's a lot easier to keep firms here and encourage their organic growth than to recruit businesses. Connecticut executives need to see policymakers understand their concerns and what employers need to compete. It's vitally important that the governor's initiatives to lean state government and review all state regulations are fully

implemented.

A key challenge for our state is fixing obstacles to encourage more investment. Because they are largely man-made, legislatively promulgated obstacles, the challenges aren't insurmountable. If we have determination, we can change these slow, steady trends into faster, stronger ones.

Pete Gioia is an economist with CBIA, the state's largest business organization.

The Governor's Race and the CT Economy

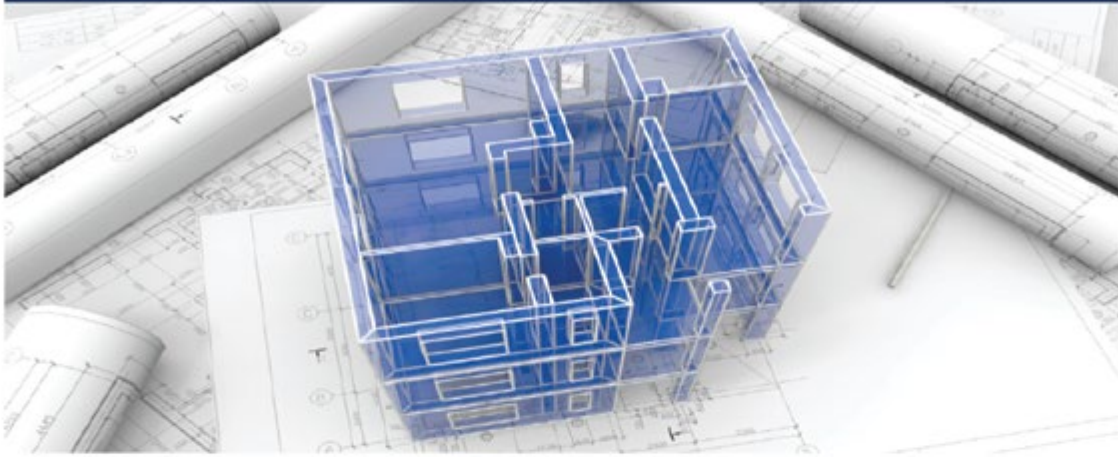
Donald Klepper-Smith, an economist for nearly 35 years, said that Connecticut has recovered about 52 percent of the jobs lost in the recession, compared to about 85 percent recovered nationwide.

"Let me be really clear. The governor does not create jobs," Klepper-Smith said. "Businesses do. ... Governor Malloy's claims about job growth, unfortunately, ring hollow. State government does not create jobs. Their job is to create an overall environment for business growth. At the end of the day, when you start talking about economic recovery, more than half of the people in the United States say this does not feel like economic recovery as they understand it," Klepper-Smith said. "Labor markets here are coming back inch by inch instead of yard by yard."

The clash over the characterizations of the state's economic recovery and debt burden has continued to escalate. McKinney brought up yet another statistic — about 60,000 state residents "have dropped out of the workforce

(continued)

Building Your Business



We know that building, and running a business is challenging and time consuming. As your community bank we want to help you succeed. It is important to us that the local economy grows, and that your success is a part of it.

Our service and commitment to our borrowers are second to none, and we are always **"Here for You!"**



Fairfield County Bank

877.431.7431

www.fairfieldcountybank.com

People you trust, service you expect,
and products to fit your financial needs.

Bridgeport • Danbury • Darien • Fairfield • Georgetown • Norwalk • Ridgefield • Rowayton • Stamford • Trumbull • Weston • Westport • Willton



Connecticut's Economy Slowly, Steadily Trending Up

(continued)

since Governor Malloy took office.”

“In just the past three years, they passed the largest tax hike in state history, as well as job-killing employer mandates like paid sick leave and the corporate tax surcharge,” McKinney said. “The reciprocal negative effect of these policies continues to mitigate the positive impact of our bipartisan jobs legislation. We cannot continue to take one step forward and two steps back.”

Biggest real estate story of 2013: Homeowners gain \$2.2 trillion in equity

The fact that U.S. homeowners gained \$2.2 trillion in equity during the year ending Sept. 30 as home values rebounded was the “biggest story in American real estate in 2013,” but hasn’t gotten the attention it deserves, columnist Ken Harney says.

Harney says the gains are crucial because as more homeowners get out from underwater, they can sell without bringing money to the closing table, borrow against their homes to help pay for home improvements and other expenses, or refinance their mortgages. This is a record rebound for a 12-month period.

And it’s crucially important in personal-financial terms for hundreds of thousands of owners who’ve been underwater on their mortgages for years. They now have options they didn’t have before: They can sell their homes and not have to bring money to the closing.

A new research study

released by CoreLogic, a real estate and mortgage data firm, estimated that 791,000 homes moved from negative to positive equity status during the third quarter of this year alone, and more than 3 million have done so since the beginning of 2013. According to CoreLogic, 92 percent of all mortgaged homes in the country valued at more than \$200,000 have positive equity. Another bust is nowhere in sight, thanks to tougher underwriting and regulatory oversight. So whether you’re one of the recent arrivals to positive equity status, or you’ve enjoyed it all along, the New Year looks encouraging.

New England Region Needs New Workers and Housing for Them

A report issued by the Metropolitan Area Planning Council said that new housing — mostly multifamily and in urban areas — is key to ensuring the economy will keep growing by drawing in talented younger workers.

If current demographic and housing trends continue, according to the report, the region’s population will grow by less than 7 percent over the next three decades and be decidedly older.

While the population age 65 and older may increase by more than 80 percent, the working-age population will remain essentially unchanged.

Without an influx of new workers, the number of jobs in the region could grow by less than 1 percent from 2010 to 2040. □



The Foam Distributor that's making a Positive Difference

- Training & certification
- Build spray rigs
- Service spray equipment
- Sell foam insulation, parts, spray foam kits and accessories



Contact us:

877-769-8080

SprayFoamNation.com



WINDOWS THAT PROTECT THE INSIDE **FROM THE OUTSIDE.**



Keep rain, wind and debris outside. Andersen® 400 Series windows with Stormwatch® protection stand up to Mother Nature at her most irritable. You'll have 24/7 protection whether you're home or not. And unlike many coastal windows, they don't need to be washed or waxed to keep the warranty valid. **We make coastal performance happen.**

* Double-Hung Tilt-Wash Windows with StormWatch Protection are not available in custom sizes.

"Andersen" and all other marks where denoted are trademarks of Andersen Corporation. ©2013 Andersen Corporation. All rights reserved.

WINDOWS • DOORS
Andersen 

andersenwindows.com

**Ridgefield Supply Congratulates Our Customer
Clark Construction - 2014 Remodeler of the Year
Well Done!**



Lumber • Building Materials • Millwork
Moulding • Hardware • Paint

29 Prospect St., Ridgefield CT 203.438.2626
www.ridgefieldsupply.com • Mon-Fri. 7-5 Sat. 8-4 Closed Sundays

Berkshire Hathaway New England Properties Market Report

Year in Real Estate Ends in High Style

The final quarter in 2013 remained strong in Connecticut characterized by an increased number of closed sales, higher prices in the condominium market, and less days on market for all inventory. In 2013, sales were up with some counties experiencing double-digit gains for single family homes and condominiums. Average prices were up 2.4% and Connecticut saw a sharp rise in condominium closings, the best in several years. By contrast, the rental market remained level compared to 2012, indicating a strengthening of the real estate market. Pending sales were softer in the fourth quarter, suggesting a long-range growth pattern.

Sales Volume

Sales volume, an indicator of growth potential, showed robust gains in both single family and condominium sales during fourth quarter 2013. Year-over-year, the total dollar volume of single family homes sold rose 14.4% to \$11,429,772,000, while condominium sales grossed \$1,546,367,000, a 23.9% increase. Fairfield County grew by 20%, while Windham and New Haven Counties saw 15% and 10% growth, respectively. For condominiums, Litchfield County had an increase of 25% in sales volume and Tolland by 22%.

Pending Sales

The number of pending sales, a leading indicator of real estate activity, dropped 6% in Connecticut for single family homes and dropped 8.8% for condominiums when compared to the fourth quarter of last year. However, when compared to the third quarter of this year, Connecticut's pending sales show a decrease of 25.5% for single family homes and 22.8% for condominiums. The numbers indicate a slower real estate market at the end of the year coming off of stronger third quarter results.

Closed Sales

There were 28,058 single family home sales in Connecticut in 2013, 12.3% higher than the number of sales in 2012 and totaling \$11.4 billion in sales volume, one of the best years since 2006. At the same time, condominium closings totaled 7,174 up 19.8%. Most of the activity generated mid-year closed in the third quarter. Growth in home sales was strongest in Fairfield, Litchfield, Hartford, Windham and New London Counties.

Current Inventory

Softening of the Connecticut real estate market during the fourth quarter resulted in a slight increase in inventory for single family homes. Homes for sale will now take approximately 5.1 months to sell verses 5% months last year, a 0.6% change, with condominiums taking 5.7 months to sell off, an 8% change.

Home Prices

The average price of a single family home rose 2.4% to \$406,800 in Connecticut while the average price for condominiums rose 4% to \$220,100. Single family average prices grew most in Windham County and in Litchfield County for condominiums. Median price increased 2.8% to \$255,000 for single family properties and up 3.4% to \$167,000 for condominiums. New Haven County median prices grew the most with a 4.3% change in single families and Litchfield grew 17% in condominiums.

Days on Market

Total days on market was 5.7% less in 2013 when compared to the year prior. Single family homes days on market dropped to 145 days and condominiums to 153 days. Days on market for single family homes experienced the most significant drop in Middlesex and New London counties.

Rental Market

The rental market in Connecticut has remained level compared to fourth quarter 2012. There were 14,431 leases signed in 2013, up just 0.9% from a year ago. The number of days a rental unit stayed on the market was 66 days, down one day from last year. Rental values are level with a median price of \$1,500 per month.

New Housing Permits

Connecticut issued 3,741 residential building permits through November of 2013, up 3.5% over the same period in 2012 – the best year since 2008 when 4,910 permits were issued. The Census Bureau reports on only 128 of the 169 towns in Connecticut on a monthly basis. The remaining towns only report permit activity on an annual basis. Of those towns with higher permit activity, Fairfield had the largest increase in activity, with 147 new permits compared to last year's 47, a 212% increase. Much of that activity is largely due to the restoration work being done in the beach area strongly damaged by Super Storm Sandy in 2012. Stratford and Milford also saw strong gains due to new apartment construction activity, also seeing increased activity were Groton, Bristol and Middletown. Of the residential permits issued this year, 59% of them were intended for single family homes, up sharply from a year ago when only 49% were for single homes. The rest have been largely intended for apartment buildings of 5 units or more.

Luxury Market

Due to typical market seasonality, the luxury market softened toward the middle of 2013 but rebounded in the fourth quarter. Connecticut saw 510 sales of homes valued over \$2 million in 2013, a 13.8% increase. The median price for a home in that price range remained relatively flat at \$2,822,500. Litchfield County saw 20 sales in the category while New London had five luxury sales over the \$2 million mark. The Town of Darien had 74 sales, Westport had 95 sales, and Greenwich led the way with 239 luxury sales over \$2 million.

Foreclosures

Connecticut's foreclosure activity rate stands at 3.5%, the percentage of all mortgaged homes in some sort of legal action, according to data collecting company CoreLogic. This ranks the State in 5th place in the United States tied with the State of Maine for foreclosures. Connecticut had a level of 4% earlier in 2013, however, the country has seen a 29% decrease in foreclosure activity compared to November of 2012. Lower foreclosure inventories will help the real estate market improve.

Summary

Connecticut continues to see steady gains in real estate activity. Job growth and budget cuts will bring each state toward a stronger economy and experts predict recovery over the next few years. Interestingly, the stronger condominium market, which has suffered for years due to harsh financing guidelines, is up 19.8% in Connecticut, evidence that the real estate market is on solid ground. Its strength today speaks volumes for future growth.



SAVE THE DATE 2014 BUILD PAC GOLF TOURNAMENT

July 7, 2014



2013 Tournament Sponsors

Sanford & Hawley	Bender Plumbing
Prime Source	Moen
BB&S Treated lumber	Viking Cabinets
James Hardie	Modern Plumbing
Kleer PVC Products	Dalene Flooring
Cyclone Home aSystems	Truss-Joist Weyerhaeuser
The Roberts Agency	TD Bank Hartford

CT Developers Council

The January 2014 meeting of the CT Developers Council was opened up to HBRA of CT's Board of Directors and Government Affairs Committee due to the significance of our featured special guests. Joining fifty council and HBRA members to discuss the 2014 state legislative session were three top state legislators: Rep. Brendan Sharkey (D), Speaker of the House; Rep. Joe Aresimowicz (D), House Majority Leader; and Sen. Len Fasano (R), Deputy Senate Minority Leader.

Council Chairman, Bill Ferrigno, began the monthly meeting, as always, by adroitly managing a round-table mar-

ket analysis from attendees to learn what's going on around the state. Bill Ethier, HBRA's CEO and in-house lobbyist, briefly presented a new policy document outlining over thirty legislative and regulatory proposals developed by the Government Affairs Committee. The document, which can be found at www.hbact.org/2014Session, answers the question, "What must CT do to get back on track toward robust housing and job growth and economic development?"

The three legislative leaders discussed their priorities for growing CT and promoting CT as a better place to do business. Being quick studies – seeing the HBRA policy document for the first time – all offered some initial favorable impressions of several HBRA proposals. Speaker Sharkey also focused on his desire for a renewed effort at smart growth to promote more housing and economic development in transit oriented development areas. Revitalizing downtown and other transit areas in cities and towns will provide more housing choices for both downsizing older citizens as well as younger generations. Sen. Fasano and several HBRA members seized on the need to limit unnecessary public hearings on certain types of proposals on which the public cannot legally say anything that could change a commission's decision. Such hearings are costly and wasteful for both applicants and municipalities and simply add unnecessary dollars to the cost of doing business and living in CT.

For more information on the CT Developers Council, see www.hbact.org/CTDevelopersCouncil. Future meetings will feature "Lessons Learned from the IBS: What Happens in Vegas Does Not Stay in Vegas" (Feb), "Advanced and Alternative Sewage Treatment Systems: Latest Technology and How to Gain Approvals" (Mar), and "CT Economic Update" (Apr).



L-R Pete Fusaro, Chris Steiner, Senator Len Fasano, Larry & Babe Fiano & Nort Wheeler



Rep. Brendan Sharkey (D), Speaker of the House



L-R Sen. Len Fasano (R) & Deputy Senate Minority Leader & Rep. Joe Aresimowicz (D) House Majority Leader



Developers Council Greg McCracken, Bill Ethier, TJ Casey, Santo Veneziano & Marian Czaplicki



DEEP Chief of Staff Robert Klee to Succeed Esty

Robert Klee, who has served as Dan Esty's chief of staff since April 2011, will be the second DEEP commissioner since Malloy expanded the Department of Environmental Protection to include energy strategy. Like Esty, Klee takes over as DEEP commissioner with a Yale background. Klee received his master's degree in environmental management, his law degree, and his Ph.D. in forestry and environmental studies from Yale. Klee came to DEEP as an appellate attorney from the New Haven office of law firm Wiggin and Dana, specializing in energy and environmental law.

Continuity of DEEP's programming and mission since it added the energy strategy played a key role in the in-house appointment of Klee to commissioner



2014 International Builders Show & Kitchen & Bath Show Design & Construction Week in Las Vegas

Aaron Duncan of the MESA Design Group out of Dallas, Texas gave Steve Temkin and Greg Ugalde many quality suggestions about T&M's land plan for a parcel in Connecticut during their "Site Design Plan Review" session at IBS.

As NAHB Design Committee Chairman, Greg Ugalde, added the "Site Design Plan Review" to the two "Architectural Plan Review Workshops" at IBS. All three sessions had every time slot filled. T&M was one of the many very satisfied customers to have house plan reviews done as well. Ken Boynton, HBRA of CT President, is also a Member of the NAHB Design Committee. (More IBS coverage in summer issue)

Greg Ugalde 2014 Build PAC Chair



Greg Ugalde taking over as NAHB Build PAC chair from Greg Peak of Nevada

FAIRFIELD COUNTY HBRA NEWS

2013 Fairfield County HBRA & Building Hope Foundation Award Winners



Maureen Hanley-Bellitto & Mary Boudreau

John P. Rowen Meritorious Award - Mary Boudreau, Penfield Financial

This is the most prestigious award granted by the HBRA of Fairfield County and named after the association's founding president. It is awarded on a very select basis to an HBRA member who has demonstrated consistent dedication and service to the HBRA of Fairfield County over a minimum of 10 years. The award honors an extraordinary contribution of time and financial resources and outstanding leadership skills in direct service to the HBRA of Fairfield County.

Connecticut Appliance & Fireplace Distributors

BUILD WITH CAFD

and gain a valuable business advantage.

www.cafd.com/trade

2013
HOBI
Diamond
Sponsor



Exclusive New Construction Distributor for heatilator



50 Graham Place, Southington, CT 06489 • Phone 860-621-9313

2013 Fairfield County HBRA & Building Hope Foundation Award Winners

(continued)

Builder Of The Year – Peter Gaboriault



Peter Gaboriault and HBRA President Maureen Hanley-Bellitto

Remodeler Of The Year – Clark Comstruction Of Ridgfield



Mario Varrone, Ulrike Fein-McCaughey, Ross Clark, Ann Moseley, Gary Clark

Associate Of The Year – Marc Tannenbaum, Dr. Energy Saver



Marc Tannenbaum and HBRA President Maureen Hanley-Bellitto

Busiess Of The Year – City Carting

(See Business Product News in this issue)



Front row L-R John Ferro, Pat Sparagna, Jimmy Moavero and Gary Fanali. Back row L-R retired pos man Bo Pirro and City Carting vice president and owner Anthony Terenzio

Hall Of Fame – Mike Heslin & Peoples Bank



Supplier Of The Year

Ring's End

Woman Of The Year

Rebecca D'Agostino, Dimatteo Group

Distinguished Service

Michael Church, William Pitt Sotheby's International

Volunteer Of The Year

Michael Derosa, Derosa Builders

Member Of The Year

Pro-Home Tristate

President's Choice

Scott Crane, Reynolds and Rowella

Associate's Council Award

Chris Steiner, Steiner Inc.

OUR COMMITMENT TO THE BUILDING INDUSTRY IS WITHOUT COMPROMISE.

For years, homebuilders throughout the region have turned to Savings Bank of Danbury to help turn their visions into reality. And in that time, uncertain economic conditions and fluctuating markets have never stopped us from providing essential lending and financial services.



- Commercial Construction and Development Financing
- Speculative Lending
- Commercial Mortgages
- Small Business Loans
- SBA Preferred Lender
- Commercial Cash Management Services

It's all part of our dedication to offering Connecticut homebuilders financing with consistency – and banking without compromise.

To learn more, call **Stephani Teixeira** at 203-575-3558.



**Savings Bank
of Danbury**



MEMBER FDIC

www.SBDanbury.com | 203-731-5442

2013 Fairfield County HBRA & Building Hope Foundation Award Winners *(continued)*

Fairfield County HBRA Award winners



L-R Brian O'Neil & Greg Reichman, Peoples Bank, Rob Campbell, Rings End, Anthony Terenzio, City Carting, Marc Tannenbaum, Dr Energy Saver, Rebecca D'Agostino, DiMatteo Insurance Group, Kathy Piro, Bearingstar Insurance Michael Church, William Pitt Sotheby's, Steve Berko, Four Square Building & Design LLC Mary Boudreau, Penfield Financial, Tom Conetta, ProHome Tristate, Scott Crane, Reynolds & Rowella, Chris Stein, Steiner Inc., Michael DeRosa, DeRosa Builders and Maureen Hanley-Bellitto, HBRA President

Philanthropist Builder Of The Year

Steve Berko, Four Square Building & Design

Philanthropist Associate Of The Year

CAFD

Building Hope Care Award

Kathy Piro, Bearingstar Insurance



Mary Boudreau & Kim DiMatteo

Kim DiMatteo Wins Building Hope Raffle Trip to Tahoe

Kim DiMatteo, DiMatteo Insurance Group, won a ski trip to Lake Tahoe, Nevada. The trip is valued at over \$10,000 and will include: 4 days/3 nights accommodations at the Hyatt Regency Lake Tahoe Resort, round-trip Airfare for 4 to Reno, NV, \$800 gift card redeemable at Hyatt, \$300 gift certificate redeemable at Hertz Rent-a-Car and \$1000 American Express gift card.

Maureen Hanley-Bellitto Recognized as New Leader in Banking

Congratulations to current Fairfield County HBRA President, Maureen Hanley-Bellitto, TD Bank Senior Vice President Fairfield County Region. Maureen was named one of the Connecticut Bankers Association's New Leaders in Banking for 2014.



Pete Fusaro with T.W. Bailey, chairman Advanced Green Building Science committee

Two Fairfield County HBRA National Award Winners

Congratulations to Peter Fusaro of Preferred Builders, whose Old Greenwich home was recognized as NAHB Green Building Project of the Year in the Single Family Custom Home category. In addition to this top national honor, the home achieved the highest level – LEED Platinum certification, as well as the top Emerald rating in the NAHB National Green Building Standard, and a Connecticut HOBI Award for Best Green Energy Efficient Home. The 3,671sf home (including conditioned basement) with R-52; walls, R-31; foundation, R-20; slab, R-13 and PV solar achieved a HERS 20.

Pete is a Greenwich homebuilder and an outstanding leader in green, energy-efficient building. He is Immediate Past President of the Fairfield County HBRA and Chairman of the HBRAC Green Homes Council. His NAHB Project of the Year award was presented at the International Builder Show in Las Vegas in February.

Congratulations to Mary Jo Peterson, CAPS, NAHB's 2013 *Certified Aging-in-Place Specialist (CAPS) Educator of the Year.*

Peterson is president of Brookfield based Mary Jo Peterson Inc., a design firm that focuses on residential and commercial building projects and provides consulting to major home builders, architects, developers and product manufacturers nationwide. Peterson is a strong proponent of universal design, and an active member of NAHB and the Home Builders & Remodelers Association of Fairfield County. She is a popular speaker across the country on the active adult and aging-in-place markets. Peterson helped write the Designing for the Active Adult course, which was part of NAHB's Certified Active Adult Specialist in Housing (CAASH) designation and she contributed content to CAPS courses and authored the two-day Universal Design/Build course. She is an approved instructor for the CAPS and Universal Design/Build courses. □

BUILT, BACKED AND SERVICED LIKE NO OTHER WINDOWS.*



400 SERIES

For over 100 years, people have relied on Andersen. We stand by our products and the people who use them. The Andersen Owner-to-Owner® limited warranty* is recognized as one of the most comprehensive and reliable in the window and door industry. **We make peace of mind happen.**

Andersen. WINDOWS • DOORS 

*Visit andersenwindows.com for warranty details.

"Andersen" and all other marks where denoted are trademarks of Andersen Corporation. ©2013 Andersen Corporation. All rights reserved.

Forestville Lumber Co.
21 Townline Rd. Plainville Ct 06062
860-747-1688 1-800-367-5862

HBRA Central CT News

On January 30, 2014, the newly merged Hartford County HBRA and New Haven County HBRA held their first meeting and installation of officers as the HBRA of Central Connecticut. The new association is the largest HBA in New England and the 79th largest in the country out of 800 local associations.

The 2014 officers of the Central CT HBRA are as follows:

Johnny Carrier – President

Tony Denorfia – 1st Vice-president

Eric Santini Jr. – 2nd Vice-President

Mike Gerard – Secretary

Vince Fini – Treasurer

Greg Galo – Legal Counsel

Marion Czaplicki – Immediate Past President Greater Hartford HBRA

Mario DiGioia – Immediate Past President New Haven County HBRA



L-R Alexis & Johnny Carrier, Francine & Jake Carrier, Johnny's parents.

Johnny Carrier's Acceptance Speech

I am truly honored to serve as president of this association. I will do everything in my ability to follow in the footsteps of the great people that have held this position before me.

Our association is celebrating its 70th anniversary this year, which encompasses a strong history with many chapters. So, tonight I am taking this opportunity to gloat about some of the major accomplishments within it, none of which I will take any credit.

- ▶ **Did you know?** Larry Fiano and his committee run the most successful yearly BUILD PAC golf tournament in the country, raising \$50,000 or more, with other states coming in a distant second.
- ▶ **Did you know?** George LaCava chairs a board of our very own Charitable Foundation, holding an Auction which raises \$80 to \$100,000, and donating to individuals and organizations in need.
- ▶ **Did you know?** Mike Girard heads the very active safety committee, holding 100 meetings since its beginning 8 years ago. They have developed a Safety Manual, geared

toward our industry, which can be customized to fit your specific business. They have also secured an alliance with Federal OSHA, the only one in New England.



Comedian and George W. Bush impersonator, John Morgan & Johnny Carrier

▶ Did you know?

Bob Hanbury spends more than 2 weeks every year, traveling around the country to digest and filter codes before they even make it to print. He also sits on the State Code council, defending our industry and working to offer amendments that better serve CT.

▶ Did you know?

Bill Ferrigno has directed fundraising for the Salvation Army and the Holiday Store for the last seven years, coordinating a group to meet At Avon Old Farms Hotel on Christmas Eve morning. This year, with \$22,000, we have become the biggest donor to this annual drive.

▶ Did you know?

This association will hold its 67th consecutive Home & Remodeling Show this year. This is a premier event, which showcases the best companies from around the state. We have a number of members that spend four days building their booths in order to proudly display their product or service.

▶ Did you know?

During the show, we hold a Youth Design contest where local high school students, our future colleagues, compete for over \$10,000 in scholarships.

▶ Did you know?

Eric Person, our Executive Officer, has been selected to be one of a few advisors to the NAHB President.

▶ Did you know?

Sanford & Hawley has had National Recognition for work place safety?

▶ Did you know?

Mark Lovely built a House of the Year a few months back, and donated over \$68,000 to our association to bolster our reserves.

▶ Did you know?

This event is the fourth event since the Christmas Party that has drawn between 120 and 190 people.

▶ Did you know?

Eric Santini Sr., Larry Fiano, Bob Fusari Sr., Dick Kelly and Joe Migliaro have been attending meetings like this since before I was born. This definitely puts things into perspective.

This association was built by the very people in this room. We have strength, we have knowledge, we have determination, we have numbers, we are unstoppable and we have something in this association that we should all be proud of. Thank you for allowing me to be part of it. 🙏

HBA Northwest News



Larry Fiano, Henry Rozewski & Senator Rob Kane



Greg Ugalde, Senator Witkos (Canton), Tim Bobroske & Steve Temkin

Legislative Night

HBA Northwest and the Litchfield County Board of Realtors held a Legislative Night to provide a means of conversation about building industry issues and concerns. Flooding, short sales, and the economy were some of the issues discussed at the Elks Club dinner in January. State Senator Rob Kane, R-Watertown and state Rep. Bill Simanski, R-Granby, Rep. Jay Case R-Winchester, Rep. Roberta Willis, D-Salisbury, Rep. Michelle Cook, D-Torrington, Rep. Craig Miner, R-Morris and Rep. John Piscopo, R-Thomaston, were in attendance and each had a few minutes to get their points across.

Bill Ethier, CEO of the Homebuilders Association of NW CT, spoke about a policy document that has 36 proposals for how to get Connecticut back on track, particularly with the regulatory system. Ethier addressed the question of natural disaster "insurance" by explaining how people can be helped in regards to the changes in flood insurance, flood zones. He cited the disparity in potential increases with some people looking at an increase of \$500 to \$9500.

Eastern CT Premiere Home Show Is A Perennial Favorite

The Builders and Remodelers Association of Eastern Connecticut and the Chamber of Commerce of Eastern CT's are back with the Eastern CT Premiere Home Show. This year is going to be better than ever and will help homeowners and buyers find the best and newest in home building and improvement solutions.

The show has thousands of square feet of exhibits all under one roof with over 100 exhibition booths filling the entire floor space of the Mystic Marriott in Groton CT.

The best and most comprehensive show in the area is celebrating its second anniversary on April 12 & 13, 2014 with



hundreds of building materials and all the right professionals and products for any home-related job.

Everything for the home, indoors and outdoors, will be on display at the show including kitchens and baths, decks and sunrooms, security systems and home theaters, building and remodeling and much more.

Several companies will be offering

special show-only discounts and giving away fantastic prizes during the show.

Spring is the time of year when many homebuyers begin house hunting and homeowners break out their to-do lists. The Eastern CT Premiere Home Show has all the right people and products for the job, whether you're a do-it-yourselfer or looking to hire expert help. Show hours are:

Saturday, April 12 9 AM - 7 PM

Sunday, April 13 10 AM - 5 PM

Admission to the public is \$10 for adults. For more information, call Dy Parker at the Builders and Remodelers Association at (860) 859-3518. ☐

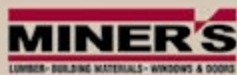
We've got the
**EASY OUT,
EASY IN**
SOLUTION.

Introducing the
WOOD-ULTREX® INSERT
**Double Hung
Replacement
Window**

A unique frame in frame design makes this INSERT REPLACEMENT window a key addition to the Wood-Ultrex® Series product line. It's manufactured with all the strength and durability Integrity is known for.



MADE IN AMERICA. 



In the Farmington Valley & Central Connecticut
129 River Road • Canton, CT
860.693.1111 • www.minersinc.com



Along the Coast & Southwestern Connecticut
Branford, CT • Bethel, CT • Darien, CT • Niantic, CT
New Milford, CT • Norwalk, CT • Wilton, CT • Lewisboro, NY
800.390.1000 • www.ringsend.com

Sanford & Hawley, Inc.



1884

130th Anniversary

2014

Quality Building Materials - Kitchens, Windows, Doors, Lumber
Unionville, Avon, Manchester, CT & W.Springfield, MA
800-433-7941 · www.sanfordandhawley.com

Sanford and Hawley and Kohltech Windows
Congratulate Brom Builders as the winner of the 2013 HOBI Award
for Outstanding New London County Custom Home



Congratulations are also extended to all Sanford and Hawley
supplied 2013 HOBI Award Winners:
Draghi and Caron Construction Fore Group Santini Homes
Sweeney Associates Veneziano Construction