CONNECTICUT BUILDER The Magazine of the Home Builders & Remodelers Association of Connecticut

Winter 2015 **Interactive Digital Edition**

+

2014 Custom Home of the Year

Sound Beach Partners

photo by Erez Sabag

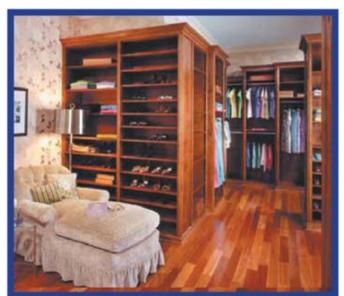
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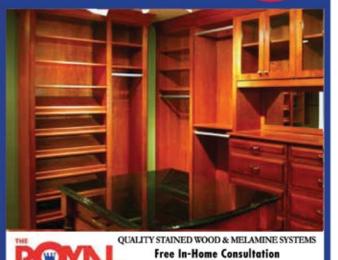


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An 18,000 sf triumph of building skill by Sound Beach Partners, this amazing design build home is clad in stone and bleached red cedar shingle and sits on a 4 acre cliff overlooking Long Island Sound. The site is all ledge.

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Connecticut Builder

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From the desk of Norton Wheeler



2015 IBS RECAP - This year's IBS played up to all of the hype! There were over 125,000 design and construction professionals in attendance at the 2nd Design Construction Week in Las Vegas. IBS (International Builders Show) partnered with the KBIS (NATIONAL KITCHEN AND BATH

INDUSTRY SHOW) and show access included IBS, KBIS, the International Window Coverings Expo, the International Surfaces Event and the Las Vegas Furniture Market. With over 11 acres of exhibits, over 330 exhibitors from 20 countries in the IBS alone, it was impossible to see everything on the show floor. There were also one hundred seminars covering topics from green building to sales and marketing, and free plan reviews with a panel of architects from around the country for added value.

The Housing Markret

It was uplifting to hear about the many hot markets across America, although there seemed to be just as many builders scratching and clawing their way back just as we are here in CT. The good news is that NAHB economist, David Crowe, is predicting that a modest housing recovery in 2015, with interest rates ticking upward, but predicted to remain below 5% at year end. That news, coupled with Fannie Mae and Freddie Mac's December announcement of NEW MORTGAGE PROGRAMS WITH DOWN PAYMENTS AS LOW AS 3% FOR QUALIFIED BARROWERS, AND RENTAL RATES RISING FASTER THAN PROPERTY VALUES, could jump start an otherwise stalled first time and move-up home buyers market. While there will be a fair number of larger homes built, the hottest market is predicted to be in the 1,600-2,400 sf starter home, where energy efficiency is important in minimizing ongoing utility expenses.

NAHB Legislative Victories

I had the opportunity to speak with outgoing NAHB President and Chairman of the Board, Kevin Kelly, a Delaware builder, who grew up in CT. Kevin was a student of former South Windsor teacher, Dick Kelly of RSK-Kellco, a successful developer in Tolland and New London Counties. Kevin shared some of his successes during his tenure as President. His number one accomplishment was ADVOCACY VICTORIES that equate to an AVERAGE SAVINGS OF \$6,882 PER HOME BUILT across America. That is a big number and a big step toward success. This savings is based on a combination of the following:

- EXTENDING ENERGY TAX CREDITS to stimulate new construction and remodeling.
- A U.S. Supreme Court CLEAN AIR ACT RULING that benefits multifamily builders.
- EXTENDING MORTGAGE INSURANCE TAX DE-DUCTION, which preserves new home sales.
- Delayed Affordable Care Act requirements, saves costs for the building industry.
- ROLL BACK OF STORM WATER REGULATIONS and the HOMEOWNER FLOOD INSURANCE AF-FORDABILITY ACT saves business for builders and remodelers.

Larry Fiano Tribute

On Monday, before the show officially opened, I attended the NAHB Build Pac Trustees meeting. The meeting was chaired by Connecticut's own Greg Ugalde, president of T&M Building Company, and a member of the HBRA of Northwestern CT. This was a big day for Connecticut, as LARRY FIANO, who has chaired Connecticut's Build Pac committee for as long as I can remember, stepped down as chairman after RAISING OVER \$600,000 FOR BUILD PAC OVER THE LAST 12 YEARS. Larry has truly set the mark to which all others will be measured.

George LaCava from the HBRA of Central CT is assuming the role as chair and HBRA of CT Immediate Past President, Kenny Boynton, will serve as the alternate. As a tribute to Larry, the HBRA of CT has named the annual golf outing in his honor "THE LARRY FIANO FAMILY GOLF CLAS-SIC". This was announced at the meeting, and Larry received a standing ovation, as he and his family have produced THE MOST SUCCESSFUL SINGLE BUILD PAC FUND RAIS-ING EVENT IN THE COUNTRY.

Kudos to Larry, his family and alternate Build Pac chair, Dick Kelly. Thank you both for your many years of dedication to our industry. To further honor Larry, it was announced that every board member of the HBRA of CT and every board member of the HBRA of Central CT, has enrolled as annual contributors to Build Pac- the 1st time any state has made that kind of commitment.

(continued)



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From the desk of Norton Wheeler

One way that you personally can play a role in making our state a better place to do business is to support NAHB Build Pac, our political action fund. You can donate as little as \$20 per year up to as much as \$5,000 per year, and we need your support. Contact your Executive Officer, Greg Ugalde, George LaCava or me personally for more information.



Each year at the IBS, the board of directors votes on a new NAHB 3RD VICE CHAIRMAN, WHO WILL GO ON TO BE CHAIRMAN OF THE BOARD AND PRESIDENT OF NAHB IN 4 YEARS. Sometimes, there is only one candidate running unopposed, but this year was a contested race between Dean Mon, a multi family builder from New Jersey, and Randy Noel a single family home builder from LaPlace, Louisiana. Both builders were highly qualified and have been serving the industry and NAHB for many years on just about every committee, board of trustees and special task force you can think of. Randy Noel was declared the winner and he and his family and supporters celebrated with a New Orleans style parade around the hotel and onto the IBS show floor.

NEXT YEAR, GREG UGALDE WILL BE RUNNING FOR NAHB THIRD VP, and it looks as though he will run unopposed. My congratulations and best wishes to Greg. I can't wait to see Greg parading around with a parasol.

Here are a few more highlights from the IBS and the board of directors meeting:

- NAHB HAS A BRAND NEW WEBSITE with all kinds of updated information available to help you in your business. Go to www.nahb.org and spend some time to familiarize yourself with the new tools for 2015. We all like new tools.
- NAHB HAS INTRODUCED A NEW FIELD REPRE-SENTATIVE PROGRAM. The rep for region A (New England plus DC, DE, MD, NJ, NY, PA and VA) is Anna Satterfield. Anna will be traveling from state to state to help us with membership development and also to help our locals and state organization update our strategic plans and mission statements. This outreach program will give NAHB a face on a regional level. Welcome Anna!

• NAHB is encouraging all members nationwide to participate in "BRINGING HOUSING HOME" MARCH 9-13, 2015 we plan to show federal lawmakers the Economic Power of the housing industry where they live, work and play during this week-long event of congressional meetings in your home district. For more information visit www.bringing-

housinghome.com or contact me directly to see how you can play a part in this. We want to meet with every federal lawmaker in our state during that time and it would be great if you could join us.

One last item that needs your attention. WE DON'T EVER WANT TO BE MANDATED BY CODE TO INSTALL RESI-DENTIAL FIRE SUPPRESSION SYSTEMS IN THE HOMES WE BUILD.

There are changes coming in the way that new codes and standards are developed and voted. ENCOURAGE EVERY BUILDING OFFICIAL WE KNOW TO BECOME AN ICC MEMBER PRIOR TO MARCH 19.

Once building officials is a certified members, they can vote on new codes and standards from the comfort of their own offices. There is a cost to be a member, and in most cases the municipality will cover the cost to join. This new registration process will allow for greater participation as many municipalities are not encouraging inspectors to participate because it means time away from the job. This broader level of participation, provided we can get the majority of the state' building officials to sign up, will level the playing field, and give us the numbers we need to DEFEAT THE MOVEMENT TO REQUIRE FIRE SUPPRES-SION SYSTEMS IN EVERY SINGLE FAMILY HOME.

I hope that you found this information interesting and informative. I ask that you get involved and help the HBRA of CT grow and make Connecticut a better place to live and do business. There must be someone that you know that could benefit from membership in this organization. Please invite a friend to the next meeting you attend.

HBRA MEMBERSHIP STARTS WITH YOU AND ONE MORE!

Thank you,

Norton Wheeler

President and Chairman of the Board HBRA of Connecticut

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New England Home CT Magazine

2014 HOBI Awards

or the 5th year in a row CAFD was DIAMOND SPONSOR. This year, CAFD owner, Doug DuPont, unveiled, cafd.com/trade, a new cutting edge website for the trade. Builders can carry this web responsive site in their pocket, and access valuable appliance & hearth product resources on the road or on the job site. (See Business Product News in this issue for more details.)



L-R GE Builder Sales Rep. Jeff Stokes with CAFD showroom manager Paul Musso, hearth products manager & field sales, Mike Guarino, showroom salesman Bob Fedora, owner, Doug DuPont, showroom salesman Drew Petrizzo, Sales Manager, John Gillotti & operations manager & field sales, Sisto Salzillo.

This year's Cornerstone Sponsor was Hocon Propane the largest independent propane company in CT.

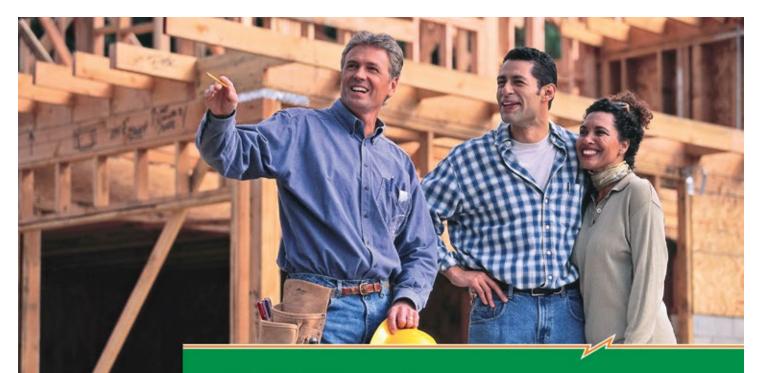


L-R Pete Battaglio, Richard O'Neil, Connie Reccardo & Jeff Magarian

We were delighted to have New England Home CT Magazine as our Media Sponsor for the 3rd year in a row! Publisher, Kathy Bush Dutton, and associate publisher, Roberta Mancuso, attended the dinner, and editor, Kyle Hoepner, featured the HOBI Awards and selected winners in the winter issue of New England Home CT.



Kathy Bush-Dutton & Roberta Mancuso



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The 21st Annual HOBI Awards

Our 21st anniversary HOBI Awards Dinner broke the all time attendance record at 770. The HOBI Awards is the largest most consistently successful Builder Awards Program in the country.

In 2014, Westport was the hottest town for new construction! SIR DEVELOPMENT had a spectacular year! They sold 12 spec homes at \$1-5 million, and MILTON DEVELOPMENT sold 9 multi-million dollar spec homes, and the company is currently in various stages of construction on 17 more spec



Joanne Carroll

and custom homes. BLUEWATER HOME BUILDERS won HOBI Awards in all three categories: Custom, Spec and Remodeling. DAVENPORT CON-TRACTING and CHARLES HILTON ARCHITECTS and SIGNIFICANT HOMES and DOUGLAS VANDER-HORN ARCHITECTS built spectacular

in Greenwich. And SOUND BEACH PARTNERS built an incredible 18,000 sf Design Build in the same town. In New Haven County, John Ricci built a beautiful custom home and a winning commercial building, and in Hartford & Tolland counties, Johnny Carrier's con-

10,000 sf plus custom homes

. . .

dominium community, Harvest Village, in Newington is OUTSTANDING and Santini Homes can't build their townhouse rentals at Deer Valley in Ellington fast enough to keep up with demand. In New London County, Alan Williams 55+ community in Colchester is EXCEPTIONAL.

Llfetime Achievement Award



Larry presenting a \$17,000 Build Pac check to HBRA President Ken Boynton

HOBI Producer and Master of Ceremonies, Joanne Carroll, began the evening with a salute to a very special builder, Larry Fiano.

Larry has been President of the state HBRA three times, and over a span of 12 years, he has raised over \$600,000 for the NAHB Build-PAC. He's made CT's annual Build-PAC Golf Tournament the largest fundraising event of its kind in the country. In fact it was just renamed the Larry Fiano Family Classic. Over the last 30 years, he has personally contributed over \$100,000 dollars to the campaigns of legislative candidates who support our industry and keep all of us in business. He coordinated the first Homes for Our Troops build in CT for a marine amputee. He's married to Babe Fiano for 66 years, remains a successful diversified builder, and as active as ever in the HBRA. Congratulations to Larry Fiano on his HOBI LIFETIME ACHIEVEMENT AWARD.

"What a terrific event. You really do know how to throw a party!

770 people at a business event is just astounding, and it's because the HOBI Awards dinner is the one place to be during the year to connect with everyone in the building industry profession."

- Chip Poehnert, Guilford Savings Bank



Liz Koiva of Nordic Builders & Doug DuPont, CAFD



Judith Landers & Doug DuPont

As exclusive statewide new construction distributor for Heatilator fireplaces and builder distributor for GE Appliances, CAFD raffled off a Heatilator 26" electric FPL with media cabinet valued at \$1,000 and a GE Advantium Speed cook oven valued at \$1,100. Liz Koiva of Nordic Builders and interior designer, Judith Landers were the lucky winners!

2014 HOBIAWARDS

2014 HOBI Judges



New Construction Judges Richard Rosano, Marion Czaplicki & Andrew LaSala with HOBI Producer Joanne Carroll

RICHARD ROSANO – successful builder of high end spec and custom homes in lower Fairfield County, and a Fairfield County Builder of the Year.

MARION CZAPLICKI – Past President of HBRA of Central CT, master builder of luxury custom homes, and a Hartford County Builder of the Year.

ANDREW LASALA – Past President of Fairfield County HBRA, he recently completed award winning Norwalk rental community,



HOBI Remodeling Judges Peter Schneider and Mike Palumbo with HOBI Producer Joanne Carroll

Summerview Square, as well as a new, historically correct brownstone in Brooklyn, which won two HOBI awards last year.

PETER SCHNEIDER – a builder & remodeler in the Greater Danbury area, HOBI winner, and a Fairfield County Remodeler of the Year.

MIKE PALUMBO – A past President of Fairfield County HBRA and partner in a successful design build firm in Darien, which builds and remodels luxury homes in lower Fairfield County.

2014 Top Award Winners

Custom Home of the Year winner



Custom Home of the Year winner Doron Sabag of Sound Beach Partners with HOBI judges, L-R Marion Czaplicki, Andrew LaSala & Rich Rosano

Community of the Year winner



Community of the Year winner Eric A. Santini of Santini Homes with his daughter, Olivia and HBRA President Ken Boynton

Spec Home of the Year winner



Bluewater Home Builders partners Darren Andriotti & Bob Sprouls with HBRA President Ken Boynton



HBRA CEO Bill Ethier and Administrative & Events Coordinator Joanne Hoerrner

Remodeled Home of Year winner



Remodeled Home of the Year winners Jim Dean & Jay Ross of Greenwich Realty Management with Remodeling Judges Mike Palumbo and Pete Schneider

Senior Officers



HBRA Senior officers Nort Wheeler, 2015 HBRA President, Henry Rozewski Treasurer, Liz Verna, Immediate Past President & Ken Boynton 2014 President.

2014 HOBIAWARDS

What about this year's trends?

Highly energy-efficient, tightly insulated homes are the norm, & co-generation is becoming more popular.

"Interior colors are right out of a Restoration Hardware catalogue, with sepias, grays and white predominating. Transitional has tipped into modern on the interior & even the exterior of some homes. Trough sinks, glass tile, home elevators, sliding barn doors, shiplap walls and beadboard ceilings remain very popular."

> - Joanne Carroll, HOBI Awards Producer



New England Coastal entry



Greenwich Realty breakfast room



Blansfield Builders sliding barn doors

Custom Home of the Year Sound Beach Partners



Sound Beach front at night

This 18,000 sf triumph of building skill by Sound Beach Partners sits on a 4 acre cliff over looking Long Island Sound and the site is all ledge. This amazing design build home is clad in stone and bleached red cedar shingle with stunning bronze entry door. Four custom insulated divided light mahogany wood doors by Northwest Door were supplied and installed by Ed's Garage Doors. The rear spa and vanishing edge pool are built into rock, with steel frames and limestone terraces.



Sound Beach rear terraces



Sound Beach terrace & pool



Custom home of the year Sound Beach Partners

The interiors are a collaboration of Sound Beach Partner, Doron Sabag and the transitional design of Amy Hirsch Interiors. A seamless indoor outdoor integration is created with floor to ceiling windows in the double height living room which features linear fireplaces on opposite walls. A clean, transitional kitchen is designed with a porcelain tile floor, Calcutta counters and an interior glass window, which frames a signature Sound Beach floating back stair with glass rails.





Sound Beach floating glass staircase (detail)

The sumptuous master suite features a unique beveled plaster wall, fluted Vermont Danby marble fireplace, and master bath with marble slab walls.

Sound Beach kitchen



Sound Beach MBR

The home was built for an empty nester couple, who were focused on creating an entertainment destination for their children and grandchildren. The third floor "boat room"/children's bunk room in marine finished teak with salvaged portholes, a boat's prow leading to a balcony with ship's wheel overlooking Long Island Sound.



Sound Beach master bath





2014 HOBIAWARDS

Custom home of the year Sound Beach Partners

The home is equipped with a nursery school classroom, a rock climbing wall, and a two lane bowling alley. For the adults, there's an air conditioned wine room with radiant heated floor and temperature controlled red/white wine storage. Even the mechanical room is stunning.



Sound Beach rock climbing wall

At water's edge, a 500sf teak and steel retreat protruding from a natural rock formation won Sound Beach Partners another HOBI Award for BEST ACCES-SORY BUILDING. This dockside gathering place features a planted roof and deck overlooking the water. Inside, there's an enchanting living room, kitchenette and shower.

Doron Sabag and Jim Hoffman completed the home, along with a rebuilt sea wall and a new dock in 14 months!



Sound Beach bowling alley

Sound Beach Accessory Building interior



Sound Beach Accessory Building

Best Green Energy-Efficient Custom Home Murphy Brothers Contracting

This Zero Energy Ready custom home in Old Greenwich has received every kind of publicity except a segment on 60 Minutes! Built by and for Chris Murphy, and designed by architect, Rex Gedney, the home features Fox Blocks ICF exterior walls and DOW POWERHOUSE solar roof shingles – which won BEST GREEN PRODUCT.

The DOW POWERHOUSE[™] Solar Shingle system installs and protects like regular shingles while generating clean, renewable energy to power a home. POWERHOUSE Solar Shingles offer sustainability, energy savings and seamless design all in one. They offer a building-integrated photovoltaic solution for asphalt-composition shingle roofs that installs flush with asphalt shingles, cedar shake, concrete and clay tile, and both polymer and traditional slate. Ease of installation - there's no on-roof wiring required because they secure directly to the roof deck, just like traditional shingles. Manufactured in Michigan and backed by The Dow Chemical Company, these durable shingles withstand sun exposure, extreme temperatures, wind, hail and other inclement weather, and offer a 20 year warranty from Dow.

Other green features in Murphy Brothers winning green custom home include LED lighting, blue jean insulation, a dual fuel heat pump and an ERV system resulted in a an outstanding HERS 27 energy rating. Noteworthy interior features include a reclaimed chestnut kitchen island top and a sliding barn door made from an old oak, toppled by Hurricane Sandy.

Best Green Energy-Efficient Custom Home Murphy Brothers Contracting



Murphy Green custom



Murphy K chestnut top

A series of Murphy Brothers signature MUDDY BOOTS TOURS of the home were hosted by engineer, Lois Arena of Steve Winters Associates, and won BEST SPECIAL EVENT.



Best Green Custom Home - Murphy Brothers Contracting Michael Murphy, Diane Murphy, Lois Arena (energy consultant, Steven Winter Associates) Laura Murphy, CJ Murphy, Nils Fredricksen, (Crozier Gedney Architects) & Chris Murphy

Best Custom Home 12,000 - 14,000 SF Davenport Contracting Charles Hilton Architects



Davenport Contracting took 20 months to build this amazing shingle style home on a cove overlooking L.I.S. Designed by Charles Hilton in Alaskan yellow cedar with heavy fieldstone base and three porches, it was the cover story in our fall issue of Connecticut Builder. The projecting semi-circular SUMMER PORCH with large stone fireplace and 180 degree views, the stunning wainscoted ENTRY HALL with playful mix of balusters and spiral fluted posts; the show stopping KITCHEN with rift sawn and quarter oak cabinetry and exquisite beautiful breakfast bay; the fabulous semicircular HOME OFFICE with radius windows, beadboard ceiling, mahogany beams and built-in his & her desks; and the opulent MASTER BATH with split alcove vanities, marble mosaic floor and windowed slab shower were all HOBI Award winners. Please see fall issue Cover Story.



Richard Koch, John Hibbard, Chuck Hilton, Brian MacDonald, Jeff Hoffman, Todd Jameson, Jake Cleveland, Peter Calzone & Chris Lionetti.

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Best Custom Home 10,000 - 12,000 SF



Significant Homes – Douglas VanderHorn Architects

Significant Homes principals Matt and Whit Mathews with architect Douglas VanderHorn, center, and incoming HBRA President Nort Wheeler at far right.



Significant Homes built this stunning stone and cedar shake home that looks like it's been there as long as the 100 year old tree in the front yard. Designed by Douglas VanderHorn, with Tuscan columns framing a graceful front porch and view from the front door straight thru to Long Island Sound. In a bow to tradition, rain chains extend from the roof gutters to the ground for drainage. A beadboard ceiling and curved beams enhance the handsome cherry paneled library, which was recognized with one of four SPECIAL FOCUS HOBI Awards. A paneled dining room features a rectangular bay, and leads to the winning lacquered butler's pantry.



Significant library



Significant DR

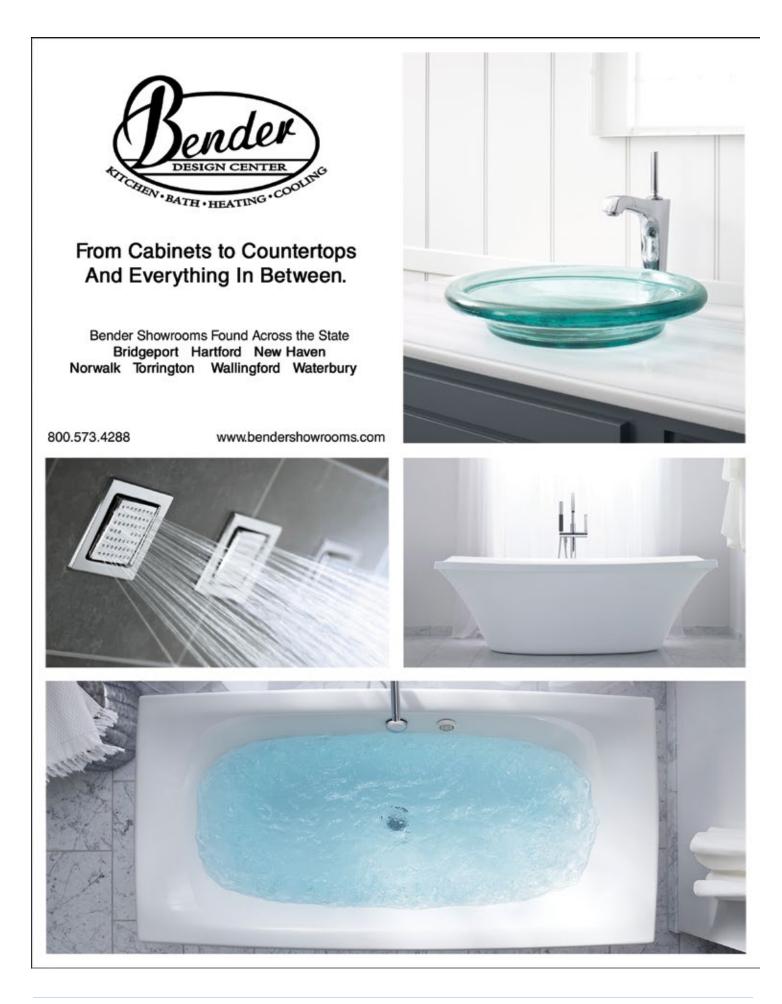


Significant Butler's pantry



Significant rec room

The OUTSTANDING recreation room pictured here, with ship lap walls, sliding barn doors revealing bunk beds, and a wood and leather bar with built-in banquette, received 25,000 hits on Houzz. A combination of geothermal and Yanmar co-generation won Significant BEST HOME TECHNOLOGY.



Best Custom Home 9,000 - 10,000 SF



Cornerstone Contracting

Douglas VanderHorn Architects

HBRA President Ken Boynton, architect Doug VanderHorn & Wendy Blume, Cornerstone Contracting





Cornerstone gym

And the winning children's gym is outfitted with a maple sound deadening floor and half court basketball.



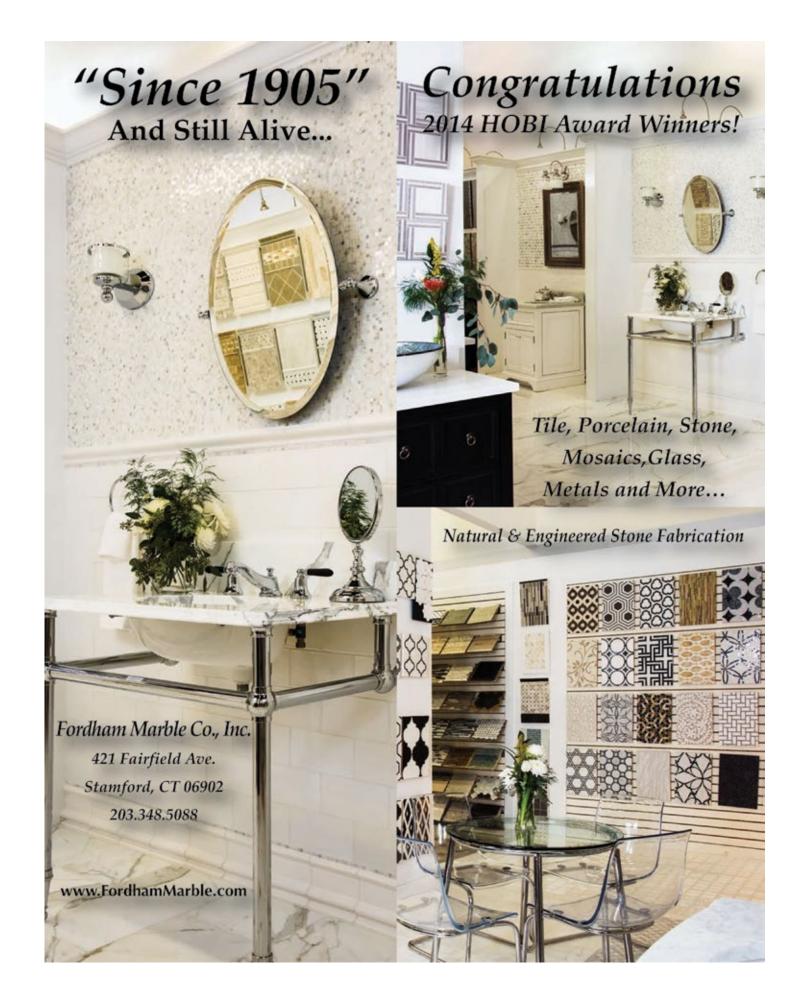
Cornerstone breakfast room

Douglas VanderHorn Architects and Cornerstone Contracting used old world craftsmanship to design build this majestic stone, brick and half timber English Tudor to fit seamlessly into its Greenwich neighborhood.

The exquisite living room is artistically accented with pointed arch window and door surrounds and a molded plaster ceiling. The eye-catching family room is finished with a wood truss ceiling, and an octagonal breakfast room features a leaded glass bay window.



Cornerstone living Room



Home 8,000 - 9,000 SF VAS CONStruction



Vinnie Sciaretta did an amazing job on this 8,500 sf waterfront home, designed by Michael Lobuglio on a peninsula in Darien. Brilliant walnut floors set off the exquisite living spaces, and unique features, such as the imported green glass counter in the butler's pantry.

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

In the exquisite master bath, Fordham marble designer, Mayson Linn, used a collage of today's most desired natural stones and Sea Glass. The floors are polished Perla Marble and Micro~Perla Marble Herringbone Mosaics. A stunning oval glass mosaic border has a frosted and glossy finish that appears multidimensional, and mimics the colors of the natural surroundings. The shower of Perla Marble herringbone floors and handmade ceramic glossy white wall tiles is enhanced by a window, which brings the tranquil water view inside.



VAS powder room





VAS butler pantry



VAS master bath 1

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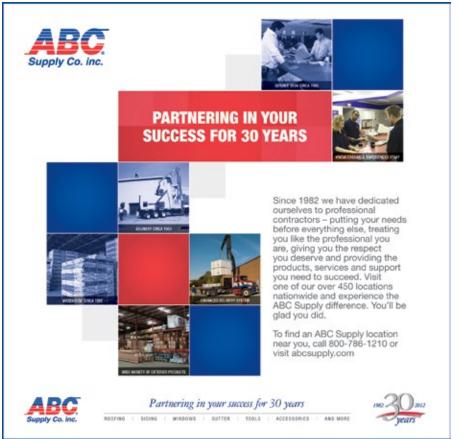


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Dibico Construction Best Custom Home 7,000-8,000 SF, Greenwich

Hemingway Construction Outstanding Custom Home 3,000-4,000 SF, Stamford

*

Karp Associates

Best In Town Spec Home, New Canaan

★

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Best Custom Home 7,000 - 8,000 SF Dibico Construction | Fore Group



Julio DiBiase built this beautiful French country home in Greenwich framed with Eco Red Shield lumber for mold, termite, & fire protection and geothermal for energy efficiency. The old world craftsmanship in the stucco exterior is continued inside with clay plaster walls, reclaimed wood beams and fireplace mantle, and custom hand painted cabinetry. Amy Hirsch Interiors integrated old world with modern living in the home's interior design.





Best Custom Home 6,000 - 7,000 SF



Fore Group built this impressive 6,000 sf brick home overlooking Farmington Golf Club./ Designed by Jack Kemper, it features an arched covered porch with flagstone patio, all white kitchen with thick walnut island top, mahogany beamed living room and an award winning 18 ft. exercise spa, which required a 15ft. high foundation wall and a concrete pit, reinforced with rebar.



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2014 HOBIAWARDS





Bluewater living room

In Westport, Bob Sprouls & Darren Andreotti nailed it with this 21st century take on a Connecticut farmhouse. Architect, Robert Storm, combined urban industrial with antique with double aluminum framed glass entry doors, a soaring shiplap paneled foyer with gray stained beamed ceiling and glass panel balustrade lining the 2nd floor hall.





Bluewater custom kitchen

The striking living room features a transitional style beamed tray ceiling and modern horizontal gas fireplace set in a unique plaster wall design. The country kitchen features a barnboard bar with road sign décor and 300 bottle wine fridge.

Bluewater custom foyer



In addition to a lower level home theatre there's this winning MULTI-GEN UNIT in a separate wing.

Bluewater Multi-gen unit

Outstanding Fairfield County Custom Home Blansfield Builders

Blansfield Kitchen

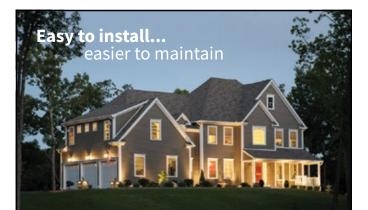
Jim Blansfield scored an OUTSTAND-ING for this transitional style custom in Westport designed by Paul Harris with three types of siding: clapboard, vertical cedar ship lap and corrugated metal, and three types of roofing: Alaskan white cedar, metal standing seam and EPDM rubber. Inside, reclaimed wood ceilings & sliding barn doors, tile bordered in metal, sheetrock and slat walls and a palette of white, sepia and gray is the epitome of transitional style, trendy design and building skill.



Blansfield rear



Connecticut Builder Magazine



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Best Hartford County Custom Home 5,000 - 6,000 SF Advantage Contracting



Advantage front

In Hartford County, Jarrett Kravitz built this handsome 5,600 sf HERS 52 rated Energy Star custom home with Hardieplank siding and fieldstone accents, three front porches, a screened rear porch, 20ft high Great Room and a separate carriage house for





Advantage carriage house garage

Advantage LR

guests. This is one of several HOBI winning custom and spec homes Jarrett has built in his South Glastonbury single family development

Best Fairfield County Custom Home 4,000 - 5,000 SF Ceretta Builders

In Fairfield, Mike Cerreta built this charmer designed by Matt Dougherty with outdoor rooms galore, from roof decks and balconies to a screened porch and patio! Inside, stunning rift sawn and quartered herringbone floors, beadbard family room



Cerreta FR



Cerreta Builders



Cerreta master bath



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Best Hartford County Custom Home 4,000 - 5,000 SF Haley Homes



Haley front

In Glastonbury, Justin Haley built this handsome Georgian colonial designed by Jack Kemper with 10ft ceilings and a two story great room.



Haley Great Room

Best Custom Home 4,000 - 5,000 SF Overall Ricci Construction

John & Melanie Ricci's own geothermal green home in Cheshire was designed by James Tuttle with Alaskan cedar shake and stone exterior, custom turned newel posts, a two story great room, two story deeply coffered dining room, stunning vintage kitchen with cherry island and integrated appliances first floor master with11ft ceiling and cozy covered rear patio.



Ricci DR



Ricci front



Ricci Kitchen



Ricci patio

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Hemingway Construction



Hemingway front



Hemingway kitchen

Sal and Peter Sciaretta built this charming country home overlooking Stamford Yacht Club with an elevated wall to meet the FEMA 14ft requirement and the elegant interior living afforded by herringbone oak floors, a magnificent kitchen and signature Hemingway built-ins.



Hemingway built-in

Outstanding Tolland County Custom Home 3,000 - 4,000 SF



Nordic front

In Tolland, Liz & Alan Koiva design built this 3,700 sf 4 BR 3¹/₂ B traditional home featuring a sunken family room with vaulted ceiling, masonry fireplace and wall of windows, cherry country kitchen and gracious 2nd floor hall with window seat, reading nook with built-in bookcases in the upstairs balcony.



Nordic FR



Outstanding New London County Custom Home 3,000 - 4,000 SF

Brom Builders



In Norwich, Brom Builders built this 3,200 sf 4BR 31/2 bath Craftsman style home with long covered front porch and tapered columns, a deeply coffered family room with dark stained oak floor, ledgestone fireplace and built-in bookcases, and an island kitchen with red and white wine refrigerators.



Brom family room

Best Home Under 4,000 SF Lin Daniels Design



Lin Daniels

Lin Daniels and architect, Cynthia Smith, used color and whimsy in this striking 2,800sf Fairfield home. Terraced stone walls solved the 7 foot elevation change from front to rear of home, while providing the bonus of a walk out lower level, elevated terrace, outdoor rooms and spa. Inside, 150 year old hemlock flooring and an island kitchen with splashes of turquoise.

Lin Daniels kitchen

Best New Old Custom Home Overall New England Homes



In Bolton, Bruce Shanks built this 1750's reproduction cape with timbered ceiling, center chimney fireplace, hand forged hard-ware, wide board floors, and high efficiency propane and hydro air with central AC for 21st century comfort.



Best Fairfield County New Old Custom Home Pen Building Company



This 3,000 sf classic NEW OLD home built by Peter Nisenson and designed by David Preusch Architects looks like it has always been part of its historic Westport neighborhood. A low stone wall borders the home's front yard, and a third floor roof "monitor" offers a view of the Saugatuck River. High quality materials include the cedar exterior, Belgian block lines driveway, bluestone and brick front steps and planting wall with specimen plantings.

Pen building

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Best in Town Custom Home Construction Management Group



Construction management front

Sal Zarella built this 5,300 sf in town New Canaan home designed by Andrew Nuzzi with four fireplaces, a white island kitchen with built-in banquette, and a steam shower in the master bath. A European HVAC system by EU Systems uses invisible radiant ceiling panels for both heating & cooling. The first of its kind to be installed on the East Coast, it eliminates duct work and registers; saves 20-40 % energy over conventional forced air; and won BEST NEW CONSTRUCTION TECHNOLOGY.



Construction management kitchen

Best Not So Big Custom Home Uccello Development

Nick Uccello built this 2,427 sf NOT SO BIG custom on Fox Hopyard golfcourse in Haddam. Designed by Jack Kemper, it features white cedar Maibec shingles and Andersen windows from Country Lumber, a two story family room with built-ins and a granite and stainless kitchen, which opens to a sunroom with second fireplace.



Ucello Not so big



Ucello Not so big great room

2014 HOBIAWARDS





Ucello vacation kitchen

Nick won a 2nd HOBI for this 3,582 sf super insulated vacation home designed by Jack Kemper on a ¹/₂ acre site overlooking Long Island Sound in Groton. It features heated tile floors, indoor and outdoor fireplaces, a stunning cherry and mahogany kitchen, and walls of Andersen A Series Low E-4 windows from Country Lumber to take advantage of the spectacular water view.



Ucello vacation front



Ucello vacation great room

Best Out of State Custom Home Murphy Brothers Contracting

Murphy Brothers built this modern high performance waterfront home. It is designed by Keller Eaton with a two story foyer with steel rail floating staircase with open treads and a bridge to living spaces and the pool and Long Island Sound beyond. Equipped with geothermal and a Yanmar 10K co-generation system, the home provides net metering back to the grid.



Murphy Out of State staircase



Murphy Out of State rear



Murphy Out of State FR K

House Murphy Brothers Contracting

On a 1907 Armonk estate, Murphy Brothers built this spectacular granite pool house to look as if it had always been there. Architect, Mitchell Wilk used old world features including arched openings, a timber ceiling and stone fireplace, adding that modern amenity – the outdoor flat screen television.



Murphy pool house



Murphy pool house interior

Best Outdoor Living Environment



On the same 1907 Armonk estate, landscape architect John Conte transformed a hilltop into this exquisite formal English garden with a succession of "garden rooms".

Best Not So Big Pool House Miro Builders

Don Miro built this adorable not so big pool house, with a red cedar roof and pergola, and at the far end of the pool, a dry-laid stone fire pit.



Miro pool house





Miro pool house 1



Spec Home of the Year



Best Spec Home \$4 - 5 Million



Robert Storm Architects • 315 Main Street Westport, CT • 203-222-9055 **Spec Home of the Year**

Bluewater Home Builders



Bluewater spec parlor



Bluewater spec library

This four level 10,000 sf Nantucket shingle style, built by Bob Sprouls and Darren Andreoti of Bluewater Home Builders, is designed by Westport architect, Robert Storm, with graduated flare shingle columns and a graceful bow window in the parlor.

A stunning white oak handcrafted library with recessed paneling, coffered ceiling and fireplace opens to a screened porch with stone fireplace and TV. The master wing features a gracious barrel vaulted bedroom with fireplace and marble spa bath.

Bluewater won BEST KITCHEN UNDER \$200,000 for the home's eye-catching dual marble topped island kitchen with gray stained floor. One island is finished in white marble, while the other is a unique veined charcoal gray.

The home includes a third floor dormered playroom and an outdoor pool and spa. It also won BEST SPEC HOME \$5-6 MILLION.

2014 HOBIAWARDS



Bluewater Spec



Bluewater spec kitchen



Bluewater spec MBR



Best Green Energy Efficient Spec Home Brookside Development



Best Energy-Efficient Spec Home winners Mark Nuzzolo & DJ Collins of Brookside Development with Jennifer Parsons & Enoch Lenge of Energize CT



Mark Nuzzolo really knows how to build affordable, high performance homes. Mark and his wife and partner, DJ Collins were recognized for the model home at their 14 home green community, Singer Village in Derby, which is Energy Star and Indoor Air Plus certified, and a Zero Energy Challenge & Housing Innovation winner. With a sales price of \$449,000, this 2,400 sf winner is skillfully built; offers luxury amenities such as coffered ceilings, hardwood floors, a granite and stainless kitchen; and the added value of very low utility and maintenance cost.



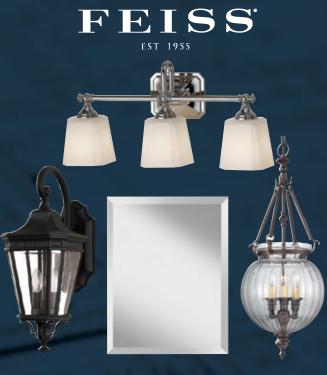
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Best In Town Spec Home Karp Associates



Karp front

In New Canaan, Arnold Karp got approval to separate two townhouse units. Each offers a front and enclosed side porch, open living room, dining room and kitchen family room, a luxurious



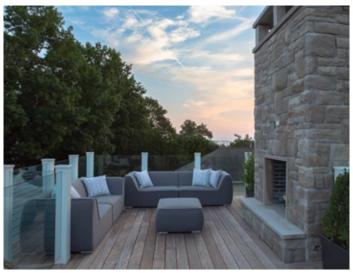
Karp Living Room

master bath and a home elevator which reaches a fourth level bonus room.

Hilton Development



Ashley Shapiro and his team achieved elegant efficiency in this 2,500 sf Compo Beach home with an open living room, breakfast room, kitchen on the main level and a bonus roof deck with fireplace. The Westport home sold for \$2.7 million.



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Hest Spec Home \$500,000-\$750,000 Mystic River Building Company & Silver Heights Development







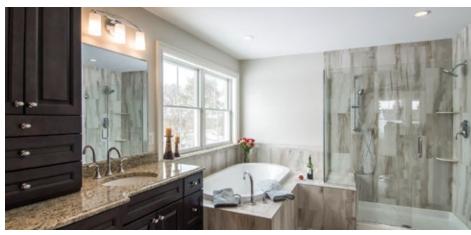
Mystic River front

As incoming HBRA of CT President, Nort Wheeler built the HBRA of CT Showcase Home at The Reserve at Farm View, a Silver Heights Development of eight premium 1-3 acre home sites in Norwich with home packages by Mystic River Building Company.

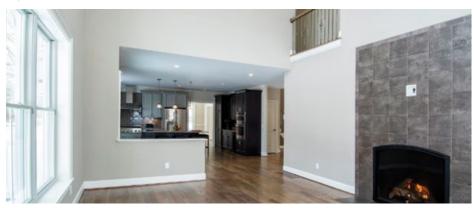
The 3,443 sf Showcase Home, designed by architect, Peter Springsteel, is certified NAHB Green and features a Site Sage Energy Monitor, and a State Premier ® Hybrid Electric Heat Pump Water Heater, which will cut water heating costs in half. The house was built with the highest quality products including, Trus Joist[™] high performance floor joists, studs, headers and beams, Huber Advantech flooring and Zip wall roofing & sheathing, Andersen 400 Series DP50 windows and Trim Solutions patented hidden fastening system. The living space features a granite and GE stainless kitchen & 2 story great room with hi-efficiency Heatilator Heirloom FPL supplied by CAFD a master wing with dressing room and Italian porcelain master bath, and an outdoor deck, patio and custom stone firepit.

Nort's efforts, in educating the public and committing \$10,000 to HBRA won him a Community Service Award.

Showcase Home bonfire open house



Mystic River master bath



Mystic River great room





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Best Spec Home \$750,000 -\$1 Million Corbo Associates



This Woodbury country home by Corbo Associates and architect Merrell Associates features a dramatic vaulted entry with columned beams, an open living room with stone fireplace and antique wood mantle, and a barstool island kitchen. Torrco Design Center supplied the kitchen and dual master bath fixtures & tile.





Best Spec Home \$1-2 Million Miro Builders



Miro Sprc

Don Miro design built this 3,700 sf five bedroom cedar shingle home in Westport, which features a a transitional interior with penny spaced fireplace wall in the living room, two inch thick Carrara marble counters in the dual island country kitchen and a gracious vaulted ceiling master bedroom. It sold for \$1.7 million.



Miro Kitchen



Miro LR



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2014 HOBI AWARDS

Best Spec Home \$2-3 MIllion Twelve Development



Twelve front

Tim Muldoon built this challenging spec on a steep cliff overlooking the Mianus River. A glass bridge overlooks the two story family room with linear fireplaced set in a soaring wood paneled front. The modern interior extends to the second level with glass barn doors which open to a Master Bath and a cantilevered upper deck. On the lower deck, a spa that flows into a pool and ends with a fire pit won BEST OUTDOOR FEATURE BY A BUILDER.



Twelve glass bridge



Twelve master bath



Best outdoor feature

SIR Development



SIR Old Orchard front

Rob Haroun, with architect, Bill Achilles and in house interior designer, Shawna Feeley did an OUTSTANDING job on this Westport spec home, which features 10 ft ceilings, a striking kitchen with a gray glass subway tile backsplash accented in white grout, and a marble master bath with furniture style vanities and mirrored linen cabinets.

SIR Old Orchard kitchen



SIR Old Orchard master bath



After the house sold, SIR created this girls playroom with wall to wall built-ins, a spinning disco ball, light-up letters and a 70 inch TV. It scored a HOBI as OUTSTANDING SPECIAL PURPOSE ROOM. PHOTO SIR Old Orchard playroom



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Best Spec Home \$3-4 Million SIR Development



SIR Adams Farm

In the \$3-4 million category, SIR won for another Westport home, this one designed by Donald Fairbanks. A beamed family room is open to the breakfast room and kitchen, which features thick marble slab counters. The back stair wall is striking in wide board ship lap and the master suite is designed with a separate sitting room and rich mahogany bath with herringbone marble floor.





SIR Adams Farm FR

SIR Adams Farm sitting room



SIR Adams Farm back stair



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Argus Development

Tim O'Malley built this delightful shingle style home in Greenwich, and architect, Lisa Mockler skillfully used a stair tower to join the main house to the garage. Outstanding features include this gracious sundrenched foyer and a country kitchen with rift sawn oak island and built-in banquette, which is open to this cozy family room with French doors to the patio and backyard.



Argus exterior



Argus entry foyer



Argus kitchen



Argus FR

Hilton Development



Milton Charcoal Hill

Milton built this shingle style Westport spec home, designed by Robert Storm with flared skirt and deep overhangs. The interior living spaces feature gray stained floors, a high gloss bead board family room ceiling, a three sided glass shower in Calcutta marble and a stone patio with pool, spa and fire pit.





Milton Charcoal Hill FR

Milton Charcoal Hill shower





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2014 HOBI AWARDS

Outstanding Spec Home \$5-6 Million Carpentry Unlimited



Carpentry Unlimited front



Carpentry Unlimited rear

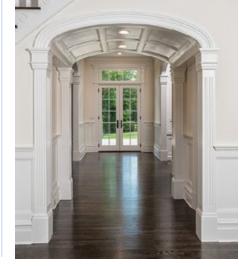
Doug Alderman built this handsome country shingle style home on 5 acres in Greenwich. It's designed by Steven Mueller with columned front porch, a marble entry foyer, split vanity master bath and multiple outdoor rooms.

Best Spec Home Over \$6 Million BSF Properties



BSF Front

This majestic 11,600 sf spec home on Lake Avenue in Greenwich was designed by Lou Contadino with elyptical arched paneled vestibules & openings, and antique maple library, all white luxury kitchen with mahogany topped desk, a 2,000 bottle wine cellar, and a lower level walk out to the pool area. It was listed at \$11 million.



BSF entry foyer



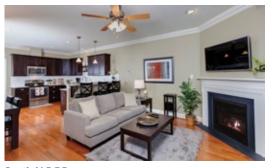
2014 HOBIAWARDS

Santini Homes for Deer Valley North

Forty years ago, Eric Santini Sr. created the townhouse rental niche in Connecticut, Now his son, Eric, is leasing Deer Valley North in Ellington as fast as he can build the eight unit buildings. His market is empty nesters and Gen Y's who have no time or interest in homeownership. The townhouse units are designed more like condos and real curb appeal. Clapboard style exteriors are enhanced by Trim Solutions patented hidden fastening trim system, which eliminates nailing, caulking or painting the face of the trim. Brownstone accents and white porches add real curb appeal. Inside, granite kitchens, fireplaces and dual master suites, offer luxury living, and some models even have home elevators. Santini Home also won BEST RENTAL COMMUNITY and BEST RENTAL UNIT for Deer Valley North.



Santini Deer Valley North



Santini LR DR



Eric Santini Sr. and Lois Santini with Ken Boynton

Outstanding Midrise Rental Community RMS Companies for The Verano in Stamford

At the southern end of the state, Randy Salvatore has used his success formula once again at the Verano boutique apartment community in Stamford, which is a magnet for young Mellenials. The Pod resident lounge and Café' Verano bar, Cine' V screening room and Vista roof deck with teak lounges, billiards and HD TV create a Manhattan vibe and plenty of options for socializing in style.



RMS resident lounge



RMS roof

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Harvest Village is a neighborhood of 60 semi-attached and attached townhomes designed and built by Johnny Carrier, and located in Newington. Johnny used split rail fencing, a country barn mail center, and carriage style garage doors to give the community a unique ambience. Luxury

kitchens and baths a formal dining room and By Carrier's 5 Year Peace of Mind Warranty deliver exceptional value to the empty nesters and young couples who purchase these condominiums at \$275,000-377,000.





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Best Townhouse Community My Connecticut Dream Home for Hunter's Chase in Litchfield

My CT Dream Home is completing Hunters Chase a 103 unit luxury townhouse community on 77 acres in Litchfield. Residents enjoy a two story clubhouse with banquet and gathering rooms, fitness center, and outdoor pool and tennis court. The three bedroom Hialeah model won BEST TOWNHOME. It features 9 ft ceilings, an open floor plan and master bath with soaking tub.

Last March, Hunters Chase hosted a "An Evening for Samantha & Ray" fundraiser at the clubhouse for a 5th grader with stage 5 kidney disease. They raised \$7,000 and were recognized with a 2014 COMMUNITY SERVICE AWARD.



Hunters Chace streetscape



Hunters Chace LR K



Hunters Chace Sam

Southford Woods LLC

Best Affordable Pocket Community



In Southbury, Walnut Brook Lane is a 5 home pocket community by Alan Temkin and Mark Lambert with open floor plans and in law suites. Best Single Family Home Under \$300,000



This four bedroom home in Burlington with three season porch and walk out basement has a sales price of \$289,900 - the cost of 1 room in some Fairfield County homes.

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Best Single Family Home \$300,000-\$400,000 T&M Building Company



T&M HOBI

Steve Temkin & Greg Ugalde won a triple, starting with this center hall colonial at their Windsor Estates community (pictured at right). Outstanding features include the sunny formal dining room and a country kitchen family room which stretches across the back of the home.

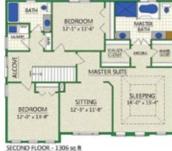


T&M Reynaud

"The HOBI Awards night was outstanding this year," said Steve Temkin. "It's very uplifting to our T&M organization. The individual recognition you give our supers is marvelous!

Best Single Family Home \$400,000-\$500,000 T&M Building Company





The model at South Windsor Woods is designed with lots of hot buttons on homebuyers wishlists, like the sun drenched breakfast solarium, walk-in pantry, butlers pantry, a master wing with sitting room and two walk-in closets and an oversized shower in the master bath.

Best Greater Hartford County Single Family Home \$500,000-\$600,000 T&M Building Company



The Senator model at Cromwell Woods features a two story conservatory at left, as well as front and back staircases, plus two stairways to the basement - one directly from the garage.



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2014 HOBIAWARDS



My Connecticut Dream Home

Mike Massimino built this North Haven single family with open kitchen breakfast area and vaulted ceiling master with his & hers closets.



My CT Dream Home North Haven

Best Detached 55+ Community and Best Marketed Community ASW for North Woods of Colchester

North Woods of Colchester is a community of 140 detached homes, clustered in small neighborhoods and featuring an impressive clubhouse and bucolic nature trails. Alan Williams spread the word about North Woods with print, digital, Facebook and even Fox CT News spots in co-op with Andersen Windows. The Result: 18 homes closed and 5 more under deposit in 2014.

ASW won BEST DE-TACHED 55+ HOME UN-DER 2.000 SF for the Cedar Four model. This 1,500 sf two bedroom two bath single level home is designed with an oversized garage and a back porch. The cozy interior offers all the hot buttons for this market including 9 ft ceilings and crown moldings, a tiled mudroom and laundry, a luxury stainless and granite kitchen, an open dining and living room and a master suite with two extra large closets.



ASW Streetscape



ASW Nature Trail Bridge





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Best Attached 55+ Community Toll Brothers, Inc. for Newtown Woods





Newtown Woods Clubhouse

Newtown Woods condominium style apts.

Toll Brothers new 55+ community, Newtown Woods will have 67 townhomes &111 elevator access condos in the low \$300's to hi \$400's. The Newtown Clubhouse, which offers a gym, sauna, billiards and outdoor pool, won BEST COMMUNITY CLUBHOUSE.

The two bedroom Concord Grand model at Newtown Woods featuring a bar stool kitchen, sunny breakfast room, a gracious open dining living room with outdoor patio and a 1st floor master suite with library alcove, won BEST ATTACHED 55+ HOME UNDER 2,000 SF.



Newtown Woods Concord Grand



Newtown Woods townhouses



Newtown Woods MBR

In Fairfield & Westchester Counties Think Sunshine!

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2014 HOBIAWARDS

Best Detached 55+ Home 2,000 - 3,000 SF EG Home

EG Home is building out the nationally award winning 55+ community, Chatfield Farms in Beacon Falls. The new 3BR Jefferson model features a dramatic two story breakfast nook and kitchen, luxury liv-



ing room with oak beams and ten foot ceiling and glamorous first floor master bedroom with vaulted ceiling.



Jefferson Kitchen breakfast

Best Detached 55+ Home Over 3,000 SF -



Lincoln study

At \$589,000, the 3,400 sf Lincoln model is packed with upgrades and built-ins. Outstanding features include a luxury island kitchen, living room with ledgestone fireplace wall, grandkids room and his and her studies, one on the first floor, and the other in the finished walk out lower level.





Jay Ross and architect, Steve Mueller, transformed this Darien home with a superb coastal shingle style renovation addition. A new columned tower entrance with master suite and balcony above connects the wings of the house and establishes and impressive entrance. The new entry opens to a dramatic two story coffered ceiling foyer. The warm and inviting family room is highlighted by an exquisite beadboard vaulted ceiling and a wall of custom built-ins. Another vaulted beadboard ceiling in the stunning master bedroom features the tower cupola and a balcony with views to Long Island Sound. This renovation also won Greenwich Realty BEST NEW OLD REMODELED HOME.



Greenwich Realty foyer



Greenwich Realty MBR



Lincoln K LR



Greenwich Realty FR



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Artifacts

Somers

Inspired by turn-of-the-century charm, the KOHLER Artifacts bathroom faucet collection brings a new level of personalization to the bath. Choose a spout, handles and finish to create a look that's not only timeless, but all your own.



Breathtaking design meets unrivaled craftsmanship in the KOHLER® Tailored vanity collection. No detail was overlooked in the meticulous crafting of this collection, from the premium hardwoods to the new vanity tops, all available in an array of finishes to create your own look.



More at bestplg.com

Best Residential Remodel \$2 - 3 Million Legacy Developement Northeast











Legacy partners and architect, Carol Kurth, transformed this Westchester estate with a modern museum interior featuring a steel foyer staircase, stunning

steel detailed living room fireplace with vertical log storage, and a spectacular lacquered jigsaw ceiling in the dining room. The master bath is defined by a rich

walnut ceiling, and outfitted with translucent Corian trough sinks, a cube bath tub, double spa shower and Romeo & Juliet balcony.

Best Residential Remodel \$1 - 2 Million Legacy Developement





Legacy foyer library



After

Chris and Tom Yaroscak and architect, Dan Contelmo, transformed this 7,200 sf Chappaqua colonial into this elegant estate home highlighted by a new foyer and



Before

library, magnificent kitchen, a glamorous master bath outfitted by Best Plumbing Tile & Stone, and a grand three season screened porch with masonry fireplace.

Legacy kitchen



Legacy screened porch

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Best Residential Remodel \$750,000 - \$1 Million Hemingway Construction





Hemingway breakfast room



Hemingway home theater

Hemingway remodeled this Stamford home with a stunning family room, fabulous double island kitchen stunning two story breakfast room and Hollywood style medallion ceiling home theater.





Hemingway remodeled kitchen

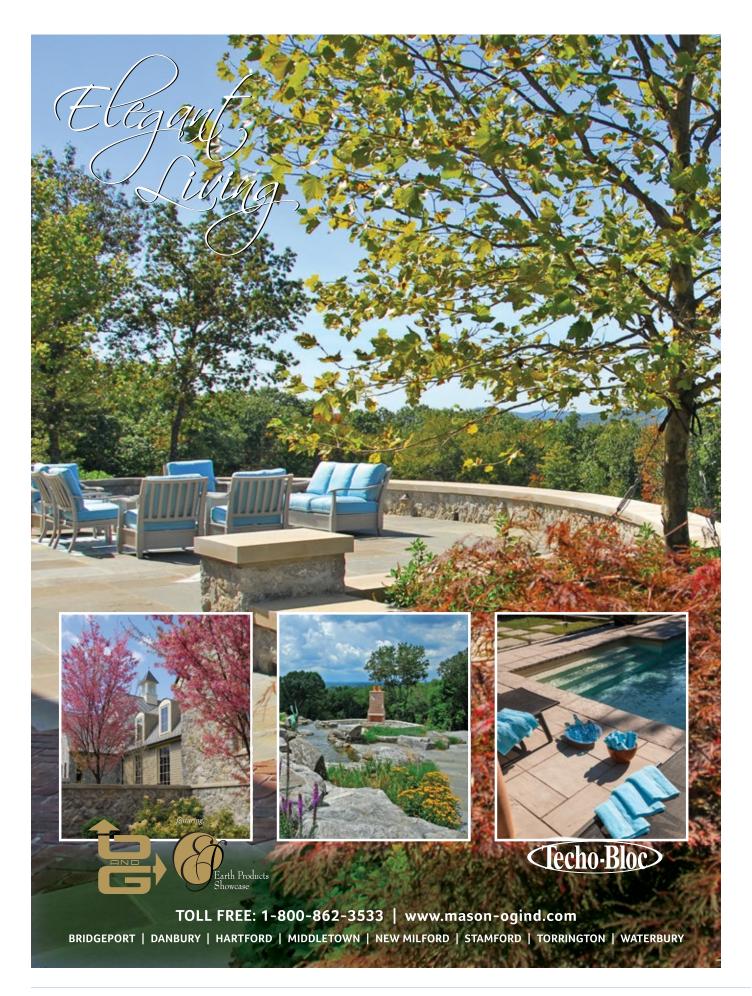
The over the top BEST REMODELED BATH is equipped with its own fireplace, as well as five flat screen TV's, one over the fireplace, another in the shower, two more in the vanity mirrors, and there's even a television opposite the electronic commode!



Nick Sapia restored a 1746 gambrel in Essex with pine ceilings, wood paneling and four new fireplaces, built-in's for the master bedroom and a new shed artist studio off the garage.



Sapia LR



Outstanding Exterior Residential Remodel Wormser Development

Tom Wormser and architect John Adams converted a 1960's Georgian colonial in Westport into a handsome stone and shingle home with new porch and a full length rear deck.



Wormser Before



Wormser After

Best Spec Model Wood Builders, Inc.

Mike and Steve Wood added a breezeway and detached garage to this 1790's Wilton home, and gut remodeled the interior using a reclaimed beam for the kitchen island top and closed cell foam insulation.



Wood rear



Best Residential Remodel \$500,000 - \$750,000 Miro Builders



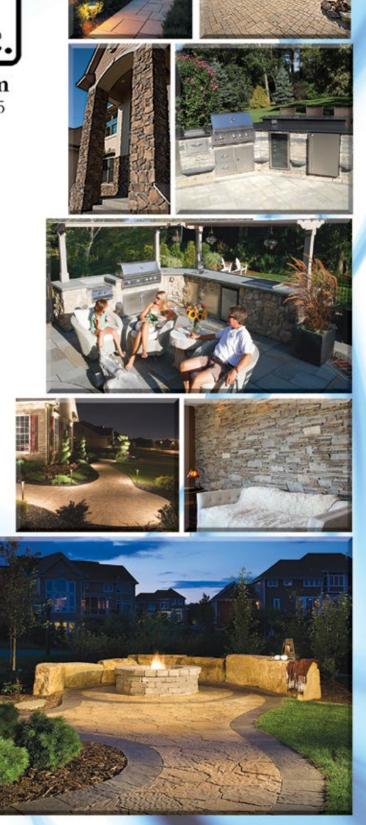
Don Miro and architect Lisa Mockler created an Italianate addition for this Westport home featuring white oak mudroom cubbies, a moderni bath, kitchenette with mosaic glass backsplash and new windows, doors and siding. Family owned and operated for over 65 years



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Best Residential Remodel \$250,000 - \$500,000 New England Coastal Builders

David DeNomme and Lucien Vita turned this 1960's Westport ranch into a hip contemporary home with glass front door, gray stained floors and steel staircase integrated into a wet bar. A reclaimed barnwood door slides open to a new master suite with stunning bath in floor to ceiling tile. The new sunroom opens to an inviting oudoor patio and pool.



New England stair



New England Coastal



New England master bath



New England sunroom

Best Residential Remodel \$100,000 - \$250,000 Landsen Construction



Landsen master bath



Landsen kitchen

Mark Stidsen offered real value when he built an addition on the back of this Glastonbury home, which included a new mudroom, butler's pantry, barstool island kitchen and built-in banquette, a magnificent two story family room with beautiful hand painted coffered ceiling, and new master bath with steam shower.



Landsen great room

Lumber Market Update

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



L umber and panel prices have been on a slow downward trend during the final months of 2014 and January 2015. SPF has decreased faster than Douglas Fir widening the spread between the two to 10%, near the top of the usual 5-10% spread. This is a complete reversal from 3 months ago when the spread was 6%.

Douglas Fir is down 1% from

my last report and down 9% from a year ago. KD SPF is down 5% from my last report and is also down 5% from a year ago. Supply and demand continue to be close to equilibrium and both have increased this year. Supply will increase further this year and next year as new sawmills are built. Klausner, an Austrian company, is building three large Southern Yellow Pine mills in Florida, South Carolina and North Carolina; some of this lumber will likely be exported. There are at least three new mills starting up in the west over the next year or so. Canadian mills continue to buy up mills in the US, primarily in the south. This is to replace the production they have lost to insect infestations in British Columbia over the last decade. Presumably demand will increase again this year if housing starts increase as projected.

Plywood and OSB are following differing paths and continue to be more volatile than lumber.

Douglas Fir plywood has decreased 11% from my last report, but is up 7% from a year ago. The plywood mill lost to a fire in Oregon last summer will be rebuilt, with production starting in 2016. This is the first new plywood mill built in the US in decades. Plywood production continues to decline as builders shift towards more use of OSB. Everything that I see points toward this trend continuing.

OSB prices are flat since my last report, and are down 15% from a year ago. Production has increased significantly in the past year, as mills built in 2005-2006 have been brought on line for the first time. OSB mills run 24/7 due to the continuous production process. Thus any plant shutdowns to limit production are well thought out and long term. My guess is that the OSB industry is at least at breakeven with current prices, making shutdowns unlikely other than for maintenance.

With spring on the horizon, and the seasonal increase in housing starts, it's likely that prices will move upward. The increase in supply may temper the amount of the increase. Of course the relationship between supply and demand is constantly changing.



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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.



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Outstanding Residential Remodel \$100,000 - \$250,000 Karp Associates



Karp remodeled FR

This glamorous family room is Karp Associates gut renovation of a forty year old West Haven age-restricted unit with new kitchen, home office and room sized walk in closet.



Best Lower Level Remodel \$100,000 - \$250,000 Hemingway Construction



Hemingway lower level



Hemingway weight room

Sal & Peter Sciaretta created a soundproofed man cave for a Darien celebrity with cherry coffered media room, weight room, cedar sauna and steam shower.

Best Remodeled Kitchen Bluewater Home Builders

Bluewater turned a 7 year old Westport kitchen transitional with a 10 ft white oak island and 3" thick statuary marble top, Mom's command center and black aluminum frosted pantry door.



Bluewater remodeled kitchen

Best New Custom Commercial Ricci Construction



Ricci commercial

John Ricci built this handsome 15,000 sf medical office building in brick & stucco with bluestone sills and retaining walls stepping down the sloped site. Inside, there are two attractive reception areas and four



Ricci reception area

doctor' offices. The building earned a Cheshire Chamber of Commerce Community Enhancement award.

2014 HOBIAWARDS





Liz & Gerald Verna built Corner Place, a 10,000 sf spec office building in Wallingford with build to suit units of 2,500-7,500 SF. The building was leased up within weeks of completion.

Verna commercial

Best Commercial Rehab Under \$300,000 Dibico Construction

Julio DiBiase converted a plumbing warehouse in Greenwich into a perfect Interior Design Studio with concrete floors and radiant heat.



Dibico rehab exterior



Dibico rehab

Best Commercial Rehab Overall MOSOLINO Development





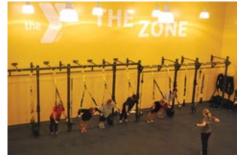
renovated the Pound Ridge Golf Course club by adding men's and ladies locker rooms, showers and contemporary bathrooms, a commercial kitchen. They did a clubhouse facelift and new veranda overlooking the 2nd hole.

Mark Mosolino and architect Richard Granoff

Mosolino clubhouse

Mosolino veranda

Hest Adaptive Reuse Karp Associates



Best Adaptive Reuse – The Zone



Karp Community Servce

Karp Associates turned three 1930's squash courts at New Canaan's YMCA into The Zone featuring the latest training equipment and rehab facilities.

Arnold Karp volunteered his company to provide construction management for the conversion of a rifle range into new YMCA Executive office space to win a COMMUNITY SERVICE AWARD.



• Special Focus Awards





Best Kitchen By A Supplier Connecticut Stone

Tyra Delacroce teaming up with builder Dan Divitto to create Dan's own home kitchen using honed Calcutta marble slabs for counters, a 150 year old American cherry center island and cabinets by local craftsmen.



Best Outdoor Feature By A Supplier Connecticut Stone

Connecticut Stone Vice-President, Tyra Dellacroce created this South African inspired outdoor fireplace for her Woodbridge home using Byram black stone with built-in stone seating.



Best Bath Under \$100,000 -

Milton Development

Ashley Shapiro used extra thick marble counters, a double window and clerestories to bathe this Westport master bath in luxury and light. This was one of three HOBI Awards won by Milton Development.



Milton bath



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2014 HOBIAWARDS





Best Midsized Showroom Torrco Design Center

Torrco's new Danbury showroom features dual functioning showers with 20 working rain shower heads, body sprays and steam unit, 30 working kitchen faucets and 20 vignettes. Torrco supplied spec home HOBI winners, Tim O'Malley, Argus Development and Corbo Associates.

Torrco currently has 6 showrooms in Stamford, Brookfield, Danbury, Water-

bury, New Haven and East Windsor. Stamford and Brookfield locations are shared with Tile America.



According to Torrco Business Development Director, Dawn Corbo, who accepted the HOBI award, "We are in the process of building a new showroom in Fairfield, which will also be shared with Tile America. Our goal is to provide our customers with peace of mind throughout all stages of their project. Our design consultants want to make the buying process, from product selection to after sales service, as easy

and efficient as possible. An exceptional customer experience is our primary goal."

Best Small Showroom Hocon Gas

The new Hocon Gas showroom on the Post Road in Guilford features the latest in hearth products, gas grills, heaters and fire pits from popular hearth manufactures including, Napoleon, Vermont Castings, Kozy Heat, Alaska, Mendota, Monessen. Hocon has showrooms in South Norwalk, Danbury, Torrington, Waterbury and the new Guilford location. Headquartered in Norwalk, Hocon Gas has grown to become the largest family owned propane supplier in the Connecticut and New York region. Hocon Gas President, Dave Gable, accepted the award.



2014 HOBIAWARDS



Special Focus Awards



Best Lot Feature

GFU Homes

A pie shaped lot in their Southington subdivision had no access, so Greg Ugalde monetized the lot with an angled front porch, driveway turn around and two story foyer.



Best Outdoor Room Significant Homes

This brick outdoor entertainment pavilion in Greenwich, designed by Douglas VanderHorn Architects with curved teak bar and kitchen, is stunning day and night.



Best Home Technology By A Supplier -

County TV and Appliance

In addition to a huge selection of top brand appliances, County TV offers all the latest technology from Smart Home Automation Control, Music for Every Room, Ultra HDTV & Video, Lighting Control, Security, Climate System Solutions to Motorized Window Shades Their new 400 square foot SMART HOME SMART ROOM displays. County's Smart Room demonstrates

how the Control 4 System automates your homes most important systems. It is the only home automation showroom of its kind in Fairfield County.





Outstanding Special Purpose Room Murphy Brothers Contracting

This convertible indoor-outdoor entertainment room is built behind a three car garage, and features insulated folding doors that open to the pool.

Best Builders Website Murphy Brothers Contracting

Murphy Brothers new site, www.murphybrothers.com is web responsive and includes all those critical social media links.



Best Large Showroom Bender Showrooms

Bender's Next Generation Kohler Premier showroom in Hartford displays every kind of kitchen and bath product, including a handicapped accessible bathroom, working showers and faucet displays.

Bender has been in the plumbing, HVAC, kitchen and bath fixture industry since 1946. The company has 7 showrooms located in Bridgeport, Hartford, New Haven, Torrington,



Wallingford, Waterbury, and its newest 20,000 sf showroom on Westport Avenue in Norwalk. Bender offers a variety of quality products including faucets, sinks, tubs and showers, kitchen cabinets, tile and countertops. "Our goal is to provide expert product knowledge and service and to exceed expectations through superior products, service and continued support," said David Bender, who accepted the award with his daughter and marketing director, Nina.



Best Direct Mail Campaign

Bender Plumbing

Nina Bender sent hand addressed postcards to new homeowners, inviting them to a Bender location to pick out three free toilet seats in a "New Home New Throne" campaign. The response was terrific, and Bender ended up selling thousands of dollars in plumbing and kitchen cabinets to showroom visitors.



Best Supplier Website

Connecticut Stone

Elements Design used beautiful images, events and a video blog to breathe new life into Connecticut Stone's website at www.connecticutstone.com and the website is now Connecticut Stone's 24 hour sales team.



Best Community Website

Berkshire Hathaway Home Services New England Properties

BHHSNE won a HOBI for Bridgehampton Crossing.com, a web responsive site they built to promote Wilson Development's high end single family community in Unionville. Look for BHHSNE Beth DiLoretto's article on the market in this issue.

Outstanding Hartford County Builder Website Sweeney Associates

Axim Design designed an OUTSTANDING, web responsive site for builder, Mike Sweeney. The site, www.homesbysweeney. com even features pop up windows to demonstrate how materials are used.



Community Sevice Exterior Solutions for the Buddy Bench As it has across the nation, Canada and Europe, the Buddy Bench concept is fighting bullying. In Norwich, what started as a plan

to raise money, build and

place Buddy Benches in the city elementary schools, expanded to include all city schools, public and private, preschool to adult education. To date, the Rotary Community Corp. of Norwich has made and delivered 74 benches to Bully Busters, and member, Dino Tudisco of Exterior Solutions spearheaded construction and priming of the benches. The purpose is to fight bullying. If a child feels sad and lonely, he or she can sit on the bench, and another kid will go over and ask him or her to play. Now Norwich students will know that they are not alone.



Sales and Marketing Awards



2014 Broker Of The Year

Michael Church William Pitt Sotheby's International Realty agent, Michael Church did a superb job of leasing out all 64 rental units at Summerview Square in Norwalk.

Members of the Norwalk Board of Estimate and Taxation recently received an update on the local home sales market from Church. "In Norwalk, we're pretty much at a 2003 level as far as median sales price. We're still down about 27 percent for closed units compared to the 2003 level. However, prices have rebounded since our low in 2012."



Best Builder Brochure SIR Development

A simple, yet elegant eight page booklet, with examples of what makes their homes "Signature" was a winner for SIR Development, who won HOBI awards for their spec homes and special purpose rooms. Rob Haroun and team accepted the awards.



2014 HOBIAWARDS

Best Print Ad & Best Billboard

T&M Building Company In response to all their Asian home shoppers, T&M took creativity to a new level by running a print ad in Chinese, and placing it in a Chinese newspaper that's distributed in Connecticut. T & M also won for promoting four different communities in a very high traffic location on I-91 in Hartford.







Best Social Media Campaign O&G Industries

Masonry Division

O&G marketing director, Anita Goerig, conducted a comprehensive social media campaign promoting Stylish Spaces with Masonry, O&G's elegant new lifestyle magazine for builders, architects and consumers, and offering current customers the opportunity to reserve a free copy of the elegant magazine. Social media channels included Facebook, Twitter, Pinterest, Houzz and LinkedIn.

Stylish Spaces with Masonry features contemporary articles, masonry trends and feature stories from contributing editors worldwide. It offers readers unique sections found in masonry design including green materials, leisure styles, market trends, new products, sensible design, and style & technology combined in one luxury magazine. Architectural firms, home builders and general contractors, luxury retail outlets, country clubs, O&G's six Earth Products Showcases, and advertisers/ editors will receive the publication. The premiere edition of Stylish Spaces was published at the end of January.

Best Home Staging Stage to Show

Lisa Hynes used hip furnishings to successfully stage Sir Development's winning \$3 million spec home in Westport for \$15,500. The staging brought in multiple offers within 30 days.





HOME FINANCING Construction/Permanent Custom Loan

Liberty Bank

Liberty Bank was back in the winner's circle for the 18th year in a row. Liberty offers a monthly fixed or adjustable mortgage with no interest rate bumps for a conform-



Bob Steele, Joyce Vynalek & Tom Hylinski of Liberty Bank

ing construction loan for the entire 372 months of the loan. Construction mortgages have one closing, with interest only for up to 12 months, and if you sell another property, and want to modify your loan, you can reduce your principal and interest at no additional cost.



Current HBRACT President Nort Wheeler, Brett Eagleson, (GSB) Credit Analyst & Portfolio Manager, Chip Poehnert (GSB) AVP, Residential Sales Manager, builder, Liz Verna, Annette Strumolo (GSB) VP Retail Lending Manager, Cheryl Sittnick(GSB) Mortgage Loan Officer, and HBRA Immediate Past President Ken Boynton.

Best End Loan For A Community Guilford Savings Bank

Guilford Savings Bank stepped into the winners circle for the 1st time this year. GSB has expanded its lending programs statewide, and offers a 180 day Rate Lock protection on both fixed and adjustable rate mortgages at no cost to the borrower. See article in Business Product News in this issue. Residential Sales Manager, Chip Poehnert, accepted the GSB HOBI award.

Home Builder Confidence Reflected in IBS Attendance

There was an air of optimism running through this year's gathering of home builders, contractors and suppliers in Las Vegas.

he National Association of Home Builders' International Builders Show, combined with the Kitchen & Bath Industry Show attracted 125,000 attendees and occupied 750,000 square feet of meeting and showroom space at the sprawling Las Vegas Convention Center. It was the largest trade show in many years, due partly to its consolidation with other shows, and partly to the gradual recovery of the home-building market.

The show brought with it a mildly upbeat outlook for a return of momentum in the spring home-buying season, which typically hits its stride in March.

A stronger housing market can fuel growth of the broader economy. Not only does home construction and remodeling generate employment, but the jobs tend to have high paychecks. NAHB calculates that the construction of a single-family home creates three full-time jobs for a year.

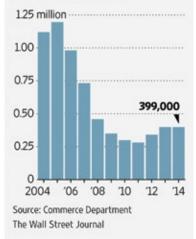
Realtors More Bullish On New-Home Sales Than Builders

NAHB chief economist, David Crowe, cited persistently tight mortgage-qualification standards for hindering housing demand. "I'm confident that the demand is out there," Mr. Crowe said. "But I realize every day that it's going to take more potential buyer confidence in the marketplace to put them back in the buying mood."

Crowe predicts NAHB predicts a 24.3% increase to 547,000 sales this year, whereas NAR economist, Law-rence Yun, foresees single-family sales rising 41% in 2015.

Recovery Plateau

U.S. new home sales in the first 11 months of each year.



Likewise, Mr. Yun forecast a 31.7% increase in construction starts for single-family homes next year to 840,000, while NAHB forecasts a 25.9% increase to 802,000.

If either of these predictions prove correct, this year will be a big improvement over the stall we experienced in 2014. Many factors combined last year to hamper newhome sales, including job and wage growth that didn't fully revive until the latter half of the year, tight mortgagequalification standards, mounting student debt and the persistently high price of new homes.

The building industry is optimistic about this year due to several factors. Federal regulators have outlined plans to reduce the cost of and obstacles to obtaining mortgages for entry-level and first-time buyers. Job and wage growth has gained steam. And some large builders, such as D.R. Horton Inc. and Lennar Corp., have indicated they intend to build a greater number of less-expensive homes this year to cater to the re-emerging first-time buyer. Such developments have kept home-builder confidence at positive levels for five consecutive months.

Frank Sanford at IBS

Sanford & Hawley owner, Frank Sanford, reported back from IBS on some of the product trends on exhibition.

Virtually all door manufacturers wood, steel and fiberglass showed similar designs. These from ODL can be inserted in steel or fiberglass flush doors. They are available in four sizes and four glass textures.





NE

GEMST

Possibly the most interesting new product - drones starting at \$300.

Colorful Gemstone tile display.



IBS Would you believe it – range hoods



A hand painted free standing soaking tub.



Very stark and artistic Antolini Italian marble booth.





Foundry vinyl siding's new shingle simulating weathered wood, also available in five other colors.



Builder News

Looking back and forging ahead

Year end permit data from DECD shows a 14.6% increase in housing permits in 2014, the highest since 2008, when Connecticut had 4,910 permits. However, we are still at less than half the number of permits registered in 2004 when Connecticut had 10,344 permits!

There were 2,315 single family permits last year and 2,062 permits for buildings of 5 units or more. "The Connecticut market for single-family homes is steady, but shows virtually no growth over the levels achieved in 2013," said The Warren Group CEO, Timothy M. Warren Jr. "After gains in sales volume of 15 percent in 2012 and another 6.0 percent in 2013, we are stuck on a plateau this year."

Government Affairs chairman, Bob Wiedenmann of Sunwood Development put together this history of single family permits in Connecticut showing the steady decrease over the years

Don Klepper-Smith, chief economist and director of research for New Haven-based DataCore Partners said that while the state's housing market "is building some momentum, the level of activity is just not what we've had in prior economic expansions." "The good news is that the Fed (Federal Reserve) is likely to keep interest rates low, which says we should see continued growth in housing in 2015," Klepper-Smith said. "We're probably looking at in excess of 5,000 units for all of 2015."

It depends on where you are

FAIRFIELD COUNTY HBRA PRESI-DENT, PETER

GABORIAULT – "The new construction market has rebounded well in lower Fairfield County from Greenwich to Westport, where my company, Bear Paw Builders, is based. However, the farther inland a project, the tougher it is to generate a good return on investment. It depends on where you are — what price point you are at, what town you are in, what street you are on. It's way, way better than where things were a few years ago, but it's not like where it was."

sizela familia datale assessativida familia (55% abaras ark									
	single family	total	percent single family	SF % change yr/yr					
2004	9263	11837	78%						
2005	8817	11885	74%	-5%					
2006	7107	9236	77%	-19%					
2007	5348	7746	69%	-25%					
2008	3139	5220	60%	-41%					
2009	2442	3786	65%	-22%					
2010	2632	3932	67%	8%					
2011	2162	3173	68%	-18%					
2012	1997	4140	48%	-8%					
2013	2399	4027	60%	20%					
2014	2315	4603	50%	-4%					

ANTHONY DEROSA, DEROSA

BUILDERS is generating ample work in tightly knit neighborhoods of Greenwich, like Riverside and Old Greenwich, as younger families move in from New York when their children near school age. "We are off to a fantastic year in terms of contracts. We started three homes in 2013, four in 2014, and we are contracted for six starts this year."

JIM BLANSFIELD, BLANSFIELD

BUILDERS is building a new house under contract in New Canaan, among a half-dozen projects his Danbury-based company has underway. However, he is still really perplexed at the amount of time it took him to sell a "fixer upper" he completed on spec in Brookfield, as well as at the price he ultimately got. Like other area contractors and developers, Blansfield sees spring construction season shaping up as a good one — but with growth slower the farther away you get from New Canaan and other towns in lower Fairfield County.

Blansfield believes that builders face a far bigger hurdle today than three decades ago when he started out, due to the relatively longer amount of time it takes to secure permits, putting developers at greater risk of still being stuck in construction when a recession hits.

However, the big players like Toll Brothers, bought ready-to-develop land cheaply in the aftermath of the recession, and began building single-family homes, with deep enough pockets to wait out the return of buyers. In December, Toll Brothers executives said those buyers are now inching back into the market for new homes.

GREGG ZIEGLER, SR. V.P.TOLL

BROTHERS – "The general public ... is still not quite yet convinced that the new phenomenon of housing prices going down is no longer to be feared. We are not quite there yet, but we can feel the beginning of it."

LIZ VERNA, VERNA BUILDERS – is

partnering with Iannini Development on a new single family community in Southington, which is convenient to shopping, restaurants, I-84 and the Merritt Parkway. Hillcrest Village will have 98 Traditional and Craftsman style fee simple homes ranging in size from approximately 2,000-2,500 sf and starting at \$389,000. The Grand Opening is this spring and Calcagni Real Estate is marketing it.

MICHAEL MURPHY, MURPHY BROTHERS CONTRACTING – Our

2014 DOE Zero Energy Ready Shore Road project featuring FoxBlocks ICF exterior construction and Dow Powerhouse Solar Shingles... has been selected to be featured in a new DOE "Virtual Tour of Zero." This web-based Tour of Homes will showcase certified homes like ours, with consumer-friendly pages featuring photos, testimonials, floor plans, key features, energy savings, utility billing data, plus our company name and url so potential home buyers can contact us.

BOB WIEDENMNN, SUNWOOD

DEVELOPMENT – Our company is busier with all the bureaucratic stuff we need to deal with on a daily basis than we are selling houses. I have 2 more employees than I did 10 years ago and we're not building more homes. We're just dealing with taxes, licensing, insurance, permits, bonding, inspections, utilities, development approvals that is completely unproductive.

PETER CANTONE, SPRAY FOAM

NATION – We are now holding Spray Foam Training every month in West Haven CT for contractors who are looking to become SPFA Certified. In addition, we now have the deepest inventory and provide service work to all spray foam contractors who already have equipment. And, we sell DIY Foam Kits for contractors who are just looking to spray foam smaller jobs!

Demand for 55+Housing Growing

Active Adult Condos Planned for Darien

Developers working in the 55-and-older home sector are gaining confidence in the market, based on a third-quarter report issued by the National Association of Home Builders.

"Demand for 55-plus housing has never been higher, and this quarter's index clearly demonstrates that," Steve Bomberger, chairman of NAHB's 50+ Housing Council and president of Benchmark Builders, in Wilmington, Del., said in a statement. "Consumers in this market are looking for a home that caters towards their specific needs, and 55-plus builders and developers are able to create homes and commodities that address their needs."

In Darien, Nick Barile and business partner, Dean Heinrich, reported they have approvals to build a community condominium complex of 16 units, five of which will be affordable. The units will be age-restricted to those 62 and older and located on the corner of Leroy and West Avenues, within walking distance to the train and downtown.

"We anticipate breaking ground in mid-February," Barile said. "Nothing like this has been built in the town of Darien. Adult communities are fast becoming not only popular but a necessity in Fairfield County. In a town like Darien, empty nesters have few options. Our project will give them the opportunity to stay in their community."

The condominiums will be priced from \$750,000 to \$875,000. The units are two bedrooms two baths each and range from 1,200 -1,600 sf.

Construction has begun on a rental community in Shelton

New Jersey-based Continental Properties, a 55-year-old residential building and development company operating in the tristate region, broke ground recently on The Mark I Fairfield County in Shelton, a 228-unit rental community at 740 Bridgeport Ave. that will consist of six four-story buildings.

The Mark I Fairfield County will feature 228 units when completed next year.

"The Mark I Fairfield County will continue our long-standing tradition of developing premier rental communities with thoughtfully crafted amenities throughout the tri-state," said Steven Fisch, managing partner at Continental Properties, which acquired the development site in the second quarter of 2014.

The Mark I Fairfield County will feature 96 one-bedroom homes and 132 two-bedroom homes. It also will offer a clubhouse, cinema room, library, sports lounge, fitness center, electric vehicle charger, private dining room with chilled wine storage, modern sculpture, pool cabana, fire pit, two gazebos and a dog park. Construction is expected to be completed in 2016.

Builder News

Zillow Predicts Millennials Will Be Biggest Home Buying Group & Rents Will Grow Faster Than Home Values in 2015

Nationwide, home values will increase by 2.5 percent while rents will grow around 3.5%.

"Home value appreciation will continue to cool down, from roughly 6 percent now to around 2.5 percent by the end of 2015. But rents will see no such slowdown, and will continue to grow around 3.5 percent annually throughout 2015. As renters' costs keep going up, I expect the allure of fixed mortgage payments and a more stable housing market will entice many more otherwise content renters into the housing market."

- Dr. Stan Humphries, Zillow chief economist

Zillow predicts a big year for home buyers in 2015, with more millennials entering the market amid rising rents. Zillow's annual housing predictions also identify the five best housing markets for first-time homebuyers this coming year.

2015 Predictions

- 1. U.S. rents will outpace home values by the end of the year
- 2. Builders will begin constructing more, less expensive homes
- 3. Millennials will overtake Generation X as the largest group of homebuyers
- 4. Homebuyers will have more negotiating power in 2015

2015's Best Housing Markets for First-Time Homebuyers

First-time homebuyers will be a critical part of the housing market next year, and certain markets will have more favorable conditions than others for buyers looking for that perfect entry-level home1. Markets most favorable to first-time buyers are those with strong income growth among 23-34 year olds, significant growth in the number of entry-level homes on the market and home prices that won't take a big chunk out of buyers' paychecks.

2015's Best Housing Markets for First-Time Buyers

- 1. Pittsburgh, PA
- 2. Hartford, CT
- 3. Chicago, IL
- 4. Las Vegas, NV
- 5. Atlanta, GA

Builders will begin constructing more, less expensive homes.

"In recent years, home builders seem to have made a conscious decision to sell fewer, more expensive homes instead of more, cheaper homes. In 2015, that will change, especially as demand moves toward the lower end of the market as millennials begin buying en masse. New home sales volume has been stuck around the 450,000 per year mark. In order to break out and get that number above 500,000, builders are going to have to start to build cheaper homes, which will help to narrow the price gap between new and existing homes and contribute to more rapid inventory gains."

- Dr. Stan Humphries, Zillow chief economist

New portal on the benefits of housing

'How Housing Matters' has support of MacArthur Foundation

The Urban Land Institute (ULI) has launched an online portal dedicated to highlighting housing's role in individual and neighborhood well-being. "How Housing Matters" serves up research and news that connects housing with a broad range of topics, focusing on the links between housing and "better educational opportunities and outcomes for children; stronger foundations for family and community economic stability; and healthier, more productive individuals and neighborhoods," according to ULI.

The website is supported by the John D. and Catherine T. MacArthur Foundation and managed by the ULI Terwilliger Center for Housing. The MacArthur Foundation has invested over \$25 million in research projects exploring how decent, stable, affordable housing may lead to strong families and vibrant communities.

Those projects, along with research funded by others, are showing that housing does more than just provide shelter: It also improves school performance, reduces health problems for children and adults, and alleviates psychological stress, among other benefits.

Beyond surfacing research, the website will also serve as a "platform for engaging practitioners, policymakers, and researchers across a range of fields committed to using evidence and interdisciplinary approaches to create higher-quality housing and improved outcomes," ULI said.

Increasing Market Confidence Predicts a Solid Start to 2015 An influx of Millennial, Gen X and Baby Boomer buyers bodes well for a strong spring market

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



Following two years of rising sales and stabilizing prices, many speculated that the Connecticut real estate market was poised for an upswing in 2014. However, as the year came to a close, most numbers remained close to 2013. Jeffrey P. Cohen, associate professor of real estate and finance at the University of Con-

necticut's Center for Real Estate in Storrs speculates that, at least in the short term, many people still remember what happened to people who shouldn't have bought homes during the last decade. These buyers are being more cautious and conservative before they make a big purchase.

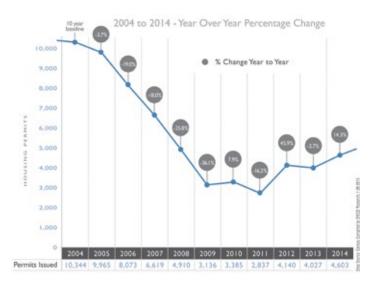
However, as we enter 2015, Connecticut Association of Realtors predicts significant gains. Through the last two quarters of 2014, we saw increases in home sales and average sales price across the state. Continuing with those same trends, paired with low mortgage rates, less restrictive underwriting requirements and lower home prices, Connecticut Association of Realtors is anticipating a potent spring market.

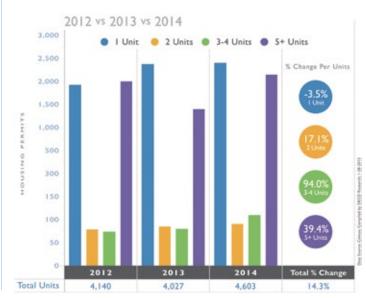
Connecticut Housing Permits Experience Year-Over-Year Gains in Multifamily Properties

Housing permits experienced a significant jump, year-overyear, in 2014. Total permits saw an increase of 14.3 percent in 2014 over 2013. The total number of permits increased to 4,603 in 2014.

The majority of the 2014 gains were in three-to-four unit permits, which saw a 94 percent year-over-year increase, ending 2014 at 130, up from 67 in 2013. Additionally, five plus units experienced strong increases, ending the year at 2,062, a 39.4 percent increase. Two-unit households also saw a boost of 17.1 percent. The only household set to experience a year-over-year loss was single-family units which dropped 3.5 percent, from 2,399 in 2013 to 2,315 in 2014.

Connecticut Housing Permits Authorized – 10 Year Trend





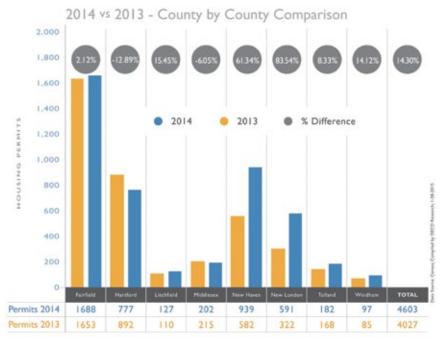
Connecticut Housing Permits Authorized – 10 Year Trend

(continued)

Increasing Market Confidence Predicts a Solid Start to 2015

By county from 2013 to 2014, Fairfield County saw a 2.12 percent increase, Litchfield County increased 15.45 percent, New Haven County increased 61.34 percent, New London County saw an 83.54 percent increase, Tolland County increased 8.33 percent and Windham County increased 14.12 percent. From 2013 to 2014, Hartford County decreased 12.89 percent and Middlesex County decreased 6.05 percent.

Connecticut Housing Permits Issued



Connecticut Real Estate Market Overview

January 1st to December 31st - 2014 vs. 2013

Full Year - Year End- 2014 vs. 2013 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.
	2014	2013		2014	2013		2014	2013		2014	2013		2014	2013	
Fairfield	7,385	7,910	-6.60%	\$825,891	\$785,971	5.10%	\$1,317,939	\$1,259,727	4.60%	5,654	5,451	3.70%	\$317	\$301	5.20%
Hartford	6,982	7,034	-0.70%	\$260,210	\$260,633	-0.20%	\$326,814	\$324,058	0.90%	4,303	3,984	8.00%	\$136	\$136	-0.30%
Litchfield	1,709	1,692	1.00%	\$317,852	\$314,122	1.20%	\$532,481	\$536,755	-0.80%	2,138	2,051	4.20%	\$160	\$159	0.50%
Middlesex.	1,627	1,477	10.20%	\$304,007	\$303,775	0.10%	\$449,092	\$463,112	-3.00%	1,481	1,370	8.10%	\$160	\$158	0.80%
New Haven	5,409	5,507	-1.80%	\$257,664	\$264,065	-2.40%	\$354,519	\$348,600	1.70%	4,489	4,101	9.50%	\$142	\$143	-0.60%
New London	2,371	2,324	2.00%	\$258,066	\$253,777	1.70%	\$383,779	\$380,713	0.80%	2,141	2,017	6.10%	\$140	\$137	2.40%
Tolland	1,240	1,193	3.90%	\$237,128	\$241,540	-1.80%	\$297,671	\$287,280	3.60%	1,019	901	13.10%	\$126	\$127	-0.40%
Windham	1,050	953	10.20%	\$170,194	\$174,160	-2.30%	\$244,895	\$227,034	7.90%	857	805	6.50%	\$102	\$107	-4.90%
Statewide Stats	27,773	28,090	-1.10%	\$411,628	\$410,417	0.30%	\$615,307	\$605,986	1.50%	22,085	20,686	6.80%	\$199	\$196	1.30%

Full Year - Year End - 2014 vs. 2013 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.
	2014	2013		2014	2013		2014	2013		2014	2013		2014	2013	
Fairfield	2,551	2,476	3.00%	\$330,009	\$317,560	3.90%	\$392,942	\$376,593	4.30%	1,482	1,539	-3.70%	\$237	\$222	6.60%
Hartford	1,866	1,899	-1.70%	\$178,159	\$174,804	1.90%	\$195,647	\$190,828	2.50%	1,148	1,200	-4.30%	\$128	\$129	-0.40%
Litchfield	269	260	3.50%	\$150,680	\$135,265	11.40%	\$173,002	\$178,661	-3.20%	330	300	10.00%	\$112	\$106	5.40%
Middlesex	338	314	7.60%	\$157,035	\$165,340	-5.00%	\$223,764	\$225,002	-0.60%	283	274	3.30%	\$124	\$129	-4.30%
New Haven	1,677	1,709	-1.90%	\$157,231	\$161,933	-2.90%	\$189,756	\$195,886	-3.10%	1,231	1,257	-2.10%	\$125	\$127	-1.30%
New London	336	311	8.00%	\$142,265	\$167,015	-14.80%	\$231,170	\$226,871	1.90%	298	341	-12.60%	\$116	\$130	-11.00%
Tolland	187	189	-1.10%	\$172,666	\$162,593	6.20%	\$189,862	\$186,299	1.90%	177	176	0.60%	\$128	\$125	2.20%
Windham	63	67	-6.00%	\$139,729	\$128,266	8.90%	\$147,161	\$142,681	3.10%	63	71	-11.30%	\$98	\$98	0.30%
Statewide Stats	7,287	7,225	0.90%	\$222,379	\$217,762	2.10%	\$253,885	\$250,139	1.50%	5,016	5,161	-2.80%	\$165	\$161	2.70%

Single-Family Home Sales

In the State of Connecticut, home sales fell 1.10 percent from 2013 to 2014. By county from 2013 to 2014, Fairfield County saw a 6.6 percent decline, Hartford County saw a 0.7 percent decline and New Haven County saw a 1.8 percent decline. However, not all counties saw a decline from 2013 to 2014. Litchfield County saw a 1.0 percent increase, Middlesex County saw a 10.2 percent increase, New London County increased 2.0 percent, Tolland County increased 3.9 percent and Windham County saw a 10.2

percent increase.

Average Sales Price for the State of Connecticut finished 2014 with an increase of 0.3 percent (at \$411,628) from its 2013 level. Fairfield County saw a 5.1 percent increase, Litchfield County increased 1.2 percent, Middlesex County saw a 0.1 percent increase and New London County increased 1.7 percent. Several counties saw decreases in Average Sales Price, including Hartford County, which decreased 0.2 percent, New Haven County decreased 2.4 percent, Tolland County saw a decrease of 1.8 percent and Windham County decreased 2.3 percent.

Connecticut's Average List Price increased 1.5 percent in 2014 to \$615,307, Inventory grew 6.8 percent over 2013 levels and Price Per Square Foot saw a 1.3 percent gain in 2014.

The overall increase in inventory offers an encouraging look at the market, as new listings will encourage buyers to participate in the upcoming spring market.

Connecticut Condominium Sales on the Rise

While single-family home sales experienced a decrease, condominium sales in Connecticut saw a slight rise of 0.9 percent overall from 2013 to 2014. Fairfield County, Litchfield County, Middlesex County and New London County all experienced year-over-year increases of 3.0 percent, 3.5 percent, 7.6 percent and 8.0 percent, respectively. Meanwhile, Hartford County saw a 1.7 percent decrease, New Haven County decreased 1.9 percent, Tolland County saw a 1.1 percent decrease and Windham County decreased 6.0 percent.

Additionally, Average Sales Price of condominiums increased 2.1 percent in Connecticut to \$222,379. Fairfield County increased 3.9 percent, Hartford County increased 1.9 percent, Litchfield County saw an increase of 11.4 percent, Tolland County increased 6.2 percent and Windham County increased 8.9 percent. However, Middlesex County, New Haven County and New London County decreased 5.0, 2.9 and 14.8 percent, respectively. Additionally, for the State of Connecticut, the Average List Price for the State of Connecticut increased 1.5 percent to \$253,885, Inventory decreased 2.8 percent and Price per Square Foot increased 2.7 percent.

As we've seen throughout 2014, these factors indicate increasing demand for condominiums and maintenance free living throughout Connecticut. While we saw a slight increase in total Unit Sales in 2014, we also saw an overall decrease in Inventory, illustrating the opportunity present for builders who are looking to introduce new condominium inventories onto the market.

Housing Starts Reach Seven Year High

Total National housing starts for 2014 reached the 1 million mark for the first time since 2007. Data from the Census Bureau and HUD for December, pushed total housing construction to 1,005,800 for the year, according to the National Association of Home Builders.

The Expensive Mistake Many Millennials Make

Millennials have proven to be a generation of renters. Over the past decade, the homeownership rate among those 35 years old and younger has fallen from 43.6 percent to 35.9 percent. According to a recent study by EliteDaily and Millennial Branding, six in 10 millennials say they'd rather rent a home than buy one, with just one in four saying they are either very or completely likely to purchase a home in the next five years.

However, the choice to rent can be an expensive one for many millennials. The same study looked at the cost to rent versus buy an average home--the renting millennial ended up paying more than \$700,000 in rent over a 30-year period, without any assets to show for it in the end. Additionally, concerning the overall net worth of millennial renters, the Federal Reserve found that a homeowner's net worth is over 36 times greater than that of a renter.

However, Realtor.com Chief Economist Jonathan Smoke, anticipates that 2015 may be a watershed year for millennial homeownership. With 2014 being a banner year for job creation among millennials, there were 60 percent more jobs created in 2014 for millennials as compared to the rest of the population, there's speculation that this group may be ready to settle down. While a major homeownership roadblock for many millennials is their student loans, stable jobs are giving them the opportunity to pay off their loans and begin saving toward a down payment.

Millions of Homeowners Poised to Re-enter Housing Market

According to a new report from RealtyTrac, nearly 7.3 million Americans are poised to re-enter the housing market in the next eight years. Known as "boomerang buyers" there are over 7.3 million Americans who went through a short sale or foreclosure between 2007 and 2014, when the housing crisis was in full swing. However, the earliest of those buyers have now had a seven year window, typically considered the requisite conservative time frame, needed to repair their credit.

In 2015 alone, RealtyTrac anticipates that 550,000 of these buyers could be ready to transition back into the market, with numbers steadily increasing in the years the follow. U.S. Census data shows that homeownership rates for those ages 35-44, roughly Generation X, were 11 percent below historical averages in 2014. These buyers, who are primarily Generation X-ers and Baby Boomers, represent a massive wave of pent-up demand that could shape the housing market dramatically in the short term.

Predictions for 2015

As the first quarter of 2015 gets well underway, our outlook toward the rest of the year is positive. While a snowy winter may mean cold numbers for the first quarter of 2015, we expect the spring market to heat up. All statistics toward the end of 2014 pointed toward an increasingly healthy market, and we're looking for those trends to continue throughout 2015. Realizing that most sellers become buyers we're looking forward to a marketplace of increased buyers. With more buyers entering the market from emerging sectors, including millennials and previously distressed homeowners, we expect sales to climb. As we saw more single-family inventory being added toward the end of 2014, we anticipate that eager buyers will be hungry to reenter an energized market. Additionally, the increase in housing permits suggests a positive outlook for builders.

CAFD Launches a Cutting Edge Website for the Trade!

Builders can carry this web responsive site in their pocket and access valuable appliance & hearth product resources on the road or on the job site.



On Friday, November 14, 2014, CAFD launched cafd.com/trade, a web responsive, resource packed website that will allow builders, architects and kitchen designers to take CAFD wherever they go!

Award winning web designer, Jim Fuhrmann of New England Web Services, designed the site to be interactive and easily navigated by mobile phone or iPad.

CAFD's cutting edge website will put their 10,000 sf showroom and expert staff "on the road", as a valuable mobile resource for trade partners. Builders can get a quote or product recommendation while on a job site; find the latest code information, or learn who's building what by clicking on Trade News.

CAFD will showcase trade partner projects on the site; promote builder partners and their projects on Social Media; and offer project partners valuable business advantages.

CAFD is one of the top GE Appli-

ance Builder Distributors in the country and the exclusive New Construction Distributor for Heatilator in Connecticut.

"We want to make 2015 the most profitable year yet for our builders," said CAFD owner, Doug DuPont. "We think our new trade website will help us do that."



"We know that our trade partners rely on their smart phones 24/7. That's why we've made getting a quote or finding product information simple to access by mobile phone or iPad.. We're here to make their job easier."

Architect Robert Storm Designs Multiple HOBI Winning Homes



Talented Westport architect, Robert Storm, knows how to design for the Fairfield County market, and how to partner with his builder and custom home clients. For two years in a row, spec homes designed by Robert Storm and built by Bluewater Home Builders, have won the top HOBI award,

Spec Home of the Year.

Demonstrating Robert's range of style and expertise in both spec and custom home design, this year, he designed two shingle style spec homes winners and a transitional farmhouse style custom home, which won in its category. Over the years, Robert Storm's work has been recognized with multiple HOBI Awards for its elegant detail and exceptional design skill.

Robert founded his Westport based firm, Robert Storm Architects, more than 20 years ago. Although he specializes in residential new construction, remodeling and restoration, his outstanding portfolio of work includes retail stores, restaurants and other multi-use structures. His work is particularly influenced by the European Arts and Crafts, American Shingle and Tudor styles. Licensed in Connecticut and New York, Robert Storm's new construction and remodeling projects are located throughout Fairfield County, Westchester County and the east end of Long Island. In addition to multiple HOBI Awards, his homes have been published in national magazines and the book, "Shingle Style Architecture for the 21st Century."



A Local Lender's Statewide Expansion Supports New Home Construction Business



Liz & Allan Koiva, Nordic Builders, Chip Poehnert GSB Residential Sales Manager, Annette Strumolo (GSB) VP Retail Lending Manager, Cheryl Sittnick(GSB) Mortgage Loan Officer, Sandra Wheeler and Brett Eagleson, (GSB) Credit Analyst & Portfolio Manager at HOBI Awards dinner.

For over 140 years, Guilford Savings Bank (GSB) has served the shoreline community as its needs evolved. In recent years, the lender has seen statewide expansion, growing to meet the residential and commercial lending needs throughout Connecticut, an effort that has not gone unnoticed.

In late 2014, the \$560 Million Bank won its first ever HOBI award, recognized for "Best End Loan Package for a Community." The GSB program recognized by the state HBRA, has a special rate lock that extends out 180 days, which has caught the attention of builders and homeowners alike.

> "Our buyers like knowing that they can take advantage of current low rates, lock in early, and the rate stays protected during the new construction process."

> > - Liz Koiva, Nordic Builders, Tolland, CT

Focusing on niche products to boost this expansion effort has proven beneficial to both the Bank and the new construction home business. GSB has tailored its new construction programs so that it is a seamless process between developer, builder and the end buyer.

Liz Verna, of Verna Developers in Wallingford explained, "We like to know that our lender's programs meet the needs of all parties involved in the transaction."

The Bank also recently reevaluated its product lineup, pricing fixed rate loans up to \$750,000 at conforming rates, assisting borrowers whose loans exceed the traditional \$417,000 threshold.

"It's great to see that the building industry is getting busier again, and we look forward to a robust 2015," said Chip Poehnert, AVP Residential Sales Manager for GSB

Kemper Associates Is Hartford County's Most Recognized HOBI Awards Architect

Every Hartford County builder is familiar with Jack Kemper and his Farmington based firm, Kemper Associates Architects. Jack's traditional design approach and feel for the Hartford County market has made Kemper Associates Architects the go to firm for land developers, builders, remodelers and custom home clients through



custom home clients through- Nick Uccello & Jack Kemper out the Greater Hartford region.

Over the years, Kemper Associates designs have won custom, spec and production home as well as community HOBI Awards. This year, Kemper designed a winning 4,200 sf Georgian custom home in South Glastonbury, built by Justin Haley, and a 6,600 sf brick and clapboard custom built by the Fore Group, which won in its category. The firm also designed the Best Vacation Home in Groton and the Best Not So Big Custom Home in East Haddam for Nick Ucello, Ucello Development.

Last year, Kemper Associates was the architect for the Mill at Hopbrook, which won Community of the Year. Builder Chris Nelson, Nelson Construction, and his Landworks Development partner, Ron Janeczko, worked with Jack Kemper to create this green energy-efficient community, which includes 88 upscale apartments, a clubhouse, 20 townhomes and a 5 star restaurant.

In prior years, Kemper Associates has been the architect for the Remodeled Home of the Year by Bruce Daigle, Daigle & Son, and Best Traditional Community for Somersby at Farmington, developed by Landworks Development, as well as multiple custom and remodeled home winners. In fact, Jack Kemper was recognized twice by the Home Builders & Remodelers Association of CT as Architect of the Year.

"What sets our firm apart is the interactive relationship we have with each of our clients. The buildings we produce reflect a response to the client's unique needs and aspirations, as well as site conditions, financial budget and construction schedule."

- Jack Kemper

Since founding his firm in 1986, Jack Kemper has designed homes as large as 20,000 square feet and completed 100 custom homes in the celebrated 500 acre Farmington planned residential community, Devonwood. Beyond Greater Hartford County, Kemper Associates Architects has designed homes in Stamford, Westport, Martha's Vineyard, and in Massachusetts, New Hampshire, and Vermont and they are currently working on a home in Jackson Hole, Wyoming.

Connecticut Lighting Centers recognized for Showroom Excellence by industry leader



Dave Director, Jim Meltzer & Todd Director

Lutron Electronics, a leading manufacturer of energy-saving, wireless lighting controls and motorized shades, has announced Connecticut Lighting Centers as a 2014 double winner in the 5 Star Lighting Showroom Awards.

The awards, announced January 15 at the 2015 International Lighting Market in Dallas, Texas, honor showrooms that provide an immersive experience for customers to see and feel Lutron products. To be considered a 5-star Lutron showroom, business must display an exceptional level of proficiency in six Lutron product categories.

Connecticut Lighting Centers took home two of the six 2014 5-Star Showroom category awards: Home Systems Project of the Year, and Shades Project of the Year. And Connecticut Lighting Centers was the only showroom to win more than one category. The awards were a result of projects worked on by Jim Meltzer, Outside Sales Manager, who has over 40 years of experience in the lighting industry and his specialties include Whole-Home Lighting Controls, Landscape Lighting and Custom Lighting Design.

> "We are very proud of Jim. His efforts have earned Connecticut Lighting Centers two prestigious awards by Lutron. His passion and knowledge for Lighting Controls is an extremely valuable asset."

> > - David Director, President and Owner of CT Lighting

Connecticut Lighting Centers feels the market is poised for major transformation in these categories and has recently hired Dan Perry, a 40 year veteran to head up their new motorized window treatment and lighting controls division.

David Weinstein, Vice President, Residential Sales at Lutron, commented, "Our 5-star showrooms demonstrate the highest level of support and commitment to The Lutron Brand and our innovative offering of fashion centric lighting control and shading solutions. These showrooms are dedicated to expanding the market for Lutron's products. Each showroom is individually qualified and promoted as a Lutron Experience Destination throughout the U.S. and Canada."

For more information about Connecticut Lighting Centers' division, contact Dave Director at 860-249-7631 or at ddirector@ctlighting.com

MEET THE MOST POWERFUL BUSINESS PARTNERS IN FAIRFIELD COUNTY.



Kathryn A. Eren, VP. Cash Management Officer; Lisa Stuard, AVP Commercial Loan Administrator; Maureen Hanley-Bellitto, SVP, Commercial Team Leader; Gregory Pastor, Jr. VP, Commercial Banking Officer; Kim Karl, VP, Commercial Banking Officer

Deep community roots. Unrivaled market knowledge. Unmatched customer service.

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United Bank and Construction Lending:

A Distinct and Optimistic Approach to being a Building Partner by Joann Smith, Senior Vice President, Head of Real Estate Construction Lending, United Bank



United Bank at the HOBI Awards Dinner, left to right: John Olson & Lynn Kirby of United Bank, Jeanne Munro Bailey of Berkshire Hathaway, and other United Bank attendees Robert Frazee (Standing), Joann Smith, Chet Balint (Standing), Peter Sulick, Christine LeVasseur, Maureen Hanley-Bellitto, Joseph Antonios and Jeff Lipes.

On April 30, 2014, United Bank (established in 1882) and Rockville Bank (established 1858) completed a transformational merger of equals by bringing together two financially strong, independent-minded institutions to create a premier community bank in New England with more than 50 branches in two states and over \$5.4 billion in assets. The "new" United Bank is a state chartered bank headquartered in Glastonbury with banking branches and regional offices throughout Connecticut and Massachusetts.

When it comes to construction lending at United Bank, it's about local decisionmaking, quick turn times and working with first-class commercial and mortgage lenders with decades of experience in the construction industry. It's also about United's approach in being more than just your lender, but also your steady building partner.

Our distinct and optimistic approach to the construction industry and lending to homebuilders and homebuyers is a differentiator. And just like the homebuilder and homeowner, we share in the satisfaction of seeing projects of all sizes evolve from start to finish with the high-quality, on-time construction Connecticut homebuilders are known for delivering.

Our goal in every market we serve is to be the go-to and trusted lender homebuilders, developers and homebuyers deserve from a bank. This means providing superior customer service from Greater Hartford, Eastern Connecticut and Western and Central Mass to our expanding footprint in Fairfield County, Greater New Haven, West Hartford and Eastern Massachusetts.

Our expansion into Fairfield County

A great example of our strategic growth is our new top notch Fairfield County Team led by Maureen Hanley-Bellitto (commercial banking) and Joseph Antonios (mortgage banking). Together, Maureen, Joseph and their respective teams have over 50 years of real estate and construction lending experience. Most recently, Maureen served as President of the HBRA of Fairfield County and currently serves on their Board of Directors and Executive Committee.

United Bank has been serving the industry for more than twenty years with a team of commercial lenders from Connecticut and Massachusetts, who have decades of experience in construction lending, and solidly built relationships with builders across both states. United Bank not only lends to builders and homeowners during the good times, but sticks with them during the challenging times – evidenced by our support of homebuilders in completing their construction projects through the recession of 2007.

Our construction lending process

We make the construction lending process simple and straightforward for the customer. The first meeting is typically on the homebuilder's or developer's future site. We review plans, budgets and specs as well as establishing the financing facilities that will be needed to fund the project. As a result of the strong, trusting partnerships we develop with builders, they have come to rely on United Bank to finance their new home subdivisions, active adult communities, planned unit developments, apartment complexes, elderly housing projects, medical buildings and office complexes.

Some advantages we provide

Our commercial construction lending team and our mortgage lenders work closely together to ensure a positive experience for homebuilders and their customers.

We provide long-term rate locks for builders, so homebuyers can be protected in a rising rate environment. And while some banks require homeowners to go through two closings – one for the construction loan and one for the new home mortgage – we do a single-closing for customers, creating a more streamlined, less costly process for the homeowner, while helping them lock into a long-term rate at the time of construction.

In addition, we have a Builder Program that assigns specific mortgage loan officers to projects so they can work side-by-side with the builders and real estate agents for prospective buyers. Our loan officers also attend open houses to make sure there is a mortgage banking expert on-site should prospective buyers have mortgage-related questions.

We're optimistic about the future

At United Bank, we've seen an increase in new construction projects, which is a promising sign that the overall economy is improving, and the construction industry is rallying. This is supported by preliminary state data on new housing construction permits in 2014 indicating that last year might have been the industry's best year since the Great Recession.

The United Bank Team wants to thank Connecticut Builder for the opportunity to tell our story when it comes to construction lending. We are longtime supporters of Connecticut homebuilders, who were honored to be the Platinum Sponsor of your annual HOBI Awards, and we look forward to continuing our support of the local and state HBRA associations.

Northeast Utilities Renamed Eversource Energy

Northeast Utilities has rebranded itself and all its natural gas and electric subsidiaries as Eversource Energy. The change took effect on February 2, 2015, and means that Berlin based electric utility, Connecticut Light & Power, and natural gas utility, Yankee Gas, will now be known as Eversource Energy.

CL&P is Connecticut's largest electric utility, serving more than 1.2 million residential, municipal, commercial and industrial customers in 149 cities and towns. Yankee Gas is Connecticut's largest natural gas distribution company, delivering natural gas to approximately 220,000 customers in 71 cities and towns.

In addition to CL&P and Yankee Gas, the other subsidiaries whose names will change to Eversource Energy include NStar Electric, NStar Gas, Western Massachusetts Electric Co., and Public Service of New Hampshire.

The rebranding of Northeast Utilities comes almost three years after its \$5 billion merger with Boston based NStar.

> "Consolidating the brand was the next logical step for the company, and Eversource Energy best represents our focus moving forward." - Tom May, NU president, CEO, and chairman

PLEASE NOTE: Energize CT and its programs, including the Residential New Construction Program, will not be affected by the rebranding. Energize CT is an initiative of the Connecticut Energy Efficiency Fund, the Clean Energy Finance and Investment Authority, the state, and all local electric and gas utilities. The initiative has funding support from a charge on customer energy bills.

An Exquisite Elevator for an Historic Building



Elevator Service Company, supplier to HOBI winning builders from Greenwich to Ellington, furnished and installed this exquisite, modern Symmetry wroughtiron elevator in the historic 1902 Audrain Building in Newport, Rhode Island. The building was purchased by American Realty Capital in the fall of 2013, and their new offices and conference room are located on the second floor.



Exposed hoistway showing the mechanics of the lift with hydraulic piston, rails and top of the cab, which features 18 square feet of floor space.

James Hardie Contractor Alliance Program offers marketing tools, lead generation support and training

In October, James Hardie Building Products, the leader in fiber cement siding, unveiled their new Contractor Alliance[™] Program. The program combines marketing tools, lead generation support and training to help members grow and differentiate their business in the highly competitive siding market. The Contractor Alliance Program is an evolution of James Hardie's longstanding Preferred Remodeler Program and the Associate Contractor Program.

With five levels, the Contractor Alliance Program is designed for dedicated business owners of all sizes. Contractor Alliance Program members will learn how to install the full James Hardie[®] product line through the First Board, First Nail Program and online training. Top level contractors receive:

- One-on-one business planning with local James Hardie representatives.
- A manufacturer recommendation through a professional listing and priority placement on the James Hardie Contractor Locator.
- Contactor Alliance "Badges" based on design excellence, GuildQuality ranking, sales, training and membership longevity.
- HardieReward[™] points for every James Hardie product purchased, which can be redeemed for HardieReward Program perks like jobsite tools, co-branded marketing, merchandise, trips and more.
- Complete access to the new James Hardie Contractor Alliance Portal

It's a big advantage to be part of the new James Hardie Contractor Alliance Program. Working with the leader in fiber cement siding gives my business more tools and resources, and instant credibility on every job. - James Hardie CT

"The new Contractor Alliance Program demonstrates our commitment to the contractors who help bring our brand to local markets all over the country. We have improved upon our legacy programs to make the new Contractor Alliance Program more appealing and easy-to-use at all levels," said Marc Setty, business manager of the repair and remodel segment at James Hardie. "James Hardie is devoted to helping our trusted network of siding contractors build their skill sets and improve their business in order to stand apart from the competition."

To learn more about the new program, please visit hardiealliance.com.

James Hardie invented fiber cement siding products in the early 1980s as a durable, lower-maintenance alternative to wood and vinyl. Currently installed on more than 5.5 million homes in North America, James Hardie has earned a favorable reputation within the industry and has been specified in some of the country's most prestigious projects.

Berkshire Hathaway Home Services N.E. Properties Market Forecast for 2015

By Beth DiLoreto, Regional Vice President, Berkshire Hathaway HomeServices New England Properties



"Discriminating renters and first time homebuyers are prime potential customers for new home properties."

Fourth Quarter 2014 saw gains in closed sales and a drop in inventory across Connecticut, leading to strong sales momentum into January. The first few weeks of the year saw multiple offers and consistent sales pricing in many towns throughout the state. For the remainder of 2015, we predict that buyers will take advantage of the still-low interest rates while they can, but expect to see rates increase as employment and GDP continue to grow.

As down payments are still a deterring factor for most millennials, we forecast more will come to the market this year, but decide on urban high-end rentals over single family homes. The spring market is an optimal time to list homes for sale, as inventory dropped dramatically at the end of 2014, and those taking advantage of interest rates don't want to miss out.

Home builders in Connecticut were ahead of the trend in 2014, with new housing permits up from 2013, especially for multi-family housing close to town centers, transit and larger cities. Highly designed rental properties with an abundance of amenities and prime locations, achieved higher than normal pricing in 2014, and will continue this year. Subdivision and new community projects building for a low-maintenance lifestyle will continue to thrive, as will less formal layouts. First time homebuyers continue to be attracted to open layouts, lower square footage, first floor master bedrooms, fewer formal spaces and the option to upgrade and customize fixtures and finishes.

2015 should see more activity than 2014, but we do not anticipate seeing gains equal to the rest of the nation. Homes that are priced correctly within their local market, in show-ready condition, are on the market for a shorter amount of time than those that are not, which is why new construction properties should continue the success seen in 2014.

At Berkshire Hathaway Home-Services New England Properties, our mission is to provide an unparalleled customer service experience throughout all aspects of the pre-development, marketing and sales process for new development projects. With a portfolio spanning a variety of development types including subdivisions, condominiums, apartments and spec houses, the Berkshire Hathaway HomeServices New England Properties New Development Division is here to help you navigate the current market with expert knowledge and exceptional service.

STATE ASSOCIATION NEWS



Nort Wheeler presenting Ken Boynton with gifts of thanks from the association.

On Wednesday, January 14, 2015, at the Crowne Plaza Hotel in Cromwell, Ken Boynton turned over the leadership of the state HBRA to Nort Wheeler, and the board thanked Ken for his devoted service to the association as its Chairman and President.

Henry Rozewski again took on the challenging role of HBRACT Treasurer, and Pete Fusaro was inducted as First Vice-President.

New London County Master Builder Norton Wheeler Will Lead the Connecticut Housing



Industry as 2015 HBRA of CT President

Nort Wheeler is a 30-year homebuilding industry veteran with impressive educational credentials that demonstrate his passion for the profession.

Nort is a Certified Graduate Builder (CGB), Certified Green Professional (CGP), Certified Aging in Place Specialist (CAPS),

and he is the 1st Connecticut builder to achieve the Graduate Master Builder (GMB) designation, the ultimate symbol of a knowledgeable and experienced building professional. Beyond education, Nort Wheeler has received top industry recognition as Builder of the Year, a record five times.

Since founding Mystic River Building Company in 2003, Wheeler has been ahead of the curve in value engineered construction and knowledge of cutting edge building materials, and his company has been recognized with state awards for their custom homes, renovations and residential communities.

Nort is a Past President of the Builders Association of Eastern CT and has served on the Board of Directors of the national, state and local Home Builders & Remodelers Associations.

As incoming President, Nort built a 2014 Connecticut Showcase Home to demonstrate how a green, healthy home consumes less energy, while creating a safe, well-ventilated, and contaminant-free living environment. He held a series of public open houses during construction, and an HBRA member party at the home in December. The Showcase Home will raise \$10,000 for the HBRA of Connecticut.



Building On Our Past Envisioning Our Future

Greg Ugalde is a Candidate for 3rd Vice Chair of



Greg is a land use attorney and president of T&M Building Company and GFU Homes. Since its founding in 1962, T & M has built over 2800 new homes in over 40 Connecticut communities.

Nationally, Greg has served on the NAHB Legal Action, Land Development and Environmental Issues Committees, State and Local Government Affairs Committee as Chairman, Budget and Finance, as Chairman, Design Committee as Chairman, Audit Committee and Public Affairs as Chairman.

He is an NAHB LIFE DIRECTOR (2004-2014) and has served on the Executive Board since 2006. He has served as National Area 1 Chairman and NAHB Connecticut State Representative

In 2014, Greg took on the challenging job of NAHB Build PAC Chairman; and he has served as NAHB Build PAC Officer; Capitol Club Member and on the NAHB "Key Vote Committee" (2013 – 2014)

He is a Certified Green Professional "CGP" (since 2008); Master Graduate Builder "GMB" (since 2009).

Greg is in line to be the first ever NAHB Chairman from Connecticut!

Greenwich Master Builder Peter Fusaro Is Elected First Vice-President



Pete Fusaro has been a builder for 29 years, and his education credentials are unmatched in the state. Pete is a a certified HERS rater, a Certified Graduate Builder (CGB), Certified Green Professional (CGP), Certified Aging in Place Specialist (CAPS), one of the few Graduate Master Builders (GMB) in Connecticut. He is the first builder to

achieve the Master Certified Green Professional designation, the ultimate symbol of a knowledgeable and experienced green building professional.

Beyond education, Pete's company, Preferred Builders, has received state and national awards for its work. Most recently, a home Pete built in Old Greenwich was honored with a national Housing Innovation Award from the Department of Energy (DOE), as well as the highest LEED Platinum certification from the U.S. Green Building Council and the National Green Build-

STATE ASSOCIATION NEWS

ing Standard highest level Emerald certification. The net zero 2,700 square foot neo-colonial scored a home energy rating (HERS) of 20, and earns \$1,509 in annual revenue for the excess energy it sells back to the grid.

Pete Fusaro is a leader in his industry and in his community. He was one of a select few to review and redefine the criteria for NAHB's National Green Building Standard and he served as Chairman of the HBRACT Green Homes Council. Locally, he is a past President of the HBRA of Fairfield County and has been honored as Fairfield County Builder of the Year.

Pete grew up in Greenwich and graduated from Greenwich High School. Last summer, after owning and managing his Riverside based company, Preferred Builders, for 29 years, Pete was thrilled to join the Greenwich luxury homebuilding company, Sound Beach Partners, as a hands on project manager.



George LaCava, Larry Fiano & Greg Ugalde

George LaCava New NAHB Build Pac Trustee

At the IBS in Las Vegas, Larry Fiano stepped down as Build Pac Trustee from Connecticut, and George LaCava took over. George announced that, as a show of respect and loyalty to Larry, every member of the HBRACT board had contributed to Build Pac. Larry received a standing ovation.

HERS Ratings and Duct Testing

 Participate in utility rebate programs while
 HERS Ratings complying with State Code Energy Star
 Verification
 Knowledge base of 25+ years of hands-on Duct and Envelope Testing residential construction experience Elevate the guality of your construction Manual J Load Calculations Increase customer satisfaction 2009 IECC Compliance Verification Set yourself apart from the competition **Bill Rogel, Certified Rater** SK ABOUT 203-212-6159 **Bill@HERS-Ratings.com** www.HERS-Ratings.com CERTIFIED **WF Rogel LLC** PROFESSIONAL. CONNECTI PO Box 403 William Rogel 5003668 Energize Connecticut - programs funded Fairfield, CT 06824 by a charge on customer energy bills.

Fairfield County HBRA News

12TH Annual Awards Gala

Top Achievers Received Prestigious Home Building Industry Awards at Lockwood Mathews Mansion



L-R Dennis Robb, Rings End, Michelle Tobey, Rings End, Craig Sinclair, Ridgefield Supply, Mike Burkhardt, Rings End



L-T John Hertz, Hertz Construction, Rebecca D'Agostino, DiMatteo Insurance Group, Carol & Nick Yanicelli, Susquehanna Builders

Outstanding achievement in the local home building industry was recognized at the Fairfield County HBRA Awards Gala on December 5th at the Lockwood Mathews Mansion. Thanks to Klaffs Joe Passero, who sponsored the venue. It was a fun, social event as well, and everyone enjoyed the beautiful surroundings, networking and dancing.

In addition, members are given philanthropic awards for outstanding commitment of time and resources to The Building Hope Foundation, a non-profit organization that benefits children and veterans in Fairfield County and provides scholarships to young people pursuing college educations.

"Our award winners are very deserving of this recognition for the quality of work they perform in our industry and also their commitment to our association's standard of excellence," said Fairfield County HBRA Executive officer, Christina McFarland. "They have all shown real willingness to accommodate the changing needs and interests of the homeowners they serve."

Builder of the Year - Sound Beach Partners, Doron Sabag & Jim Hoffman



L-R Louis Campana, Doron Sabag & Jim Hoffman, Sound Beach Partners

Over the past eight years, Doron Sabag and Jim Hoffman of Sound Beach Partners have won more top HOBI Awards than any other builder in Connecticut. Starting with Spec Home of the Year in 2007, followed by Custom Home of the Year in 2008, and a unique sweep in 2010, in which they won both Custom Home of the Year and Project of the Year for two different spectacular homes in Riverside, Sound Beach has exhibited outstanding professional knowledge and ability.

In 2011, Sound Beach won yet another Custom Home of the Year HOBI Award for a magnificent Greenwich home, and in 2012, the partners won Best Custom Home Over 12,000 SF. In 2013, Sound Beach was recognized with Best New Old Custom Home for their own incredibly detailed Federal style home on Round Hill Road in Greenwich, and in addition they won Best Spec Home \$5-6 Million for a superb success in Riverside. Finally, in the 2014 HOBI Awards, Sound Beach took away another Custom Home of the Year award, this one for an 18,000 sf shingle style mansion, which is a triumph of design and building skill. Located on an all ledge site overlooking Long Island Sound, Doron and Jim completed this Greenwich home, and rebuilt a sea wall and new dock in 14 months!



Pete Bataglio, Hocon Gas with Andrea & Sisto Salzillo of CAFD

Remodeler of the Year - Prutting & Company, Dave Prutting



David Prutting, HBRA President Peter Gaboriault & Deborah A. Prutting, Dave's wife and partner of 40 years

Founded in 1975, Prutting & Company has worked with dozens of local and nationally prominent architects, and built and remodeled hundreds of homes in Fairfield and Westchester counties. A master of modern architecture and building, Prutting's work has been widely published and recognized with numerous awards over the years. Most recently, Prutting & Company, along with architect, Joeb Moore & Partners, won the 2014 CTG&C Innovation in Design Award in the categories of Architecture and Builder Recognition. In 2013, Prutting won a Moffly A-List Award for Best Modern Architecture and HOBI Awards for Best Modern Custom Home and Best Contemporary Home Remodel.

Woman of the Year -Christina McFarland, HBRA



Fairfield County HBRA Executive Officer, Christina Farnsworth

Associate of the Year - Gary Fanali, City Carting & Recycling Inc.



Gary Finali & Fairfield County HBRA President Peter Gaboriault

Business of the Year - DiMatteo Insurance Group, Kim DiMatteo



L-R Peter Gaboriault, HBRA President, Kim & John DiMatteo, DiMatteo Insurance Group

Supplier of the Year - Bender Plumbing & Supply, Max Bender



Max Bender, Bender Showrooms, Peter Gaboriault, Bear Paw Builders

Volunteer of the Year - Karen Bradbury, Closet & Storage Concepts



Karen Bradbury, Closet & Storage concepts, Peter Gaboriault

LOCAL ASSOCIATION NEWS

Fairfield County HBRA News 12TH Annual Awards Gala

Member of the Year - Propane Pete Bataglio, Hocon Gas



L-R 2014 Member of the Year - Propane Pete Bataglio, Hocon Gas & Peter Gaboriault

President's Choice - Chris Steiner, Steiner Inc



Chris Steiner, Steiner Inc Peter Gaboriault, HBRA President

Associates Council Award- Jim Blansfield, Blansfield Builders



Jim Blansfield, Blansfield Builders & Peter Gaboriault

John P. Rowen Meritorious Award -Jerry Effren, The Greyrock Companies



Peter Gaboriault HBRA President, Jerry Effren Greyrock Companies

Recognized before the age of 40 with a National Pacesetter Award for his accomplishments as a builder, Jerry Effren continues to tackle challenging and innovative development solutions for smart growth. Since 1979, his family run Greyrock Companies has built over 500 homes ranging from 1,200 to 12,000 s.f. In the 1990's, he utilized Norwalk's creative Conservation Development Zone to build the successful cluster community, Linden Heights, New Canaan Way, 16 cluster homes on New Canaan Avenue in Norwalk and McArthur Park, 9 cluster homes on McArthur Lane in Stamford. Jerry Effren earned the top state HOBI award, Community of the Year, two years in a row - first for Pepper Woods in Stamford and the following year for Milbank Ridge in Greenwich. The average sales price of the luxury 2,600 s.f. townhouses at Millbank Ridge was \$1.3 million. Valley Ridge in the Cos Cob section of Greenwich, is another award winning cluster community built by Greyrock Homes. Jerry's Greenwich, Stamford and Norwalk communities have been the tipping point in working class neighborhoods, and an impetus to the renovation of older neighborhood homes.

Hall of Fame - Mr. Louis Price, Ridgefield Supply



2014 Hall of Fame Inductee: The late Louis H Price, Ridgefield Supply L-R JoAnne Price, Ridgefield Supply, Peter Gaboriault: Bear Paw Builders, HBRA President, Margaret Price, Ridgefield Supply

Fairfield County HBRA Hall of Fame



On December 3, 2014, at the Fairfield County HBRA Awards Gala held at the Lockwood Mathews Mansion in Norwalk, Louis Price was inducted into the association's Hall of Fame.

Louis Henry Price, who owned and operated The Ridgefield Supply Company for over 40 years, passed away last February at age 66. Lou was a lifelong Ridgefield resident.

The Ridgefield Supply Company was Lou's passion, and he guided it from a traditional cash-and-carry yard to a modern lumber and building supply company with ground breaking home design center and state of the art Jeld-Wen showroom. In fact, Lou was involved right up to his death with the planning of yet another redesign of Ridgefield Supply.

Lou Price was an amazing housing industry innovator. In 2004, he founded Kleer Lumber, a PVC Trimboard plant in Westfield, MA, that grew to be one of the leading producers in the count, before it was sold in 2012. He was proud that he had founded this USA based manufacturing company during the economic downturn. He purchased equipment that was made in the USA and only used raw materials from USA providers.

Lou received numerous awards within the lumber industry during his over 45 years as a lumberman. He chaired the Lumber and Building Supply Committee for LMC and in 1999 he was named Connecticut Lumber Dealer of the Year. He sat on the purchasing and planning committees of several industry organizations, and he was particularly proud of his role in founding Housatonic Habitat for Humanity.

Today, the Ridgefield Supply Company is one of the leading lumber and building supply dealers in their market. With a staff of over 45 employees and a large fleet of multi purpose delivery trucks, the Ridgefield Supply Company provides lumber, roofing, siding, decking, windows, doors, skylights, paint, hardware and moulding to builders and homeowners within a 60-mile radius.



Building Hope Foundation Inc. 2014 Award Winners

Philanthropist Builder of the Year Michael P. Palumbo & Michael T. Palumbo, ERI Building & Design LLC.



Building Hope Philanthropist of the Year, Michael P. Palumbo ERI Building & Design LLC, Peter Gaboriault, HBRA President, Andrew LaSala Building Hope Foundation President, & Michael T. Palumbo, ERI Building & Design LLC.

Philanthropist Associate of the Year – Rings End



Philanthropist Associate of the Year - Rings End L-R Andrew LaSala Building Mike Burkhart, Director of Sales & Operations, Ring's End, Peter Gaboriault, HBRA President

Building Hope Care Award - Steve Berko: Four Square Building & Design, KMG Landscaping, Robert Kaye, Riverside Fence.



Building Hope Care Award L-R Andrew LaSala, Building Hope President, Steve Berko, Four Square Building & Design, Peter Gaboriault, HBRA President

County TV Smart Technology Networking Event

In November, County TV & Appliance hosted a networking event at their HOBI Award winning Home Technology and appliance showroom in Stamford.



L-R Chef, John Hertz, Hertz Construction-Rebecca D'Agostino, DiMatteo Insurance Group-Kim DiMatteo, DiMatteo Insurance Group-Chris Steiner, Steiner Inc



L-R Chris Steiner, Steiner Inc. HBRA Senior Vice President. Peter Gaboriault, Bear Paw Builders, HBRA President.



Vinny Vetrini, County TV & John Hertz, Hertz Construction



L-R Michael Church, William Pitt Sotheby's, HBRA Secretary-Len Volpe Interstate Lumber, Anthony DeRosa DeRosa Builders, HBRA Vice President-Michael DeRosa, DeRosa Builders- Peter Gillen, Cecy Gillen Designs

County TV will keep you and your clients current with the latest in Penalized Lighting & Lighting Control, Window Shades & Electronic Tint, Whole House Music & Video, HVAC & Water Saving Irrigation Control, Security & Electronic Door Locks. Technology that is actually easy to use and Really Works!! If you can imagine it, County TV can Control it.

If you are not offering Smart Technology to today's home buyers, you could lose them to a less seasoned competitor. County's experts will show you all the latest technologies for the home by Control4, Brilliant Technologies, HoneyWell, Nest, Q-Motion, Smartint, Baldwin, Yale Locks & Much More. Oh!, and don't forget their Appliances. County TV carries all the top Luxury Brands your clients ask for and they offer Un-Matched Service and No Attitude!

HBRA of Central CT News

Social Media Marketing Boot Camp

HBRA of Central Connecticut hosted the Social Media Marketing Boot Camp on December 4th at The Four Points by Sheraton Meriden with over 100 attendees. The Boot Camp was presented by Michael Stein from houzz and Mollie Elkman from Group Two advertising. Houzz educated attendees on how to utilize the houzz platform to connect with clients through their own business houzz profile page along with soliciting new clients through sharing and describing photos of their products. Mollie from Group Two Advertising shared how to think more like a consumer and to market to that consumer with social media. All attendees left with marketing tips to implement immediately to increase their presence online.



HBA Northwest Legislative Night



Representative Jay Case 63rd District, Roselee Fanelli, Greg Ugalde, Tom Carey, Steve Temkin, & Brenda Davis



Tom Carey, Greg Ugalde, Senator Clark Chapin Senatorial 30th District, Steve Temkin, and Tim Bobroske



Representative Craig Miner 66th District, Tom Carey, Steve Temkin



Gene Farley, Representative John Piscopo 76th District, Greg Ugalde & Tim Bobroske



Greg Ugalde, Representative Bill Simanski of 62nd District, Gene Farley, Steve Temkin.



Gene Farley, Steve Temkin, Senator Steven Witkos 8th District Rn and Steve Roth Elevator Service Company



Rep. John Piscopo 76th District, Rep. Jay Case 63rd District, Greg Ugalde & Larry Fiano



Congresswoman Elizabeth Esty, Steve & Linda Roth

BAEC NEWS BAEC Hosted an OSHA 10 Seminar



BAEC really packed them in at the latest 10-Hour Construction Industry OSHA Outreach Training. A big thank you to Occupational Safety Training Specialist, John Able, for coming down from ConnOSHA to train these guys!

Congratulations to the following companies for making sure you are in compliance! Amity Construction, Coastal Construction Management, Exterior Solutions, Lord Builders, T.F. Buxton and Yankee Remodelers of New London!

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