

CONNECTICUT BUILDER



The Magazine of the Home Builders & Remodelers Association of Connecticut

Winter/Spring 2016
Interactive Digital Edition



2015 Custom Home of the Year
Brindisi & Yaroscak – Pagliaro Bartels Sajda Architects

photo by John Kane

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2015 HOBI AWARD
WINNER

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The 2015 Custom Home of the Year was designed by Chris Pagliaro, PBS Architects and built by John Brindisi of Brindisi and Yaroscak for a female Turkish hedge fund owner. Located on Little Cove in Old Greenwich, this stunning home is FEMA elevated with stone walled terraces, and its neighborhood friendly single story street elevation grows with curved walls of glass as it moves to the water.

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From the desk of Norton Wheeler Connecticut Builder/Developer Elected to Lead NAHB in Washington DC.



With great pleasure I would like to introduce Greg Ugalde of T&M Homes in Torrington, CT as the newly elected Third VP of the National Association of Home Builders. This is a great opportunity for CT and our Nation as Greg will work hard for our industry

and to increase the opportunity for home ownership for all Americans. (See feature article in this issue)

Eric Person Secretary of the Executive Officers

Council (EOC) - The people of Connecticut are well respected and well represented at other levels within the NAHB as well. The Executive Officer of the HBRA of Central CT, Eric Person, was elected as the Secretary of the Executive Officers Council (EOC) and in three years he will serve as Chairman. Eric was also recognized for over 200 hours of service to the EOC. Congratulations Eric. (See Central CT HBRA News)

George LaCava National Area I Chairman - HBRA of CT Past President George LaCava was re-elected as the National Area 1 (New England) Chairman. George is also a member of the Board of Directors, Single Family Builders Council, Build Pac and Budget and Finance Committees.

Kenny Boynton, Past President of the HBRA of CT 2013/14, is serving NAHB as the CT State Representative for a second year. Kenny is a board member of NAHB, Chairman of the Design Council, and member of the State Government Affairs Council. CT now has three members serving on NAHB's Executive Board.

Bob and Alan Hanbury - For many years both Bob and Alan Hanbury have given their time and expertise in support of NAHB's membership. Alan serves on the Board of Directors, and is an active member of the Education Council and a member of the Business Management & IT Council. Bob has worked tirelessly on the EPA's Lead paint Rules. He has testified before congress and continues to serve on the Construction

Liability and Risk Management Council, Building Materials Council, Construction Safety and Health Council and has been very active with Codes and Standards.

Chris Nelson Builder 20 Club Leader - I also want to acknowledge Chris Nelson, from Simsbury, as Chris Chairs the Builder 20 Club Council. NAHB's Builder 20 Club is made of groups of 10-12 business owners around the country who are a similar size and specialty i.e. remodeling, single family or multi-family. They are builders from different geographical regions of the country and they meet several times a year to discuss the health of their businesses. This is an open book program. You share your books with the group, and each business is discussed. You have the benefit of the analysis and experience of the other members to help you with your decisions on growth and operations.

Larry Fiano, Dick Kelly and Eric Santini Sr. - I would be remiss if I didn't mention Larry Fiano, Dick Kelly and Eric Santini Sr. and their years of dedicated service to the Board of Directors of NAHB, the Build Pac Committee and many others. Thank you, gentlemen, for showing us the ropes.

Each of the people that I have mentioned is actively working for you and our industry on their own dime, and each time you see them we should all make a point to thank them for their dedication and service to our industry.

The International Builders Show was in Las Vegas January 19-21.

The show was co-located with the National Kitchen and Bath Show and the surfaces Show. Over 110,000 attendees filled the aisles of over twelve acres of show floor featuring more than 450 International companies and about 30,000 sf of Outdoor displays featuring fully constructed homes. A short distance away from the convention center was the 2016 edition of The New American Home®, America's premier show home! The 5,050 sq. ft. cutting edge, energy efficient, contemporary design incorporated the latest green and

(continued)

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Connecticut Builder/Developer Elected to Lead NAHB in Washington DC.

(continued)

sustainable building materials, products, energy efficiencies and construction methods in order to reduce its impact on the environment and provide the highest quality of life for the occupants. The home demonstrates the latest concepts in architecture design, construction techniques, new products and lifestyle trends in the marketplace today!

NAHB Economist David Crowe tells us that Consumer confidence has returned to the pre-recession levels of 2008. Rental rates are rising well ahead of inflation which will result in narrowing the gap between the costs of rental vs. ownership. In many areas the pendulum has swung the other way and for sale housing markets have begun to see rapid growth. Housing starts in 2016 are expected to increase about 15% and as much as 22% more in 2017. That's 711,000 single family starts in 2015 rising to 1,089,000 starts in 2017. Interest rates will increase over the next two years as well. Dr Crowe is predicting that Prime Rate will increase from 3.28% in 2015 to 4% in 2016 and 5.19% in 2017. Fixed mortgages are expected to increase from 3.87% in 2015 to 4.47% in 2016 and 5.28% in 2017. While the global economy is reeling due to the oil market, and GDP continues a downward trend, we should be cautious, but cautiously optimistic, as we are seeing continued improvement in both Building and Remodeling nationwide.

Top 5 Industry Issues

The Board of Directors were surveyed and asked to rank the top five issues that we face in our industry this year and beyond. Here are the results.

1. Cost and availability of labor
2. Cost and availability of developed building lots
3. Environmental regulation
4. Building Material Costs
5. Impact / Connection / Inspection fees

NAHB will be directing all available resources to work on these issues.

NAHB's Home Building Institute (HBI) has just introduced an Industry Jobs Board, which allows you to promote your company and your job openings (no cost for the first three months).

Did you know that if you add up the dollar value of NAHB's advocacy victories and other services it equals an average of \$5,700 per housing start for a typical builder.

Here are a few of our successes in 2015.

1. Lower FHA Mortgage Insurance Premiums \$1,400
2. NAHB defeats Proposal to raise Mortgage Guarantee funds \$689
3. PMI Tax Deduction Extended \$259
4. Energy Efficient Remodeling Tax Credit Extended \$358
5. Energy Efficient Home Tax credit Extended \$287

Bringing Housing Home – We need your help March 7-11, 2016. As goes housing, so goes the economy. This March, meet with your national senators and congressman in your home district, and make sure they understand that housing and homeownership create jobs that are critical to a strong and prosperous nation. If you would like other members of the HBRA leadership to join you, please contact Bill Ethier at the State HBRA Office at 860-216-5858.

March 31 at Building Industry Day at the Capitol in Hartford at 8:00 AM.

This is a great event and I encourage each and everyone to bring a friend and join us to meet with our state legislators. We will provide talking points and we will have ambassadors to accompany you and do the talking if you are new to the process. Come join us and make a difference.

In closing I want to thank the local associations within the state of CT, the HBA of NW CT, The HBRA of Fairfield County, the HBRA of Central CT and the Builders Association of Eastern CT for your dedication to the industry and your support this year in providing value to our members, and for your work in strengthening our membership. I am sure that everyone knows someone that could benefit from the HBRA. Please invite someone to be your guest at the next meeting you attend.

Thank you again for your trust in me as your President of the HBRA of Connecticut.

Sincerely,



Norton C Wheeler III
Graduate Master Builder



Greg accepting as NAHB 3rd Vice-Chairman

Connecticut Builder Elected to Leadership of NAHB



Greg and supporters

A Connecticut builder is in line to be Chairman of the National Association of Home Builders! On January 21, 2016, our own Greg Ugalde was elected third Vice-Chairman of NAHB during the International Builders' Show in Las Vegas. IBS had a record attendance of 110,000 in attendance this year!

Greg Ugalde is a Connecticut-based builder and developer with more than 20 years of experience in the home building industry. A land use attorney, he is president and chief legal officer of Torrington-based T&M Building Company, one of the largest home builders in the state. Since its founding in 1962, T&M has built more than 3,500 new homes in over 40 Connecticut communities. Steve Temkin and the entire T&M team turned out to lobby for and support Greg at IBS, as did a large contingent of Connecticut HBRA members.

Greg is also the founder and owner of GFU Investments LLC, a builder/developer minority-owned business that focuses on urban development.

His NAHB election effort took him over a year, and many trips around the country; however, it brings inestimable prestige and influence to Connecticut. During his acceptance speech, seven giant screens throughout the convention center auditorium allowed everyone in the audience a close-up view of Greg and his family.



Steve Temkin with Greg poster

"We expect the housing market to continue to strengthen in 2016, and we will work with Congress and federal regulators to keep the recovery on track."

- Greg Ugalde

"Specifically, we will be urging policymakers to advance housing finance reform, so that qualified home buyers have access to affordable mortgages," said Ugalde. "We will also call on lawmakers to protect the mortgage interest deduction and other important housing tax incentives and lead the charge against excessive regulations that needlessly drive up the cost of housing."

Greg has been active in the NAHB leadership structure at the local, state and national levels throughout his career.

A life director, he has served on the NAHB Board of Directors for 15 years and has been a member of the NAHB Executive Board for the past decade. In addition, he served on eight NAHB committees; was a member of several NAHB task force groups; served as the vice chairman of the Budget and Finance Committee; and most recently, Greg was chairman of Build PAC and three other committees. From 2006-2010, he served as the NAHB State Representative from Connecticut, and in 2011 and 2012, he was elected as the National Area Chairman for his region.

In Connecticut, Greg Ugalde was the president of the state Home Builders and Remodelers Association of Connecticut (HBRA) from 2003-2005, and he



Greg & family at his election as 3rd vice Chair

was recognized as both a local and state Builder of the Year.

He has served on the HBRA board since 1999, and as a member of its executive committee since 2000. He is a three-time recipient of HBRA Distinguished Service Awards, and served as chairman of the Connecticut Developers Council from 1997-2004. In 2011, Ugalde received the state home building industry's highest honor, the Charles J. LoDolce Award.

An effective advocate and spokesperson on a broad range of housing issues, Ugalde has served on the HOMEConnecticut Steering Committee, the National Land Use Attorneys Network, the Governor's Blue Ribbon Commission on Affordable Housing and the Town of Burlington's IWWC and Parks & Recreation Commission. In 1998 he received the

Hartford Business Journal's 40 under 40 Award. In addition, Greg has been a leader in legislative efforts both in Connecticut and in Washington DC.

Community involvement is important to Ugalde. He has served as president of the Avon-Canton-Farmington Youth Hockey Association and is a certified coach. He serves on the Westminster School Board of Trustees and is an accomplished member of the American, Connecticut and Massachusetts bar associations.

Greg Ugalde resides in Burlington with his wife, Mary Jane. They have four children, Kathleen (27), Sara (22),



L-R Larry Fiano, Liz Verna, George LaCava, Greg Ugalde, Eric Person, Ken Boynton & Alan Hanbury

Andrew (25) & Aaron (20).

NAHB's newly elected senior officers serve on a multi-leadership ladder. Ugalde will become chairman of NAHB's Board of Directors in 2019 – a 1st in Connecticut and in New England. Congratulations Greg! 🏡



2005 HBRA of CT President Greg Ugalde receiving a Distinguished Service Award from senior officer and builder Bob Wiedenmann.



Greg receiving the 2011 Charles J. LoDolce Award from Bill Ferrigno



L-R Henry Rozewski, Representative Joe Piscopo (76th District), Greg Ugalde, Representative Michelle Cook (65th District) and Steve Temkin at the CT Capitol in 2011.

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2015 HOBI Awards

We were delighted to have New England Home CT Magazine as our Media Sponsor for the 4th year, and editor Kyle Hoepner featured the HOBI Awards and selected winners in winter issue of New England Home CT.



CAFD Team

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At the beginning of the evening, HBRA of CT President, Nort Wheeler, announced two winners of a CAFD raffle. Greenwich luxury builder, Karp Associates, who was recognized with three HOBI Awards this year, won a \$1,500 credit towards any GE Appliance at M.S.R.P. value, and Hartford County custom builder and developer, Bill Ferrigno, Sunlight Construction, won a \$1,500 credit towards any Heatilator fireplace.

Other top sponsors included Cornerstone Sponsor for the 2nd year, HOCON GAS, the largest family owned propane gas supplier in Connecticut and Pillar Sponsor – CORNERSTONE CONTRACTING.



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L-R Treasurer Henry Rozewski, Vice President Peter Fusaro, President Nort Wheeler & CEO Bill Ethier.

The 22nd Annual HOBI Awards – November 10, 2015

Our 22nd HOBI Awards Dinner broke every record with 780 builders, remodelers, architects and suppliers in attendance. What's so great about this event is that it recognizes builders from all over the state and in all price ranges. T&M Building Co. & Karp Associates have been entering the HOBI Awards for 15-20 years. This year, they both won townhouse awards, but, T&M won for a \$190,000 affordable townhouse in South Windsor, while Arnold Karp won for a \$2.5 million luxury townhouse in Greenwich. And John Sullivan attended the HOBI Awards Dinner ten years ago as a construction super for a leading builder, and this year, he won awards in both custom and remodeling with his own company, East Coast Structures. Here are some of the testimonials on this year's HOBI Awards Dinner.

"Congratulations on yet another fabulous event. You all do a terrific job that is appreciated by all."

- Patti McGovern, Nest Development

"We greatly appreciate being recognized for the 'Best Custom Home Under 3,000 SF'. We are especially grateful to win against such beautiful and respected competition."

- Lina Munron, Koala Residential Lifestyle

"I thought the presentation was wonderful, the timing of the evening was right on and it was so nice that everyone was able to acknowledge the grand winners. Another great award night – thank you again for all your efforts!"

- Liz Koiva, Nordic Builders

"Hats off to you for a great show! The energy of the event was over the top. The HOBI Awards has become such a celebration and we owe that to your hard work."

- Peter Sciarretta, Hemingway Construction



HOBI Awards Producer Joanne Carroll with her partner Kerry Carroll



HOBI Event Coordinator Joanne Hoerrner with HBRAC President Nort Wheeler

2015 HOBI AWARDS

HOBI Awards producer and Master of Ceremony, Joanne Carroll, began her presentation with her thoughts on the year's trends.

"This year, Westport and Greenwich remain the hottest towns for new construction! Darien is BIG in remodeling, and townhouses are popular in every county of the state.

Three years after Sandy, you are Building It Back! FEMA compliant rebuilds and remodels are huge this year!"

– Joanne Carroll, HOBI Awards Producer

2015 HOBI Judges



L-R Joanne Carroll with builders Peter Schneider & Nick Uccello and architect Jack Kemper

Peter Schneider – a custom builder & remodeler in the Danbury area and past Fairfield County HBRA Remodeler of the Year.

Nick Uccello – successful builder of custom & spec homes in New London County and winner of Best Vacation Home last year

Jack Kemper – star housing architect & designer of more HOBI winning homes & communities over the years than any other architect.



L-R Liz Koiva, Joanne Carroll and Mark Stidsen

Liz Koiva, Nordic Builders – builder of custom homes and condominiums in Tolland County. In 2013, Liz & Alan volunteered to build a home for a disabled Afghan vet.

Mark Stidsen – Hartford County builder & remodeler & winner of multiple HOBI awards over the years.



HBRAC President Nort Wheeler with technology judge Jim Fuhrmann

Jim Fuhrmann
tech wiz, award winning responsive web designer and architectural & virtual tour photographer.

2015 Top Award Winners

Project of the Year Winner



Project of the Year winners L-R Architects Nick Saja & Chris Pagliaro, PBS Architects, Scott Evarts, Mike Deering and Rich Canalle, S&W Building Remodeling

Custom Home and Spec Home of Year



Custom Home of Year winners L-R Chris Pagliaro, PBS Architects & Brenda Constantini, Brindisi & Yaroscak



Spec Home of Year winners L-R Architect Anthony Tartaglia and Bluewater Home Builders partners Robert Sprouls and Darren Andreoli

Remodeled Home of Year



Remodeled Home of Year winners L-R Chris Pagliaro, PBS Architects, Doug Horn, Hemingway Construction, Nick Saja, PBS Architects & Peter Sciarretta, Hemingway Construction.

Community of the Year



Community of Year winner L-R Toll Brothers Inc. Rivington Ridge project manager, Matt Needel, Toll Group President Greg Kamelulski and Mews project manager, William Donahue

Toll Brothers Team



Andy Karl, Sr. Project Manager – Glastonbury Estates, Richard Jepson, Construction Manager – Glastonbury Estates, Rich Grasso, Construction Manager – Rivington William Donahue, Project Manager – Rivington, Nikki DeFrancesco, Sales Manager – Glastonbury Estates, June Marcucio, Sales Manager – Shelton Cove, Jeff Meinke, Project Manager – Shelton Cove, Jason Gottlieb, Asst. Project Manager – Ridgewood at Middlebury, Steve Rodgers, Sr. Project Manager – Shelton Cove and Ridgewood at Middlebury, Jack Lannamann, Division President – Connecticut

Bluewater Home Builders



Bluewater Home Builders team L-R Wade Alix, Deirdre Andreoli, Bob Sprouls, Darren Andreoli, Isadore Quaranta, architect Anthony Tartaglia and Bill Zacks.

SIR Development Team



SIR Development team L-R Gaelle Dudley, Marc Ventresca, Mike Han- nafee, Shawna Feeley, Stephanie Mcdowell, Julie Haroun, Robert Haroun, Robert Dzienis and William Achilles.



Project of the Year

S & W Building Remodeling



Before

This amazing project starts with the original 1800's Ring's End General Store in Darien. Set on a 3,443 sf lot of 55' wide x 46' deep, and several feet below what is now FEMA flood level, over the years it

had become a 2,200 sf private home with 6'11" ceilings.

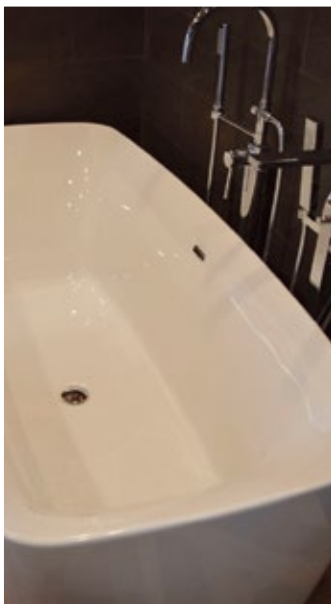
Chris Pagliaro, Pagliaro, Bartels, Saja Architects, was asked by the current homeowners to assess what appeared to



be very limited options for the property. That's when Chris discovered a "Protected Town Landmark" regulation that applies to "projects with special meaning to Darien".

When selecting a builder, the team went to S&W Remodeling because it was essential to work with an organization that had extensive experience in both historic remodeling, but also house

(continued)



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Project of the Year

S & W Building Remodeling



PBS Architects house lift

lifting. The older woods would have to be preserved and repurposed; the existing windows, doors, brackets and shutters would have to be restored. The modern detailing of some of the interiors would have to be spot on.

Scott Evarts, S&W Building Remodeling saved the 1st fl structure and front wall of the building, and then lifted it to FEMA compliant level. Also pictured is the saved front after renovation.

The roof was raised and usable 2nd fl. living space was created with inverted bays. The original cantilevered porch was saved and modern cable railings were added. Cabinetry and floors are limed oak. Windows and doors, bookshelves, beams and stair treads were all repurposed.

An entirely new 2,200 sf house, exactly matching the old footprint, was unanimously approved by the Darien Historic Society AND the P&Z.



PBS Architects after front



PBS Architects interiors



PBS Architects after





Custom Home of the Year

Brindisi & Yaroscak – PBS Architects



The existing house on this property violated front and side yard setbacks and coverage. The Old Greenwich single lane neighborhood is dense and a walk-thru easement to the water was determined by the Town to create a corner lot, which put

the architect and builder at the mercy of the ZBA. On top of all this, the property was in a flood zone, equiring a higher elevation than any other house at the time.

Chris Pagliaro, PBS Architects, used stone walled terraces to transition from the

street to first floor grade, and he configured the street façade as single story walls with a dormered upper story roof sloping away from the street. As the building moves away from the street and towards the water, it adds stories and grows in

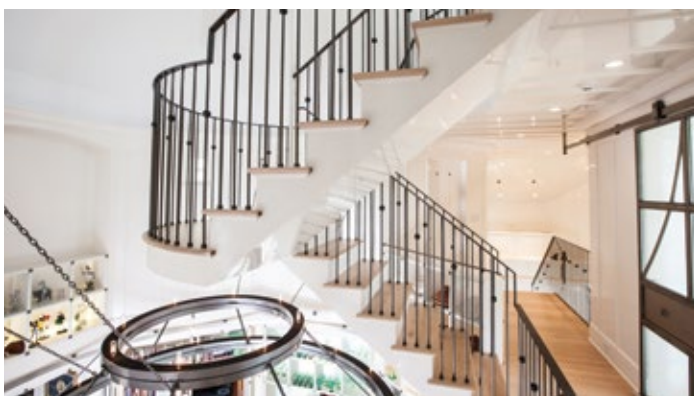




B&Y kitchen



B&Y wine room



B&Y stairs with glass barn door



B&Y master bedroom

scale (see cover photo). Built by John Brindisi for a Turkish woman hedge fund owner, the home is organized around a stunning 2 ½ story octagonal library featuring PBS signature hi gloss paint and clear maple flooring (photo p. 16 bottom left).

Twenty-seven curved Kolbe windows frame magnificent water views, and a 12 ft long X 28" deep bluestone mantle highlights the living room. On page 16 bottom right, see an exquisite intricate molding detail.

A PBS designed glass and steel table sits on reclaimed French limestone floor in

the kitchen, and a glass enclosed wine room is built under floating stairs, which lead to a sliding glass barn door and this spectacular master suite. See photo above.

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Significant Homes



This exquisite Georgian home on Long Island Sound in Greenwich, features a private beach and boat dock. Designed by Jones Byrnes Margeotes to be one room deep for optimal water views, it is skillfully built by Significant Homes with limestone parapet walls and a striking green slate roof. Significant Homes won a second HOBI Award, Best New Old Custom Home, for their painstaking recreation of the original 1920's estate that commanded the waterfront site, by reusing the stone and fire-boxes and maintaining ceiling heights, while incorporating all of the conveniences of twenty-first century living.

The beautifully detailed two story front to rear entry hall, with black & white diamond marble floor, won a SPECIAL FOCUS AWARD for Best Entry.

The quarter sawn oak paneled Great Room imitates the original 1920's home, and the kitchen with enormous square Calcutta marble center island, is open to a breakfast room with exquisitely detailed transoms over French doors and unobstructed view of the water.



Significant breakfast room



Significant kitchen



Significant Great Room



Significant entry hall



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Best Custom Home 8,000 - 9,000 SF

Corbo Associates



Corbo Great Room

In Oxford, Ralph & Colin Corbo design built this shingle & stone custom home on a challenging site overlooking Lake Zoar. The elevation change from the road to the lake was 61' and the slope from the rear yard to the lake was at a 60° angle, requiring structural retaining walls and multiple landings to the patio and boat dock areas. The home's exterior is native stone and western red cedar shingles with deep gable trusses. A stunning two story Great Room features five Eastern white pine trusses that were installed using a 100ft crane. Blasted site granite was used for the home's three fireplaces and archways highlighting the kitchen's 48" Wolf range and 60" Viking refrigerator from CAFD. Also pictured are the spacious lower level and deck with view of Lake Zoar.



Corbo lower level



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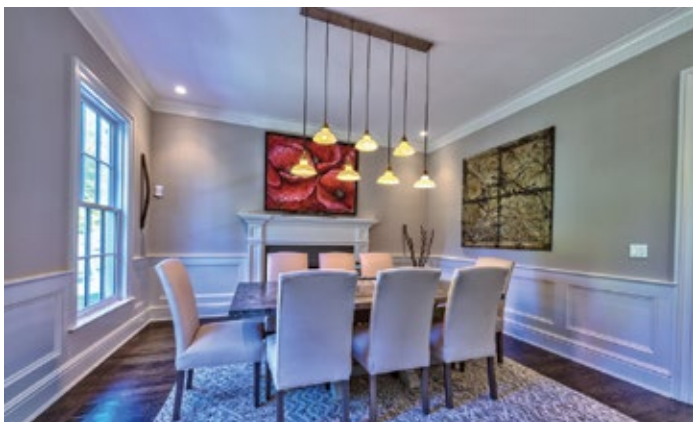


Outstanding Custom Home 8,000 - 9,000 SF

Fore Group



The walnut coffered theater pictured above won a Special Focus Award for Outstanding Special Purpose Room. At their Jefferson Crossing community in Farmington, the Fore Group overcame a steeply sloped site by installing a multi-tiered retaining wall of concrete blocks, which they pinned to the ledge and veneered with blasted stone. The home's formal dining room features a 10ft ceiling and fireplace.



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Best Custom Home
7,000 - 8,000 SF

ERI Building & Design



This charming shingle style farmhouse by Mike Palumbo & Kent Eppley of ERI is a design build on a steeply sloped waterfront site in Darien. The garage of the clapboard and stone home was seeded into the hill, leaving room for the house to take advantage of breathtaking views. The home is outfitted with an enclosed hexagonal sunroom, multiple decks, and a walk out basement.

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★ Best Custom Home
6,000 - 7,000 SF

Miro Builders



This exquisite contemporary farmhouse was built by Don Miro and designed by J.P. Franzen Associates Architects with Alaskan cedar roof and deep Ipe' wrap around porch. The entry hall features a floating stair case with understated, yet elegant wrought iron balustrade, topped with a mahogany handrail.

Dark Rubio oak floors set off stunning interior design by Katie Eldh, including a beamed family room with leathered stone fireplace surround. The home's unique kitchen with Dolomite countertops and custom cabinetry with polished chrome frames, glass fronts and lit glass shelving, plus a second working kitchen, won a SPECIAL FOCUS AWARD for Best Custom Kitchen. A generous lower level entertainment room is appointed with an 80" flat screen television, pool and shuffleboard tables--and a stylish zinc-topped bar and glass tile backsplash.



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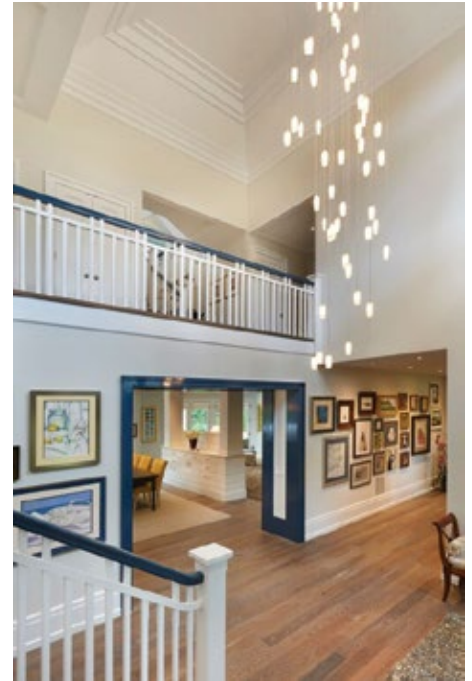


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Best Custom Home
5,000 - 6,000 SF

LoParco Associates



LoParco entry hall



LoParco special purpose room



LoParco master bath

In Greenwich, this fabulous shingle & stone home by LoParco Associates is built like a boat in the excavated area because of a very high water table. A redundant water mitigation system uses 4 well points that can sustain pumping water in a major storm, and the porous asphalt driveway mitigates the use of Cul-Tec drainage systems.

The home is designed by Granoff Architects with stunning pergola entry, two story foyer and intricate tray ceiling and eye-catching chemically fumed floors by Sunshine Floor. The striking island kitchen features a window seat

and columned built-in storage serves as a divider between dining room and family room. The seafoam master bath exudes serenity with glass tile mosaic walk-in shower, thick Carrera marble counters and luxury Newport plumbing fixtures by Best Plumbing, Tile & Stone.

The virtual golf lounge, which won Outstanding Special Purpose Room, is equipped with a bar and GPS Golf Simulator with 3D high speed cameras that accurately analyze the golfer's swing, measure golf ball speed, and allow players to choose and play virtually any golf course and hole in the world.



LoParco kitchen





**Outstanding Fairfield County
Custom Home 4,000 - 5,000 SF**

SIR Development



SIR custom living room



SIR custom Family Room



SIR custom kitchen

In the Compo Beach area of Westport, Marc Ventresca of SIR built owner partners' Rob & Julie Haroun's own home. Designed by architect, Donald Fairbanks and SIR designer, Shawna Feeley, this custom is accentuated by a hi gloss ceiling and leathered bluestone slab fireplace surround in the living room,

which won Best Interior Feature. Other outstanding highlights include the charcoal millwork FPL wall in the family room, striking dark oak floors, a 3" thick Calcutta island in the kitchen, and a gracious master suite with morning bar in the sitting room.

★ **Best Hartford County
Custom Home**
4,000 - 5,000 SF

Sweeney Assoc.



In West Hartford, this shingle style custom designed by Kemper Associates is built by Mike Sweeney with a wine room, and stone accent walls in the dining room and in the vaulted ceiling master bedroom with gas fireplace from CAFD. Santo Veneziano won Best Indoor Outdoor Feature for the stonework.



Sweeney master bedroom



Sweeney DR wine room

★ **Best New Haven County
Custom Home**
4,000 - 5,000 SF

Haley Homes



In Woodbridge, Justin Haley won for this charming Craftsman style geothermal home with stone accented columns, Zuri decking and cedar pergola in the rear, bamboo flooring, a five stool tiered island kitchen and stunning coffered family room with columns and Mission style wainscoting.





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

DeRosa Builders

In Darien, Anthony DeRosa built this custom for a downsizing couple. Designed by Lucien Vita, it features a gorgeous powder room, beautifully detailed kitchen with pop-up TV in the island, and a vaulted beamed ceiling MBR. The blower door test scored a HERS 3.2

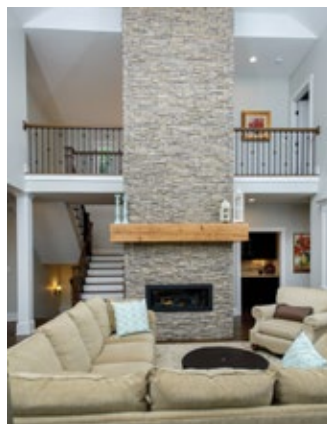


Outstanding Hartford County Custom Home 3,000 - 4,000 SF

Advantage Contracting



In Marlborough, Jarret Kravitz used Hardie siding, Azek porch columns, a soaring family room stone chimney with chestnut mantle and a screened porch with beadboard ceiling and stone FPL.



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

Brom Builders

Brom Builders used a hip roof and eyebrow window mantles for this Waterford custom, which features a deep, coffered family room and a large lower level recreation room with Cortek floor for comfort.



**Outstanding Litchfield
County Custom Home
3,000 - 4,000 SF**

Blansfield Builders

This charming Washington Depot farmhouse is designed by Paul Harris and built by Jim Blansfield with standing seam metal roof and fieldstone chimney. A striking interior juxtaposes barnwood posts against white walls and a soaring pine ceiling. Double barn doors are creatively used as room dividers.



**Best Custom Custom
Home under 3,000 SF**

Koala Residential

Post Sandy, M.J. Black Designs and Koala Residential created this new 2,700 sf FEMA complaint home on a narrow Fairfield Beach lot with an open kitchen, living room, dining room, James Hardie siding, triple pane windows and balconies on all three levels.

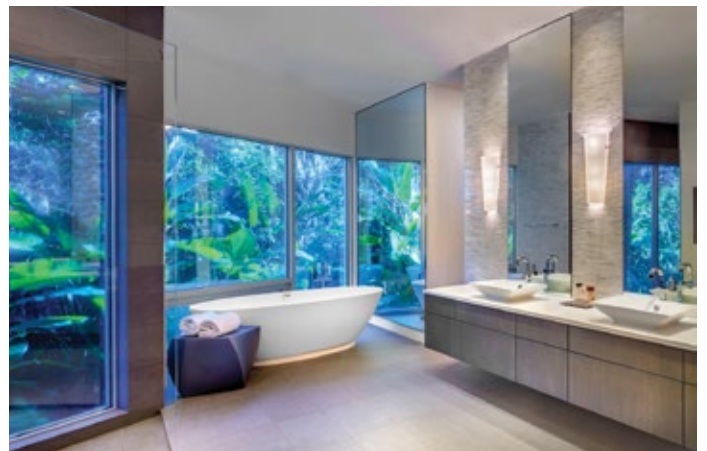




Best Out of State Vacation Home Solstice Architects



This stunning Sarasota, Florida vacation home by Solstice Architects sits within a canopy of majestic oak trees. The modern, sustainable home links indoor and outdoor spaces with walls of windows that frame the landscape. Solstice is seeking LEED Gold certification for this home.



Best in State Vacation Home Landsen Construction



In Stonington, Mark Stidsen and Judith Landers built this 1,500 sf FEMA compliant beach cottage with rebar, tie downs, break away walls and DP50 rated windows. The new home is three times the size of their original demolished house, but with FEMA compliance, flood insurance is 35% less.



Best Green Energy-Efficient Custom Home

Celebration Contracting



Celebration conservatory

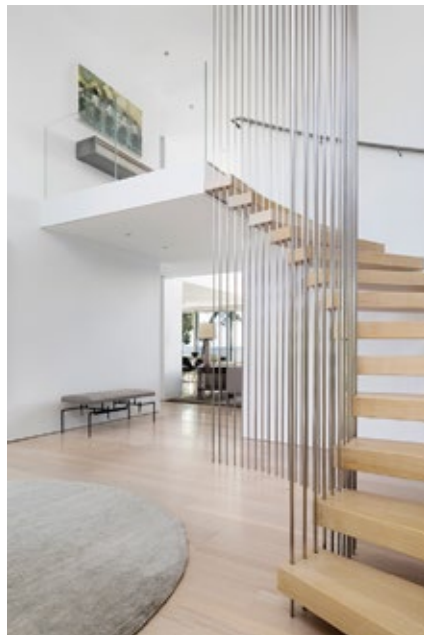
Designed by Philippe Campus, Bill Freeman built this Leetes Island passive certified house in Guilford with double wall framing, triple glazed windows, a shaker style natural cherry kitchen and shaker style master bath, a guest room soundproofed with mineral wool insulation and a 3 season conservatory. The home scored a HERS 4.



Best Out of State Custom Home

Murphy Brothers

Murphy Bros. exceeded FEMA regs with this stunning stone veneer and cement fiberboard modern home on L.I.S. in Rye. The focus of the “drawbridge” entry hall is a curved, cantilevered stair, which is supported by a steel stringer in the wall and steel tension rods. Architect Amanda Martocchio used aluminum clad floating fin walls, room wide glazing and white washed oak flooring. A high performance SIPS roof and deep second floor framing results in generous window sills and cavity insulation.





Best Not So Big Custom Home Blansfield Builders



This tiny 1,200 sf lake house designed by Stacey Keaney was built by Jim Blansfield with stone veneer and vertical cedar and it sits on steeply terraced site. Inside, soaring pine beadboard ceilings highlight the kitchen, dining.



Best Pool House Falciglia Construction



This striking 4 Season pool house in Redding is built by Tom Falciglia and designed by Jonathan Wagner with floor to ceiling Marvin Lift & Slide doors and a 71 ft structural steel floating canopy. Inside, there's a 9" thick granite stone hearth and tongue & groove cedar walls and ceiling.



Outstanding Pool House R.R. Builders



This elegant brick pool house was designed by Soper Babcock Architects and built by Rich Rosano with a slate roof, walnut trusses, knotty pine v-groove ceiling and 12 ft. pocket Lift & Slide doors.



Best in Town Custom Home

JT's Construction

Joe Tomas built this stately Georgian home in Wilton with appealing white kitchen and built-in bench, and this OUTSTANDING HOBI winning playroom with 4 built-in bunk beds. The terrace is enhanced by a stone sitting wall and stone fireplace.



Best Custom Rental Home

East Coast Structures



John Sullivan built this 4,500 sf two family rental home, just one block off Greenwich Avenue. Each unit has 2 BR's, 2 full and two ½ baths, and it rented in 1 weekend!

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Spec Home of the Year

Bluewater Home Builders



For the third year in a row, Bluewater Home Builders won the top spec home award!. This year, Bob Sprouls and Darren Andreoli built this clever garage under 6,100 sf bungalow style spec on a sloped .34 acre lot within walking distance of Compo Beach. It's designed by Westport architect, Anthony Tartaglia with a two story entry foyer, tiered marble island kitchen, twin butler pantries, an open, elegant dining room, family room and a stunning den with linear fireplace. There are four finished levels, including a 3rd floor bedroom with balcony (pictured) and a lower level theater. Skillful use of retaining walls on the sloped lot resulted in magnificent outdoor living!

★ Best Luxury Townhome Karp Associates



This 3,800 sf townhouse is considered “downsizing” in Greenwich, or shall we say “rightsizing”. Karp Associates built four of them, each with 10 ft. ceilings, a gracious dining room and master suite. List price \$2.5 million. The architect was Rudi Ridberg Associates.

★ Best Not So Big Spec Home Bluewater



Bluewater Home Builders built this charming FEMA compliant spec in the Compo Beach area of Westport. By strategically varying ceiling heights, Bob Sprouls and Darren Andreoli were able to get a 3rd floor flex room and deck in a maximum two story zone! That’s real value!

Designed by Anthony Tartaglia with modern glass balustrade, beautiful millwork and built-ins, the kitchen is enhanced with ship lap ceiling and trendy waterfall marble island. The home’s great room leads to a stone patio with fireplace.



Best In Town Spec Home

Pen Buiding Company

Robert Storm designed this Federal style spec built by Peter Nisenson in downtown Westport. A custom cedar lattice skirts the foundation.



Best Spec Home \$500,000-750,000

Advantage Contracting

In South Glastonbury, Jarrett Kravitz sold this garage under spec during site clearing. The home is dressed in James Hardie siding with Azek trim. Inside, a granite bar stool island & glass tile with hickory flooring.



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Best Hartford County Spec Home \$1-2 Million

Fore Group



The next two spec home winners point to the difference in land and construction cost across Connecticut. In Farmington, Fore Group built this 7,000 sf spec with wood roof and three car garage on a large lot. Outstanding features include a 2" thick marble island top, walk-in pantry, marble slab shower and a terraced yard with finished walk out. List Price: \$1.6 million



Best Fairfield County Spec Home \$1-2 Million

Michaud Group



In Fairfield, Rob & Mark Michaud built this 3,800 sf infill spec on a tight ¼ acre lot with floor to ceiling paneling and pocket doors to the library, a coffered family room, beamed cathedral ceiling dining room and marble island kitchen. It SOLD for \$1.1 million.



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Best Spec Home \$2-3 Million

SIR Development



SIR Elmwood front



SIR Elmwood FR office

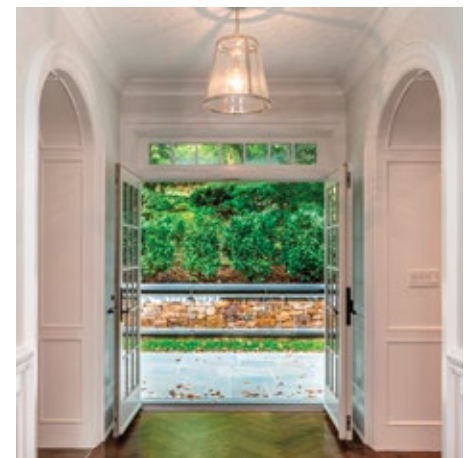
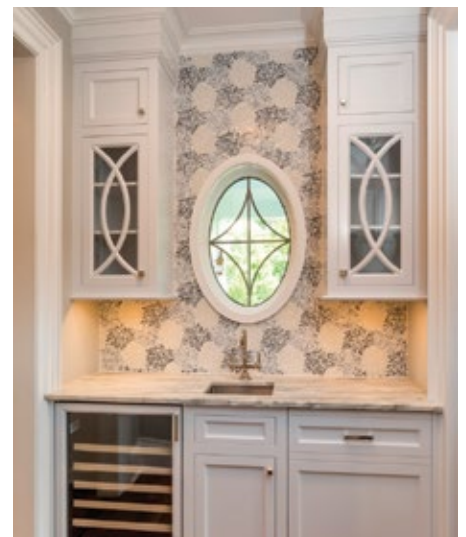
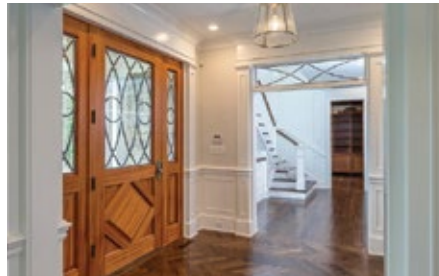
In Westport, SIR Development won for this charming 7,700 sf spec home designed by Bill Achilles with Shawna Feeley. It features a front to back mudroom, coffered family room and office, and a lower level gym. It SOLD for \$3 million.



Outstanding Spec Home \$3-4 Million

Peerless Construction

In Riverside, Peerless Construction did a masterful job building this pillowed stone and shingle colonial designed by Robert Cardello. Inside, a stunning mahogany door and herringbone white oak floor with front to back hall opening to a rear patio waterfall. Tamara Kilmurray's talent showed in the Porcelanosa eat-in kitchen and stunning butler's pantry with glass mosaic wall. The Home features a graceful staircase, laundry with 2 washers & 2 dryers & flagstone patio with waterfall.





Outstanding Spec Home Nest Development



Nest linen press



Nest Kitchen



Nest family room



Nest office



Nest exterior



Nest rear exterior

Nest Development built this classic colonial designed by Bruce Beinfeld and Bonnie Paige to look as if it has stood on its Westport site for one hundred years. Bonnie used Carrera marble counters and glass subway tile in the kitchen, a squared marble mantle with leathered stone in the family room and dark blue muttons and built-ins in the home office. There's a built-in homework desk in the upstairs hall and a unique hallway Linen Press for storage.



Best Spec Home \$4-5 Million

SIR Development



SIR Broadview front



SIR Broadview kitchen



SIR Broadview newall post



SIR Broadview command center



SIR Broadview mudroom



SIR Broadview FR fireplace

SIR Development built this 9,500 sf spec designed by Donald Fairbanks with sweeping roof lines and a four car garage. A unique crystal ball caps the newel post of the main staircase, and a striking hearth wall in reclaimed wood highlights the family room. The Best Spec Kitchen is equipped with double oak islands and super thick marble tops, white cabinetry with herringbone glass back-splash, and an adjacent Mom's command center. The mudroom has a creative rolling ladder to reach upper cubbies, and it can be accessed from any of the 4 garage bays and leads up to a separate bedroom suite, perfect for in-laws or an au pair.

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Best Spec Home \$5-6 Million

Karp Associates

Karp Associates built this stunning Old Greenwich beach house, which was designed by Jones, Byrne Margeotes Architects, and was the cover story of the fall 2015 issue of Connecticut Builder. The home replaced a 1920's house destroyed by Sandy, and Greenwich increased FEMA building height by another foot! Pictured is the barrel-vaulted entry & family room with modern FPL and the eye-catching kitchen with waterfall marble island breakfast bar. A choice of stair tower or eklevator leads to a second floor gathering room and master suite with 16-ft glass Nana Wall for open view of the water and nautical cable rails lining the deck.



Best Spec Home Over \$7 Million

Stone Harbor Land Company

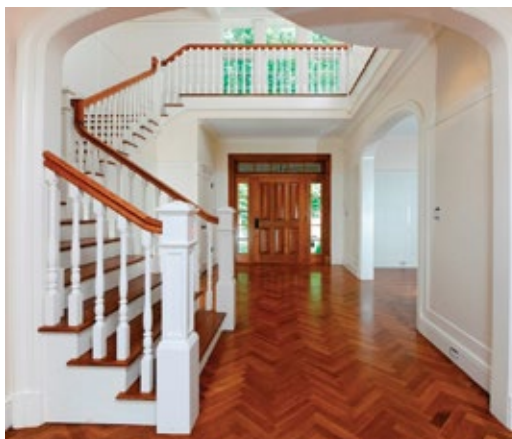
Austin Patterson Disston designed this elegant Stone Harbor spec home in mid country Greenwich. It's enhanced by a beautiful foyer with parquet floor and grand stairway, a stunning bespoke oak paneled English library and an oak beamed family room, which opens to the terrace. The home SOLD at \$8.2 million



Stone Harbor front exterior



Stone Harbor rear terrace



Stone Harbor entry hall



Stone Harbor library

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Best Spec Home \$6-7 Million

Alpha Building & Construction



Alpha Building front exterior



Alpha upstairs foyer



Alpha staircase



Alpha master bath



Alpha kitchen



Alpha den

This spectacular 10,500 sf spec home in mid country Greenwich was built by Alpha Building and Construction and designed by Richard Kotz and Susan Keywork Design. The beauty of the magnificent entry hall is highlighted by a graceful floating stair and step edge plaster cove moldings. The all white kitchen features 2" thick Danby marble counters and a full slab backsplash, and the study is dressed in book-matched limed white oak with a Danby marble fireplace. A beautiful 2nd floor landing opens to a vaulted ceiling master with balcony and a gorgeous marble master bath with curbless his and her rain shower and Bain Ultra tub. This spectacular home SOLD at \$6.9 million.



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Community of the Year

Toll Brothers, Inc. for Rivington



Toll Brothers has completed 350 townhouses and flats at Rivington in Danbury, and they won four HOBI Awards for different sections of this outstanding community.

Toll won Outstanding Townhouse for their Rivington Ridge Denton Elite carriage home with wine room off the foyer, and open dining room great room with Heatilator fireplace from CAFD, and stunning kitchen with breakfast bar plus windowed eating area. Toll adds 4ft bump outs as structural options and sales range from \$400's to \$1.2 mil fully optioned.



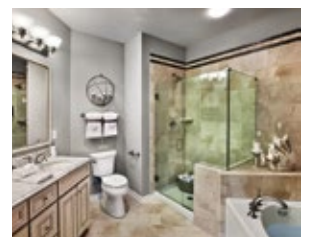
Best Clubhouse in a Large Community

The spectacular 15,000 sf \$5 million Rivington Clubhouse won Best Clubhouse in a Large Community, and features a Colorado style lounge with billiards and bar, a fitness center with saunas and massage room, an enormous yoga studio and three pools, including the one pictured with a \$400,000 retractable roof that won Best Outdoor Feature. Residents get full club access for \$50 per month, and Toll Brothers gets a 5-7% premium on sales for the club amenity.



Best Condominium Unit

The Mews at Rivington has ten buildings of 20 units each. Here's the gracious Canaan living room with patio, kitchen with tiered barstool island, and master with shower and linen closet. Sales prices range from \$270-320,000 and 90 are sold. Even project manager, William Donohue is a Mews homeowner.





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Best Clubhouse in a Midsize Community

RMS Companies for Copper Square Club



At Copper Square in Bethel, Randy Salvatore built this 8,000sf Clubhouse as an amenity for the 136 townhomes at this condominium community. The clubhouse is equipped with a heated pool, outdoor bar and firepit, club room, gym and theatre.



Best Traditional Community

Carrier for The Orchards

By Carrier took over this single family subdivision in East Lyme with 115 lots remaining. Tina Zadrozny and Yvonne Carrier have sold 35 homes at \$500,000 - 780,000. The Orchards offers a the amenities of a clubhouse with outdoor kitchen, pool, tennis and walking trails.





Best Small Lot Community

Hillcrest Homes LLC for HillCrest Village

Verna Builders & Iannini Development partnered to build 98 single family homes in Southington. HillCrest Village is designed by Mike Helske, Spindrift Design, with ten home styles and smaller, easy to maintain lots.

Best Single Family Home \$300,000-400,000

The Ascot model won a Hobi Award. It features a breakfast bar kitchen with pantry, an open dining living room, and the option of this wonderful outdoor room.



Best Single Family Home Under \$300,000

T&M Building Company

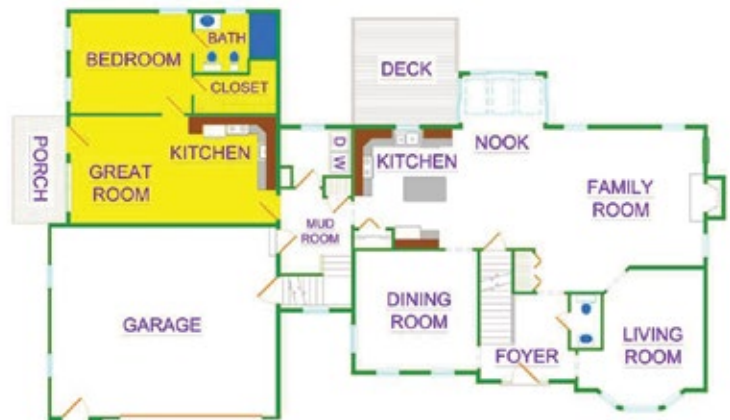


Best Multi-Gen House

T&M Building Company



At \$299,900, Steve Temkin & Greg Ugalde's Ellington Meadows cape features an island kitchen, open to Great Room, a 1st fl master suite and a split staircase to two more bedrooms and a full bath.



At Cromwell Woods, T&M built an in-law apartment behind the garage of this home. It is equipped with its own covered entrance, living room, kitchenette, bedroom walk-in closet and bath. The mudroom connects the 2 generations.



**Best Single Family Home
\$600,000-700,000**

By Carrier for
Harvest Village



In Cheshire, Johnny Carrier design built this home at his active adult community, Castle Heights, with a no step entry, breakfast bar kitchen with walk-in pantry, master bath with European style shower and a three season porch all on one floor.



**Outstanding New Haven
County Single Family
\$600,000-700,000**

Sunwood
Development



At Bridgewater Estates in Northford, Sunwood Development used Ektotrope software to value engineer construction on their single family homes. Here's the handsome dining room of the Dayton model, as well as its master bedroom with barn door access to the master bath and a giant walk-in closet.

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★ Best Single Family Home \$700,000-800,000

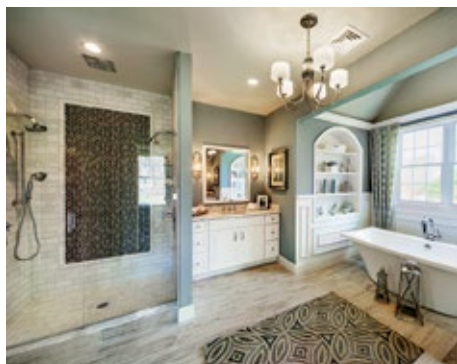
Toll Brothers, Inc.

At Toll Brothers Stansbury model at Glastonbury Estates, we can all learn something about merchandising, from lush landscaping to tricked out interior. A dramatic two story foyer with curved staircase enhances the entry and the family room features a coffered ceiling and Heatilator fireplace from CAFD. The stunning kitchen breakfast area is open to an optional windowed conservatory, and also pictured is the glamorous master bath.

Toll won OUTSTANDING SPECIAL PURPOSE ROOM for the finished basement, an Ultimate Man Cave with 10 ft bar, four flat screen TV's, beer & wine fridge and this octagonal Poker Room.



Stansbury family room



Stansbury master bath



Stansbury basement bar



Stansbury kitchen conservatory



Stansbury poker room

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Best Townhouse Community Toll Brothers, Inc. for Shelton Cove



Shelton Cove is a charming 36 unit townhouse community overlooking the Housatonic River. Sales prices start at \$490,000 and lots have premiums depending upon location. Townhomes have an open dining room, living room and eat-in kitchen and a finished walk out lower level to the river and kayaks.



Best Hartford County Townhouse Carrier, Inc.



Johnny Carrier is design building Harvest Village in Newington, a community with appeal for both young singles and couples as well as empty nesters. This winning \$454,000 townhouse has a granite and stainless kitchen, upstairs office, master with reading alcove and a finished basement.



Best New Haven County Townhouse Toll Brothers, Inc.

Toll Brothers Bucknell model at Ridgewood at Middlebury features a two story entry and turned staircase, large barstool island kitchen and cathedral ceiling Great Room, a first floor master with two walk-in closets and a loft.



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Best Fairfield County Townhouse

A&M Building & Land

Alan Temkin & Mark Lambert are building Water's Edge in Shelton, a gated community of 16 townhomes with beach and boat dock on the Housatonic River. The Admiral model takes full advantage of the view from barstool kitchen, living room, dining room and master bedroom.



Best Affordable Townhouse

T&M Building



And at South Windsor Woods, T&M's townhouses, which are accented with Quality Stone Veneer, start at \$189,900. The model features a walk-in pantry and office on the main level. Upstairs, there's a master suite with two walk-in closets, a five foot shower and optional master loft. T&M's Greg Ugalde ran a radio campaign for South Windsor Woods on KISS 95.7 with DJ's Courtney & Walmart Jeff.



Best Detached 55+ Community Best Condominium Community

Toll Brothers Inc. for Newtown Woods

Newtown Woods is a mix of flats and townhouses with private garages and a 5,800sf clubhouse. The apartment style Alton model, with open living room, dining room and eat-in kitchen, won BEST 55+ Home Under 2000 SF.



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Best Attached 55+ Community & Best Marketed Community ASW for Northwoods of Colchester



North Woods of Colchester Community Walking Trail

Northwoods walking trail

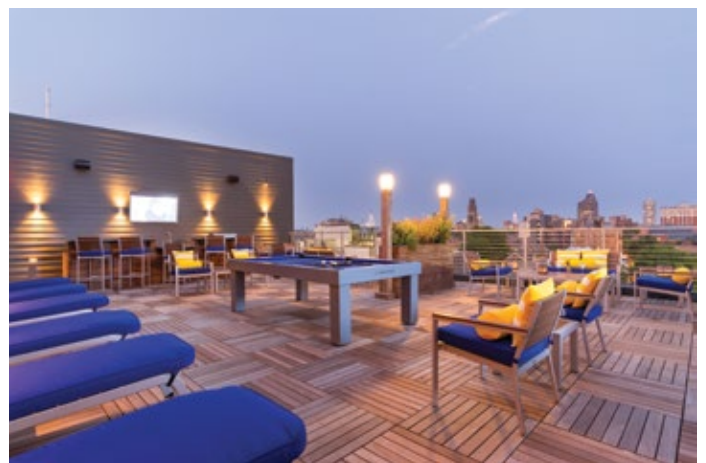


Northwoods TV spot

ASW won for Northwoods at Colchester, a popular active adult community 55 in eastern CT with beautiful walking trails and a very active clubhouse. ASW's winning marketing strategy includes 15 and 30 second TV spots, with residents like these, talking about and showing the joy of living at Northwoods.



Best Rental Community RMS Companies



RMS won for their latest rental community, The Novella in downtown New Haven. This amenity rich rental community offers a concierge, lounge, theater, 24 hour gym, and a signature RMS rooftop terrace with grilling stations. Rents start at \$1,400.

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Remodeled Home of the Year

Hemingway Construction

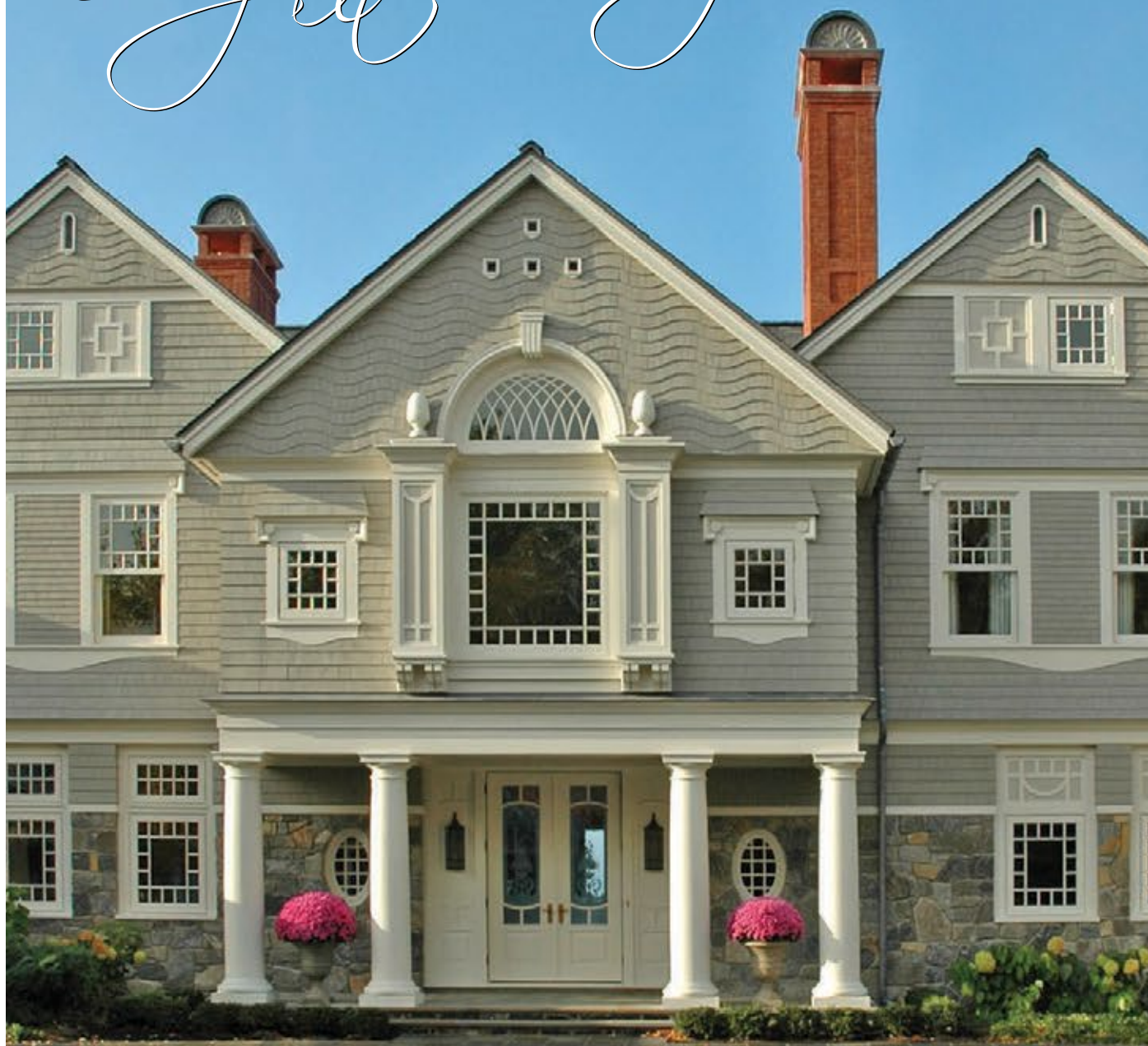


Chris Pagliaro designed this spectacular renovation by Hemingway Construction of a Bell Island four story beach house. The home features a beautifully detailed living room and elaborate moldings in the direct waterfront dining room, foyer and great room. There are two steel framed outdoor floating rooms - one with glass block floor. The home's exquisite appointments include a third floor eagle's nest with ceiling trusses to simulate a yacht interior, beadboard ceilings and paneled walls, a sunken butler's pantry and lower level brick terrace with stone barbecue. Hemingway's building skill won a second HOBI for this home - **Best Residential Remodel \$1-2 Million.**



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Photo courtesy of Soyster Taylor Design Architecture and Interior



Best Residential Remodel \$3 Million - \$5 Million

Mark Stoughton



Architect Mitchell Owen and builder Mark Stoughton doubled the size of an original 5,000 square foot barn house estate in Washington, CT with a hemlock timber frame addition, limestone fireplace wall, and renovated dining room.



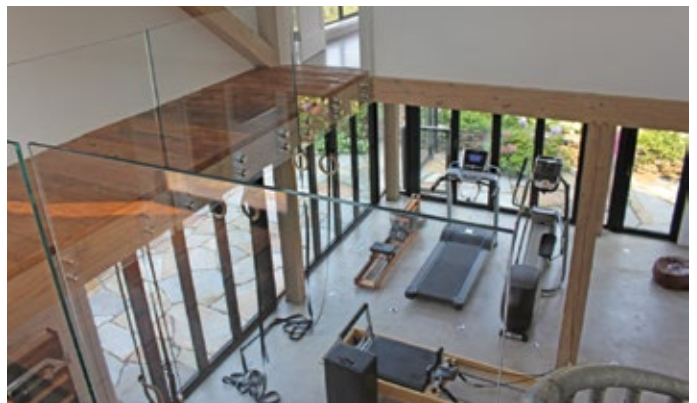
Best Outdoor Living Environment

The spectacular new bluestone terraces and stone outdoor rooms were done by mason Mike Criscoine, and the tile and stone were supplied by O&G Industries.



Best Accessory Structure

A new freestanding glass and steel pool house with reclaimed siding and Nana Walls, spiral staircase, timber catwalk overlooks the gym, and a second floor guest suite with wall of windows frames the landscape.





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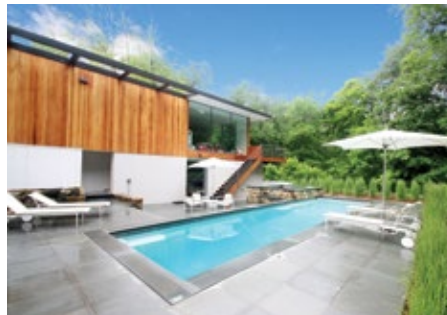
CCO Habitats bought an 1802 Westport farmhouse and renovated it for sale. The original barn was converted into a sunken family room. By excavating the foundation and lowering the floor, David Vynierib was able to convert the hayloft into a second bedroom. The wood planked floors were highlighted with walnut stain, the kitchen was opened up and adjacent to the pool is a 300 square foot studio with a full bath and fireplace. It's listed at \$1.8 million.



Outstanding Remodel \$1 Million - \$2 Million

East Coast Structures

In New Canaan, East Coast Structures added 1,500 square feet to this modern home with a EPDM roof, custom steel architectural features, mahogany vertical siding and new custom pool and patio. The interior features a bookmatch kitchen, walnut flooring and walls of glass.





Best in Hartford County Remodel
\$750,000 - \$1Million

Poirier Homes



Poirier front



Poirier rear

David and Connie Gordon renovated a 1914 carriage house in Avon into a 2,600 sf single family home on one level, and an 850 sf finished lower level walk-out. An 18 ft X 32 ft mahogany deck overlooks Ely Pond.



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Outstanding Residential Remodel \$1 Million - \$2 Million

ERI Building Design



ERI remodel before

On Contentment Island in Darien, Mike Palumbo and Kent Eppley raised this one story house 4 feet out of the flood plain. Then, Sandy hit and FEMA flood zones changed, so ERI filled around the raised foundation with a fieldstone skirt, and added a second story with decks. The home has a passive solar design with large roof overhangs, a Geo-thermal system, a rain cistern for filling the pool and irrigation system, as well as three solar panels.



ERI remodel after



Best in Fairfield County \$750,000 - \$1 Million

East Coast Structures



East Coast remodel rear



East Coast remodel kitchen

In Darien, John Sullivan took the existing house down to studs and built a 4,300 square foot home while the family of five lived in the pool house! A portico connects the detached garage to the new mudroom addition. Inside there is a more modern feel with walk-in kitchen pantry and shiplap ceiling, multiple oak barnwood doors, and an oak office with built-ins.

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Best Residential Remodel \$500,000 - \$750,000
Best Remodeled Kitchen Under \$200,000

Sapia Builders

In Essex, Nick Sapia did a whole house renovation of the mid century modern Tower House. Ulrich Franzen's cantilevered umbrella cypress ceiling was preserved, and reclaimed parquet flooring replaced linoleum in a new bookmatched walnut kitchen with marble waterfall island and lacquered cabinets. Other outstanding features include a marble bath with zero clearance shower and a walk-in closet with mitered birch cabinetry by local legend, John Patterson.



Sapia exterior



Sapia foyer



Sapia kitchen



Sapia master closet



Outstanding Hartford County Remodel
\$500,000 - \$750,000

Fore Group



Fore Group completely rebuilt half of a 6,000 square foot Avon house including a new front entry, living room, master suite, master closet and third floor bedroom/office.

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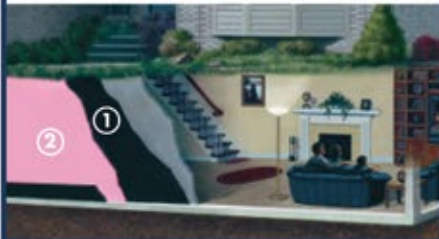
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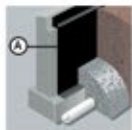
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- [1] The black, flexible membrane of TUFF-N-DRI H8 seamlessly seals out water leaks and seepage.
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Best Residential Remodel \$250,000 - \$500,000

J.N. Ruddy



JN Ruddy exterior



JN Ruddy living room

John Ruddy bought a sagging balloon framed 1910 Darien farmhouse with no sheathing, and he and designer, Steve Jones, turned it into this shingle style colonial for the Ruddy family. The home now features square newels and an ebony bannister, and shaker style MDF paneling in the living room and octagonal porch.



Oustanding Remodel \$250,000 - \$500,000

RR Builders



RR Builders reno

In this New Canaan home, the theme was all white. Rich Rosano used white painted hardwood floors, white cabinetry and white glassos counter tops. The dining room was renovated and now opens to the kitchen.



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

Advanced
Improvements



Advanced Improvements

David Preka accomplished a gut remodel of a Lyme home at \$83 square foot. He used the existing floor plan on the first and second floor, and installed a new kitchen island with wine storage, and a veneered stone wall and fireplace that has become the home's focal point.



Outstanding Remodel \$100,000 - \$250,000

Litchfield Builders

In Wallingford, Kevin Ahern renovated the first floor of a starter home in the Arts & Crafts style. The kitchen is one of the exquisite results. A powder bath was remodeled and all interior doors, trim, baseboard, hardwood floors and millwork details were replaced.



Litchfield Builders



Litchfield Builders close-up



Best Master Suite Addition

DeRosa Builders

Anthony DeRosa created a stunning new master suite in Greenwich with an updated study, new his & her master baths and a home gym.



DeRosa study



DeRosa remodel master bath



Best Lower Level Remodel Over \$500,000

Hemingway Construction



Hemingway Lower level



Hemingway Lower level 2

Hemingway created a modern, trendy Greenwich Family Cave with golf simulator room, locker room, massage room & steam shower, billiards, bar and tasting room with 1,200 bottle wine cellar.



Best Lower Level Remodel Under \$500,000

Woodland Partners

This Darien basement was transformed into a glamorous 1,300 square foot lounge with custom bar and wine cellar, bronze lacquered wallpaper, maple coffered ceiling and walnut cabinetry.



Woodland Partners Lower Level



Best Conversion Over \$500,000

DAS Builders

Jason Drake & Chris Alvarez converted a three car garage in Greenwich into a two story kitchen with reclaimed siding and 20 foot folding glass door, 17 foot copper exhaust hood, 30 foot view to the roof and office above and a pub room with radius cowhide bar and double sided wine coolers at a cost of \$1 million



DAS Pub Room



DAS Kitchen



Best Conversion Under \$500,000

Stephen Gidley



Chairman of the Graduate Remodeler Board of Governors, Chuck Miller with Stephen Gidley accepting his award

Certified Aging in Place specialist Stephen Gidley remodeled a two car garage in Westport into a fully accessible one bedroom apartment for a 93 year old woman. In January, Stephen Gidley was honored at the International Builders Show as Certified graduate Remodeler of the Year. ***Congratulations Stephen!***





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★ Best Kitchen Remodel Over \$200,000 MurphyBrothers



Murphy Brothers remodeled Kitchen

At Conyers Farm, Murphy Brothers used steel beams to support a 26 foot cathedral ceiling kitchen. It features cerused oak floors, Christopher Peacock cabinetry, Calcutta slab, as well as separate butlers pantry and vegetable prep room.

★ Best Bath Remodel Crisuolo Design Build



Crisuolo bath

Anthony Crisuolo turned a spare bedroom into a stunning master bath in white honed marble with floor to ceiling cabinetry in the walk in closet.

★ Best Remodeled Pool House Blansfield Builders



Blansfield remodeled pool house

Jim Blansfield converted a modern structure into a four season barn pool house with custom stainless steel bar, linear gas fire-place and overhead door with phantom screen.

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Outstanding Builder Website

By Carrier, Inc.

Jeff Annino of Imagine it Consulting designed bycarrier.com with responsive technology and mega menu navigation.



Best Showroom

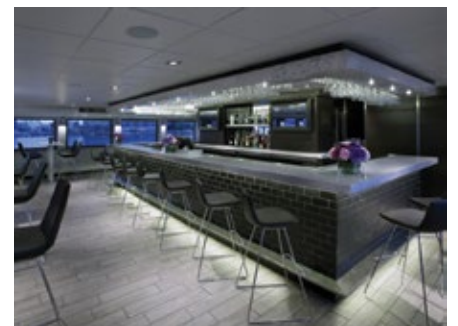
Torco Design Center

Torco Design Center shares their 9,000 square foot Stamford showroom with Tile America. It features 33 vignettes, four full room concepts, a working kitchen, faucet displays, working shower displays, and is one of seven Torco showrooms in Connecticut.

Best Commercial Feature

O & G Industries

O&G Industries won a HOBI Award for the stunning Helix Silstone countertops and soffits in Entertainment Cruises' Spirit of Boston luxury yacht.





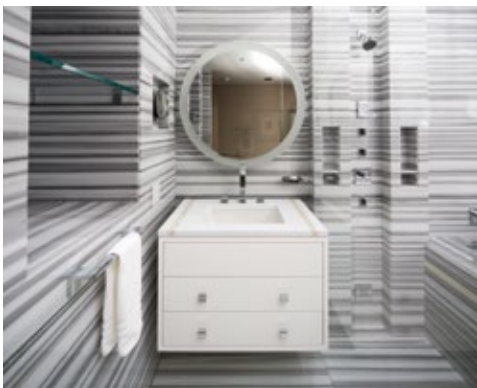
Best New Construction Technology Elevator Service Company

Elevator Service Company won a HOBI and a national award for this amazing Chicago style, wrought iron cage, three speed elevator they installed in the historic Audrain building in Newport, R.I. Glass encloses the shaftway behind the iron, and elevator rails had to be fixed to steel beams instead of typical LVL beams. This was a first for center opening doors as well.



Best Green Feature Architect Leigh Overland

Architect Leigh Overland won a HOBI for the highly energy efficient insulated concrete forms (ICF's) he used in a 7,000 square foot New Canaan home.



Outstanding Bath Feature Connecticut Stone

Connecticut Stone supplied and installed 14 slabs of rare Turkish Olympia grey marble in a unique super modern bath, winning them this award.



Best Bath and Best Closet Bluewater Home Builders

Rob Sprouls and Darren Andreoli used an X design for freestanding vanities in a Carrera marble master bath with steam shower and radiant heated floor. In the same spec home, Bluewater built a U-shaped master walk-in closet with windowseat storage and his and her entrances.



Best Home Theater RR Builders

Rich Rosano turned a Greenwich basement into a \$1 million mahogany paneled home theater with wet bar and powder room.



..... Special Focus Awards



Outstanding Special Purpose Room

Bluewater Home Builders

Bluewater built a stunning arts and crafts room with built-in desks and walk-in storage in a New Canaan custom home.



Best Outdoor Room

Legacy Construction Northeast

Legacy built a trellised dining terrace and open air pool house with retractable roof in a Scarsdale home.



Outstanding Special Purpose Room

Cerreta Builders

Mike Cerreta used stone, Venetian plaster walls and chestnut floors to turn a New Canaan basement into a wine tasting room.



Outstanding Outdoor Room

Woodland Partners

Todd Givens and Amber Penberthy DeChellis built two outdoor rooms on the terrace of this Darien home: one with stone sitting wall and outdoor kitchen; the other a gazebo living room with fieldstone fireplace.



• • • • • Sales and Marketing Awards • • • • •



Julie Haroun with HBRA President Nort Wheeler

2015 Broker of the Year

Julie Haroun

Julie Haroun is an attorney, managing realtor of Westport Residential, and co-owner of SIR Development. In 2015, she had gross sales of over \$20 million, and she ranks number one in total new construction sales in Westport.

Best Online Campaign

BHHSNE Properties

Berkshire Hathaway Home Services New England Properties successfully promoted Landworks townhome community, Mill Pond Crossing in Simsbury.



Best Product Sales Brochure

O&G Industries

Elegant lifestyle magazine, Stylish Spaces with Masonry, edited by Anita Goerig, has been a huge success with a distribution of over 10,000 copies. The premiere issue featured local, national and international contributing editors with a vast range of topics.

2015 Leasing Agent of the Year

Michael Church

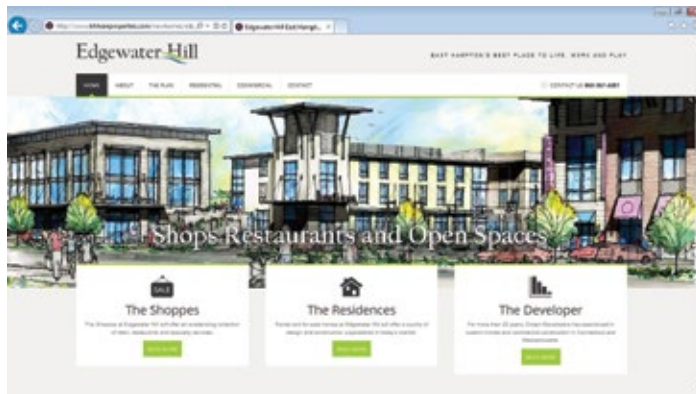
With the rental market so hot these days, it's only fitting to recognize Michael Church of William Pitt Sotheby, who leased over 124 rental units this year earning him a HOBI for top leasing agent.



Best Community Sales Brochure

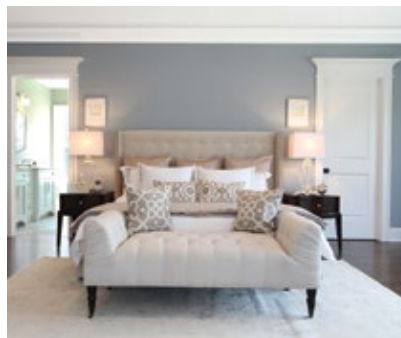
William Raveis Real Estate

William Raveis produced a winning brochure for A&M Building & Land's new townhouse community, Water's Edge in Shelton. The brochure conveys not just a luxury community, but a lifestyle that appeals to those in pursuit of a tranquil, sophisticated lifestyle.



Best Community Website

Berkshire Hathaway Home Services New England Properties BHHSNE won for edgewaterhill.com, which promotes Dream Developer's newest community in East Hampton. Town planner and architect Patrick Pinnell, conceptualized Edgewater Hill's new urbanism design, which integrates rental, condominium and single family homes in close proximity to commercial and retail spaces. Created by the BHHSNE marketing division, the site mirrors the messaging in complementary advertisements, shows the full site plan for the project, and features the residential and commercial offerings in the community.



Best Home Staging

BA Staging & Interiors

Birgit Anich used modern furniture, blue accents and sand colors reminiscent of the beach to stage this \$2.3 million Westport home with a staging budget of \$16,000. (See Déjà vu Staging article in this issue.)



..... Home Financing

Best Construction/Permanent Custom Loan Liberty Bank

For the 19th year in a row, Liberty Bank has been a HOBI Award winner. Liberty offers a monthly fixed or adjustable mortgage, with no interest rate bumps for a conforming 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.

Best End Loan Package for a Community Guilford Savings Bank

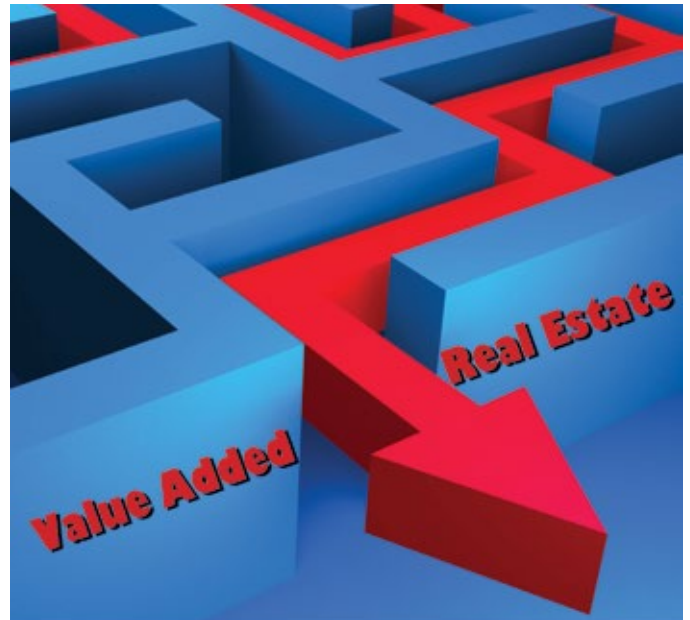
GSB offers a 120 day Rate Lock protection on both fixed and adjustable rate mortgages at no cost to the borrower and the same rate on loans up to \$750,000. GSB offers an extensive selection of loan products to meet the needs of virtually any home purchase. Residential Sales Manager, Chip Poehnert, works with a number of Connecticut builders on residential mortgages for their communities.

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."

"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," said Liz Koiva, Nordic Builders in Tolland. □



AVP Residential Lending Supervisor Liz Vincenzi, Residential Sales Manager Chip Poehnert and V.P. Commercial Lending Mike Paz



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Perfecting the Art of Building Luxury Spec Homes

An interview with Robert Haroun,
President of SIR Development

SIR Development is one of Westport Connecticut's most established luxury home builders.

For well over 20 years, SIR Development has specialized in the luxury spec home market in Westport, building more than 150 homes ranging in price from the mid \$1,000,000's to well over \$4,000,000 throughout this coastal Fairfield County town. From this unique perspective, and with experience that comes from living at the forefront of the luxury spec home business, SIR's founder and president Robert Haroun shares with us his thoughts on building spec today.

Why is building on spec today different than in the past?

The 21st century spec home is a new breed. It's the product of extensive research, constant refinement and meticulous attention to detail. Today's luxury home buyer is extremely well educated in design trends, and sophisticated in terms of their wants and desires. And the market is constantly evolving, because luxury buyers make use of 24/7 access to the latest design trends, materials and technologies. The plethora of home design websites, in particular, houzz.com, and glossy luxury shelter magazines are a training ground for homebuyers, and the new luxury spec buyer seeks out the latest and the very best of everything. As a result, building today is a fine tuned art form. We are building a handcrafted product designed to meet the many requirements of this well-educated and demanding buyer.

How do you approach the building process to meet the high bar set by today's well educated buyer?

When building luxury homes, it's crucial to keep pace with your constantly evolving local market and its buyers. Relentless in-depth research is key. Unlike custom homes, there's no client or client's designer selecting the home's finishes for you. Frankly, from kitchen cabinets, vanities, tile and fixtures, right down to the paint colors, you have to get it right... or you'll be ripping it out.

At SIR our full time design team continually studies the worlds of home design, fashion and culture to review, evaluate and incorporate into our homes all that we need to meet and surpass our homebuyers' expectations. We also benefit from our building experience in experimenting with and interpreting the latest trends in new and original ways that bring excitement to our homes. For example, we recently received a "*Best of houzz 2016 Design Award*" for a unique fireplace we designed and built from reclaimed wood. The fireplace received over 30,000 saves on *houzz.com*.



Broadview FR Fireplace



SIR chose its newest spec home lot at 4 Melon Patch, because of the central location and majestic street on a private, quiet cul-de-sac with wide roads surrounded by several multi-million dollar homes. The exquisite neighborhood compliments this stunning home's curb appeal, and an infinity pool fits perfectly because of the topography of the lot. The home is listed at \$3.499 million.

Responding to trends

Our design team also plays a critical role in the current trend towards personalization or semi-customization of a spec home i.e. making some changes to personalize a home that is already under construction or almost complete. Buyers often want to place their personal “signature” on the home without having to build an entirely custom home from scratch. Personalization is a significant trend in today’s spec industry and our in-house design team enables us to meet those needs.

Additionally, SIR’s market share is a huge advantage in identifying and tracking trends and responding quickly. With five new homes on the market in Westport in the \$3 million price range, we get to know a lot of \$3 million home buyers. This year, we found that the majority of our home buyers desired a pool. We were able to spot this trend in time to build pools at our six latest projects. In some instances, the fact that the pool, patio and a cabana were installed, sold the house.

What do you perceive as SIR’s strengths that have helped you succeed and grow in this competitive business?

Our local expertise is very deep. We have a strong local focus, specializing in our town and our community. As a construction and local real estate market expert, I proudly serve on charitable boards and town committees where I can use this expertise to best serve the Town of Westport and my community at large.

Our local expertise extends to many critical decisions made in this business. Here’s one: ***Spec homes are sold on the day that the land is bought.*** Buying the right location is crucial. We place a high priority on buying only premium locations for the contemplated price range, realizing that buyers new to town are relying upon us for our expertise in this regard.



The elegantly modern gray and white modern living room is staged by Meredith Baer to be a big hit with today’s Westport market.

In addition to buying right, we build right. Here’s where years of experience is a game changer. Local expertise — an in-depth knowledge of local zoning and building regulations and their interpretation — is key to long term success.

Maintaining a solid relationship with our buyers, which of necessity means that they are pleased with the quality and design of their homes, often bears fruit in many ways, from upgrading with us to referrals of friends. Maintaining an excellent reputation is key to growing your spec business. Buyers are not “one-offs” in the spec business. Excellent re-sales, at good prices, truly help solidify our reputation as a builder that buys and builds right and can be trusted.

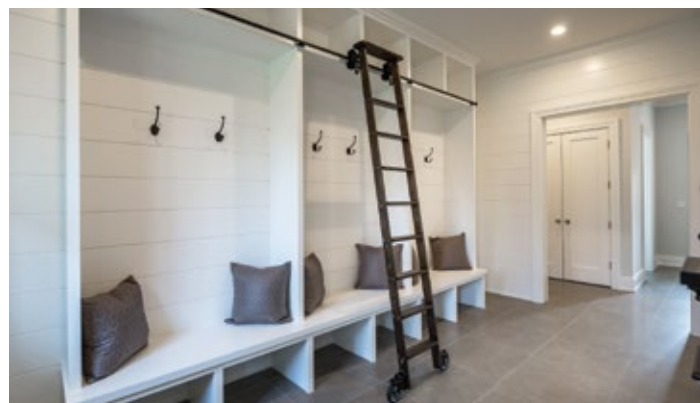
(continued)

Perfecting the Art of Building Luxury Spec Homes

(continued)



Melon Patch kitchen incorporating must have features like an all white kitchen with bead board ceiling and long bar stool island with thick marble island top, help SIR homes sell quickly.



Melon Patch Mud room with rolling ladder. The ship lap paneled mud room is equipped with rolling ladder access to upper cubbies - a unique and popular feature.

Do you have any thoughts on custom home building vs. the spec focus?

Buyers who don't have the time or inclination to start from scratch and design their own home are no easier or less demanding than those who choose to build a custom home. They often have the same specific wants and desires as custom home buyers. The difference is that, to be successful, you have to accurately anticipate their needs rather than having them laid out for you.

I think this is misunderstood in the market. Just as custom home builders are all about customer service, luxury spec home builders are all about their buyers too. Only we have to cover all the bases, because we not only serve luxury home buyers whom we've met, but also all those that we haven't yet met, making it more challenging to build to suit.

In the end, we put our own money at risk and as a result our bar is very very high. Through 20+ years and 150+ homes, we feel proud that SIR has set the bar high and continually re-sets the bar to match the ever higher standards of the 21st century luxury home buyer. □

Deja Vu Staging! A Common Dilemma in New Construction

by Birgit Anich and Claudia Tergis, BA Staging & Interiors

Have you ever been to a new spec home, and experienced the strong feeling of having been to the property before? The house, floor plan, furniture, and even the color concept looks and feels familiar? You ask yourself: what is going on here? You are experiencing a moment of Deja Vu.

As professionals we know that unless a potential homebuyer experiences 'Love at First Sight', he or she will cross you off their list, and continue the hunt for the perfect home.

So how can builders set themselves apart, while still providing everything on their target buyer's checklist? Start by never showing your house unfurnished.

Less than 10% of buyers can visualize how a property will look with furniture. A property stylist or stager's job is to recognize quirky spaces, and make the smallest room appear purposeful and visually appealing. The stager can determine which unique features should be showcased to capture the sophisticated eye of today's buyer, and make any square footage challenges or awkward areas disappear. Great staging dramatically increases the perceived value of the property! However, it is not as simple as hiring any stager. Keep in mind that you get what you pay for!



2015 HOBI winner – Best Home Staging

There are stagers who beat out their competition based on price. They move their inventory from one property to the next without much thought to the right furniture proportions, color scheme, necessary artwork, and design. They do not spend anytime planning how to showcase custom features or give an odd space a brilliant solution.

To choose the right stager, start by checking the professional property stylist's website. Consider if they have done their homework by addressing each property individually, and not simply "dressed" one home to resemble another. Keep in mind that 'cookie-cutter' staged homes start melding into one another and creating deja-vu moments. A great stager will create a design that emphasizes the property and showcases it to its best advantage. Each piece is carefully selected to create the aesthetics that will speak to the most sophisticated buyers, creating a connection that will ultimately lead to a quicker sale.

One size does not fit all! The goal of staging is to raise the perceived value of a home, creating a luxurious, lasting first impression, and an emotional bond with the potential homebuyer.

BA Staging & Interiors has won National Awards as well as HOBI Awards for our custom styling of properties that "wow" and sell!! □

Bender Norwalk Offers Luxury Brand Options, Pricing Transparency & One Stop Shopping in their New 10,000SF Multi-level Showroom

Bender Norwalk is now open! The entire team and the Bender family are excited to offer new product options and a redefined shopping experience in the competitive market of Decorative Plumbing, Lighting, Tile & Stone in Fairfield County.

Their new 10,000 square foot multi level showroom features brands as recognizable as Kohler, and as notable as Franz Viegner, California Faucets, Barber Wilsons, hand blown glass fixtures made in Italy, and Gessi Lighting fixtures made all over the world, including right here in America. Tile and stone are displayed in vignettes, as well as in a special tile section of the store, allowing visitors to view the products in the context of a kitchen or bathroom, or take a sample home to see how it would look in their space.


Pricing transparency - Aside from a commitment to finding distinctive products in a range of styles, Bender is also dedicated to a rewarding shopping experience for their customers. Waiting for pricing can slow down the process of product selection and lead to indecisiveness. With this in mind, Bender is in the process of labeling their decorative plumbing and lighting products with a manufacturers product number, list price, and Bender price. While walking through the showroom, you and your clients will know exactly which products are within budget without having to ask. This type of transparency is an example of how Bender is committing to the best possible shopping experience.

One stop shopping - In addition to saving time with full transparency,



Bender Norwalk first floor Showroom

Bender's expanded product lines enable builders to send clients to one showroom for all of their needs. Specifically, you and your client can shop for home lighting, tile and stone, plumbing fixtures, and bathroom cabinetry in one showroom. This means that your client's home product choices can be picked up from one location, or delivered to your job site by only one company, making coordination and personalized service far more attainable across the entire job.

Join Bender and the Home Builders and Remodelers Association of Fairfield County on April 6, 2016 at 6:00 PM for a General Membership meeting and Grand Opening, to the trade only. BENDER, 235 Westport Ave., Norwalk. 



Bender Norwalk working shower



Bender Norwalk second floor Showroom



Bender Norwalk Showroom

Preparing Your Insurance Audit: *Don't Be Misled*

by Kim DiMatteo, DiMatteo Insurance Group



Workers' Compensation costs can be 30-50% of some employers' insurance costs. When your insurance policy first goes into effect, your premium is based on assigned classifications, estimated payrolls (referred to as remuneration) and an experience modification factor. At the policy's expiration, the insurance company conducts a payroll audit and converts estimated payrolls into actual payrolls and assigns those payrolls to a classification.

To simplify the audit process, it was designed so all mistakes or missing information go in favor of the Insurance Company. By preparing a complete and thorough audit package when your policy starts, you guarantee an accurate, mistake-free, time- and money-saving audit.

Getting Ready for the Auditor:

1. Schedule the audit for after lunch—mid to late afternoon—preferably Friday.
2. Treat the Auditor as a welcome guest and provide Auditor with a quiet, well-lit space to work.
3. Assign a knowledgeable, friendly staff member to work with Auditor and escort Auditor on a tour of your location if requested.
4. Answer the Auditor's specific questions, but don't offer additional information. A written "basic" description of your business or operations is a valuable tool for limiting the scope and number of questions asked.
5. Telling the Auditor you will send additional info as needed is the proper response when you don't know the answer. Do not guess at any answer!!

Preparing Records for Auditor:

1. Having a prepared summary showing the total payroll; summarized by class code is the best way to achieve positive audit results.
2. Subtract excluded remuneration: (officers' exemptions, overtime, rewards for invention or discovery, severance, etc.).
3. Verify your math is accurate and balance to payroll records and to your prepared summary sheet.
4. Copy & secure Certificates of Insurance for all sub-contractors being sure their policy dates cover period they worked for you.

5. Review certificates of Insurance from subcontractors, separating labor and hard costs of supplies—which should not be included for WC.
6. Hand package to auditor with WC on top; your actual payroll report/run next; then your quarterly payroll reports; and lastly, your subcontractor information.
7. Ask Auditor to leave you a copy of his/her audit worksheet so you have it on hand to refer to if questions arise. This is an ABSOLUTE—YOU NEED A COPY!
8. Ask Auditor to explain their results/summary before they leave.

After the Audit:

1. Get a copy of the Final Audit Billing.
2. Verify deposit premiums and applicable credits, discounts, use of correct Experience Modification Factor.
3. If billing matches Summary page, close case; if not, review Auditor's worksheet for discrepancies; negotiate to positive.

Very important to be prepared!!!!

Other important items for contractors (General and Trades) are to know your clarification definitions. Having the wrong ones can be very costly.

Common classes you all should be aware of:

- ▶ General Liability Subcontractors Cost Classification Code – 91583
- ▶ These definitions come directly from ISO PAAS manual or NCCI

Question:

Finished equipment is excluded from the definition of total cost for general liability. What is considered to be "finished equipment" and excluded from total cost?

Answer:

The definition of total cost, according to Rule 24.F.1 of ISO's General Liability Manual is as follows (highlight added):

The total cost of all work let or sublet in connection with each specific project including:

1. The cost of all labor, materials and equipment furnished, used or delivered for use in the execution of the work, however, **do not include the cost of finished equipment installed but not furnished by the subcontractor if the subcontractor does no other work on or in connection with such equipment; and**
2. All fees, bonuses or commissions made, paid or due.

The highlighted section is what is in question and there are three key components:

First - finished equipment is equipment that arrives at the job site completely assembled. Equipment includes, but is not limited to boilers, appliances, and central air-conditioning units that arrive at the job in one piece and will be removed from the packaging and set into place. For packaging purposes, smaller components such as filters may have to be added; however, the insertion of filters and other small components does not constitute assembly of the equipment.

Second - the phrase “installed but not furnished by the subcontractor.” The finished equipment cannot be furnished by the installation subcontractor and according to the definition the finished equipment cannot be furnished by the installation contractor. The finished equipment will normally be furnished by the property owner or the hiring contractor.

Finally - the phrase “if the subcontractor does no other work on or in connection with such equipment.” An example is the best way to explain this key component: A risk is hired to install the central air-conditioning unit for a dwelling. The subcontractor is allowed to install the base for the unit and to connect the unit to the existing systems (HVAC, plumbing, electrical) in the dwelling. However, the cost of the finished equipment in this example is excluded from total cost but the labor will still be included.

In another example, the subcontractor installed any of the systems (such as the HVAC ductwork in the dwelling), this is considered performing other work “on or in connection with such equipment.” Therefore, the cost of the equipment will be included in total cost.

The term “finished equipment” does not apply to building materials such as, but not limited to cabinets, wood flooring materials, floor covering, etc. The cost of building materials, no matter who provides the materials, will be included in total cost.

Executive Supervisor 5606- is intended to cover the project manager, construction executive, construction manager, or construction superintendent of both specialty and general contracting risks. The project manager, etc., will spend some time in the office and the remainder of time visiting various job sites conferring with the job superintendent or foreperson to keep

track of the progress of the work being conducted at each job or project. The qualifications established for the use of Code 5606 are that the project manager, etc., of a construction or erection concern must be exercising supervision through superintendents or for people of the employer and cannot have direct charge over the workers at the construction or erection site. The project manager may also exercise supervision through subcontractors, superintendents, or for people, but each subcontractor must have an on-site superintendent or foreperson at each and every job site. The important element is determining their job duties and not their title as well as that the supervision must be indirect rather than direct.

When terms such as “all employees,” “all other employees,” “all operations,” and “all operations to completion” appear in the phraseology of a construction or erection operation applicable to an insured, Code 5606 may also be assigned to those employees who are otherwise qualified to be assigned to Code 5606.

Debris Removal 5610- Does not apply to the payroll for cleaners except when the payroll for cleaners, timekeepers, and watchguards is more than all other payroll of the insured that is subject to construction classifications at the same job or location. Cleaners included in Code 5610 remove debris left by the construction crews after construction has been completed. Refer to Code 9014 for cleaning service contractors who provide clean-up crews to wash windows and sweep and mop floors to prepare a location for its intended use. Refer to the appropriate construction code for laborers who perform work to complete tasks that have been identified as part of a post-construction “punch-out” list.

Both of the above classes are most often misused which can cause additional premiums at audit time.

Also, please remember that all of the above are just guidelines, some states have other references that should be looked into before determining if a classification is the correct one to use.

In closing the most important items are to be prepared and be sure you understand completely the classifications you are using are the correct ones.

For more information contact KimMarie DiMatteo
DiMatteo Group 203-924-5429. □



Builder News

CT Housing Permits Rise 13.5% in 2015 – Urban Multi-family Dominates

With only 104 of 128 towns participating, DECD reported a total of 5,322 housing permits in 2015, which is an increase of approximately 13.5% over last year. However, only 37 percent of those permits were for single family homes, while 58 percent were for 5 units or more. Cities, where the majority of the building is large rental projects, led the state with Danbury at (651), Stamford (638), Milford (358), Norwalk (284) and New Haven (262).

Fairfield County - In towns where single family is the predominant housing, Greenwich at (109) permits led Fairfield County, with Fairfield (98) and Westport

(93) close behind, and Darien at 67. In the Danbury area, Bethel, which is home to RMS Companies, *Bethel Woods* condominiums had (72) and Brookfield (46).

Shelton had an impressive (192) permits, including *Water's Edge* by A&M Building & Land and Toll Brothers *Shelton Cove*—both townhouse developments.

Hartford County - Southington had (82) permits last year, West Hartford (104), Simsbury, where several rental projects are underway (93) permits, and in the Farmington Valley, Farmington (34) and Avon (31). East of the River, South Windsor had (43) permits and Glastonbury (41). Higher permit numbers in Manchester (118), Rocky Hill (110) and New Britain (105) represent mostly multi-family—either rental or condominiums.

New Haven County - Cheshire had (41) permits, including *HillCrest Village*, a single family small lot development by Verna/Iannini and *Castle Heights* By Carrier. Oxford and Prospect each (29) permits, Wolcott (27), Branford (22), Wallingford (21) and in Waterbury (102) which were mostly multi-family.

Middlesex County - Westbrook (66), Middletown (35), East Hampton (31) and Cromwell (21)

New London County - East Lyme led New London County at (134) permits, Colchester (32).

Tolland County - Vernon (147) and Ellington (112) permits reflect the rental communities in these towns, including Santini Living *Deer Valley North* in Vernon and *Grand Lofts III* in Ellington.

*NOTE Litchfield and Windham county towns, as well as many New Haven County towns including North Haven, Guilford, Madison, Southbury, Middlebury, Roxbury, Seymour, Beacon Falls and Ansonia.

2015 Connecticut Permits by Type

With 104 Municipalities Reporting Preliminary Data

	Total units	1-unit	2-units	3-4 units	5+ units
Jan-15	255	107	6	3	139
Feb-15	116	75	4	7	30
Mar-15	474	178	6	7	283
Apr-15	334	176	10	6	142
May-15	740	203	8	10	519
Jun-15	508	193	6	11	298
Jul-15	633	196	8	4	425
Aug-15	241	188	2	7	44
Sep-15	440	153	12	14	261
Oct-15	647	192	12	9	434
Nov-15	515	173	10	28	304
Dec-15					
YTD					
Total 2015	4,903	1,834	84	106	2,879

Data Source: Census
Compiled by DECD Research
12/23/15

Share of YTD total	100.0%	37.4%	1.7%	2.2%	58.7%
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Bob Wiedenmann, Sunwood Development

It's hard to compare this year's permit numbers with only 104 towns reporting monthly versus 128 in previous years. Clearly the single family market continues to struggle. I don't think the market has changed, and no longer wants single family homes, but rather, the cost to develop lots and produce single family homes is too high for many in Connecticut to afford.

Steve Temkin, T&M Building Company

Two contracts and two additional deposits in January have boosted our hopes for a good year at our single family community, Cromwell Woods. However, we remember that in 2015 sales activity got off to a good start in Cromwell, before falling off later in the year.

Deirdre Andreoli, Westport Beach & Country Homes

The warm weather has been successful in helping jump start an early Spring market. Although traffic has not yet translated into sales across all price points, open houses and showings have increased.

Resale homes priced correctly and under \$1,300,000 are trading fast and close to asking. The sweet spot for new construction is under \$2 million. Spec construction does well because people don't want to make all of the decisions involved in building a custom home.

At the start of February, there were 272 homes for sale on the market in Westport starting at \$439,000 for an 1,100 square foot ranch and topping at \$13 million for a direct waterfront. Most of the higher priced homes are located down by the beach or on the waterfront.

The highest selling home for the 4th

quarter of 2015 was \$4,312,500. A total of 92 homes sold in the 4th quarter 2015.

Now that the announcement of GE relocating outside of Connecticut has officially been made, it does not seem to have greatly impacted the market. Most brokers feel Westport will be fine. Everyone is optimistic another company will move into their campus, and hopefully bring with them new buyers, who will enjoy all Westport has to offer.

2015 Connecticut Home Sales Up - Prices Down

Weak growth and an anemic jobs market are influencing CT home prices

Throughout 2015, sales of all single-family homes (resale and new construction) rose over 15 percent, but the median price slid over 3 percent. The state ended the year with another year-over-year decline in the median price. In a typical housing recovery, sales pick up first, followed by prices. The state's housing recovery is now in its fourth year.

In addition to a soft labor market, compared with other states, Connecticut's aging population is playing a negative role. Baby boomers are choosing to sell their homes at lower prices in an effort to leave the state's rising local and state tax environment. Millennials are putting off the purchase of new homes, opting to rent or move out of the state.

Economist, Donald L. Klepper-Smith believes that the consistently strong sales numbers this year are an encouraging sign for the state's housing market.

"We're moving in the right direction," Klepper-Smith said. "But it's just not enough growth to warrant an increase in prices."

Klepper-Smith said the jobs picture in Connecticut is still heavily influencing the state's home sale market. The state has still not recovered all the jobs lost in the last recession, while Massachusetts has gained back and gone well beyond the jobs it lost, and the median home sale price in Massachusetts has increased.

"You're not going to get traction in the housing market until you get traction in the local labor market," Klepper-Smith said.

NOTE: The price decline does not mean all sales are coming in below asking prices, or that home values generally are falling. Prices vary widely from town to town and even neighborhood to neighborhood. But the median sale price does provide a broad, overall indicator of price trends for the state.

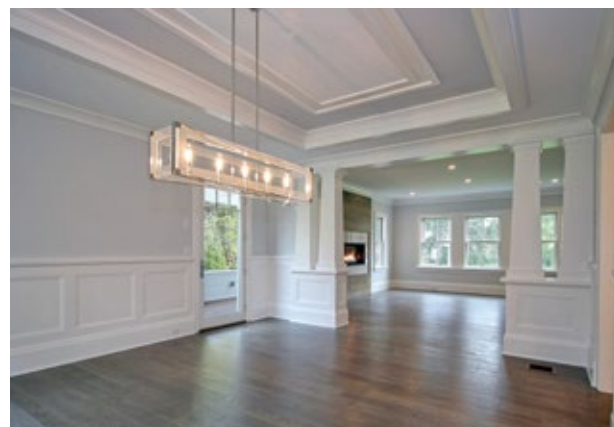
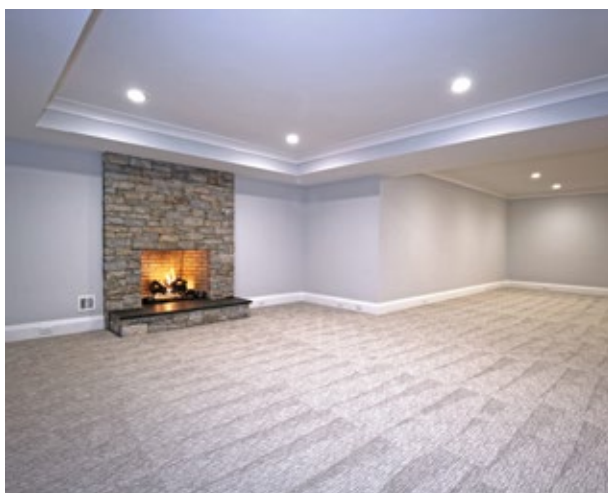
2016 Sales and Prices Both Climb

Realtors say that the Hartford area's 2016 home sales are off to an unusually strong start, with unit sales and prices both rising at the beginning of this year. "January makes three consecutive months of increases in the median sales price of single family and condos, making this is a solid start to the year for the Greater Hartford housing market," said GHAR President and CEO Jeff Arakelian.

(continued)



Builder News



Scott Volpe Connecticut Residential

New Haven County second generation developer, Scott Volpe, has built single family spec homes in Hartford, New Haven and Litchfield County markets. His latest venture is a luxury spec home in Fairfield County. (See photos above.)

Scott's company, Connecticut Residential, has collaborated with Eric Malon, Malon Construction, on a beautiful 8,300 sf home on Rocky Field Road in Westport. Eric Malon is a lifelong craftsman, whose company specializes in high quality interior millwork. Malon Construction works with many of the county's best luxury builders.

"Eric and I have worked together for over 12 years," says Scott. "Eric is one of the best in the business."

The six bedroom Westport home is built with exquisite millwork and ceiling treatments, custom stained floors, and is finished on four levels. It features a formal dining room with dining terrace, and three fireplaces, including a stacked stone wood burning fireplace in the family room, a modern linear gas fireplace in the living room and a third stacked stone fireplace in the lower level.

For the home's living room, CT Appliance and Fireplace Distributors (CAFD) installed a Kozy Heat "Slayton 42" linear fireplace with a titanium rectangular screen front, clear glass media & driftwood log accents. At 42,000 BTU's, this fireplace offers outstanding flame and a blower to maximize efficiency.

"I have been working with Scott since 2001," said John Gillotti of

CAFD, "and what started out as a business opportunity has turned into a business friendship. I have always viewed Scott as a quality builder, but over the years I've come to recognize that he puts his heart and soul into his work. Scott cares most about building it right because his name is on the project!"

The 8,300 sf home, on a flat 1+ acre lot is listed at \$2.85 million.

Legislature Repeals Tax Exemption for Weatherization Products

In an effort to repair the budget deficit, the legislature buried a repeal of the tax exemption on weatherization products in its 112 page deficit mitigation package. Effective Jan. 1, 2016 consumers will now

have to pay sales tax on products including but not limited to: programmable thermostats; insulation; water heaters and water heater blankets; and windows and doors that meet the federal Energy Star standard.

Boost Home Builder Email Open Rates 10-15% in 5 Minutes (or Less)

By Dawn Sadler, Builder Target.com

Email marketing is the workhorse of any home builder digital marketing plan. Studies have shown that over the last 10 years email marketing has consistently produced the highest return on investment when compared to social media, paid search, and display advertising. Best of all, email marketing is an investment that fits nicely in almost any home builder's marketing budget.

But what if you could squeeze even more ROI out of every email that you send?

You can, and it's easier than you think. In fact, adding this one simple step to every home builder email you send can increase open rates 10-15% on average per email. That means more traffic, more appointments, and more sales for you. All in just 5 minutes.

Here's how it works:

One day after you have sent your email send it again with a new subject line to everyone on your list that did not open the first one.

Here's an example:

- ▶ You send your email to a list of 1,000 people
- ▶ The subject line is "Grand Opening Event this Saturday"
- ▶ Of the 1,000 people on your list, 300 opened the first email
- ▶ Now change the subject line to, "Will We See You This Weekend?"
- ▶ Send it again to the 700 people that did not open the first one

By sending the email with a new subject header you can typically increase the overall open rate by 10-15%. In the above

example this would have increased the open rate from the same campaign from 30% to 40-45%.

This step takes just a couple of minutes to do for each email but can dramatically increase open rates. Add this to your email best practice checklist for every email that you send and you'll see better results than ever before from your email marketing.

Simsbury Town Planner Takes Avon's Top Planning Job Simsbury Hires Regional Planner James Rabbitt

In August, Hiram Peck, Simsbury's town planner for the past eight years, moved down Route 10 to become Avon's new planner. Peck replaced Steven Kushner, who retired after being town planner for 26 years.

"Hiram is top notch," said Avon Town Manager, Brandon Robertson. "He will be an excellent fit for Avon and I think we will have a seamless transition."

"It's an opportunity to work in a different situation," Peck said. "The form of government is different in Avon. They have a town manager."

In addition to overseeing Simsbury's land use office, Peck supervised the town's building department. Peck has a master's degree in regional planning from the University of Massachusetts and is certified by the American Institute of Certified Planners.

Simsbury Hires Experienced Regional Planner

In November, Simsbury Selectmen hired James Rabbitt as the new director of community planning and development for Simsbury. He has 26 years of experience as a certified planner and has served for 19 years as a senior planner with the Southeastern Connecticut Council of Governments, based in Norwich.

In his work as senior planner at SECCOG, Rabbitt has served as town planner for Lisbon, Stonington, Pomfret

and Sterling. Rabbitt has also prepared multiple regional transportation plans, two regional transit plans, three regional plans of conservation and development and five municipal plans of conservation and development.

He has advised municipalities on the development or revision of their zoning codes and has been directly involved in economic development and municipal development projects.

Simsbury Officials & Developer Discuss Plans for The Hartford Campus

Now that the sale of the former campus of The Hartford has gone through, town officials say they are taking steps to determine the future of the property.

The Hartford's 172-acre campus at 200 Hopmeadow St. was sold for \$8.52 million to The Silverman Group, a New Jersey real estate development firm. The property comprises the office area, including 641,000 square feet of building space, and farmland to the north.

The Silverman Group said this summer that it is proposing commercial and residential development. At that time, the developer said it plans to implement "components" of the form-based code for the property, which was created by the town in collaboration with The Hartford.

Form-based code provides a developer with the town's expectations in the scope of use to "implement a long-term, sustainable redevelopment strategy for the Hartford site.

The Silverman Group is family-owned and is not new to Greater Hartford. It owned an 18-story office tower at 100 Pearl St. in Hartford before selling it in March 2015 for \$36.85 million to Shelbourne Global Solutions LLC. Overall, the firm owns and manages more than 6 million square feet of office, industrial, retail and aviation properties, as well as owning 5,000 multifamily units throughout the country, according to figures released this summer. □

IBS Product Finds

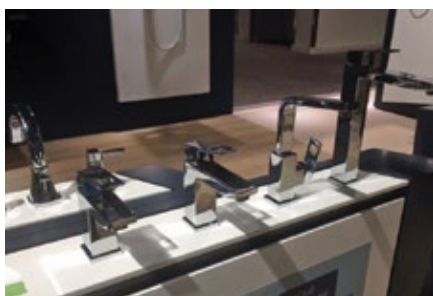


Fan Favorite

Solaro Aire's solar-powered attic fans remove moisture that can cause mold and mildew in the winter and ventilate hot air during the summer. The units qualify for a 30% federal tax credit on materials and installation, and operate with no electricity. They are backed by a limited lifetime warranty. solaroenergy.com

Faucet Fix

Have you installed a faucet only to find out that it's too small for the space? No problem with Grohe's new size variations ranging from "S" to "XL." The base stays the same so the faucet hole never changes or needs to be re-drilled. Simply order the size you really need and the issue is solved. grohe.com



Garage Modern

Clopay has jumped on the contemporary design trend with the new Modern Steel collection. Starting with its insulated steel door, the offering gives designers and their clients a wide range of customization options including window placement, size, and glass packages. Modern Steel helps give homeowners the look of Clopay's contemporary Avante garage door at a more affordable price point. clopay.com

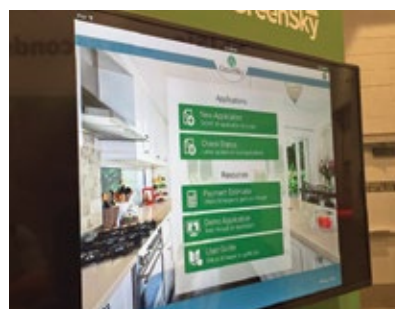
Stick It to the Subfloor

Recognizing an opportunity for improvement in how adhesives work with their subflooring panels, Advantech introduced a branded polyurethane foam-to-gel subfloor adhesive, plus a 100% Squeak-Free Guarantee. The guarantee applies when the adhesive is used specifically in an assembly with Advantech panels, I-joists or floor trusses, and deformed fasteners. An ergonomic gun delivers the adhesive, which releases as a foam that penetrates into the wood fibers before settling into a gel. One can of Advantech subfloor adhesive offers the same amount of material as up to 8 standard adhesive cartridges. huberwood.com



Seamless Window Frame

The exterior of Milgard's Essence Radius Casement is made from a phenolic material similar to the durable surface found in skate parks. The material is a sheet good that Milgard cuts with a CNC water jet to create one-piece frames with no seams or exposed fasteners. The one-piece configuration gives a sleek look and also helps eliminate racking and other concerns. milgard.com



Give a Little Credit

Green Sky Credit wants to help contractors improve their close rates and increase sales by making it easy to offer project financing. The company's app-based platform can collect necessary information and initiate a credit check and approval on the spot, all within the app and without traditional paperwork. Contractors can choose from 20 different financing options to offer their customers, and pay for the service per transaction. greenskycredit.com



Barn Mania

Jeld-Wen is jumping on the barn door trend with 36- and 42-inch-wide white cedar doors available in numerous design configurations. Choose from black or brushed nickel hardware to customize the look. jeld-wen.com

Lightweight Tile Backer

Johns Manville took advantage of its polyisocyanurate roofing panels when developing new GoBoard. The fully waterproof tile backer weighs only 7.5 pounds per panel, and installers can score and snap to size, making installation easy. Use the 1/2-inch thickness on shower walls and 1/4-inch thickness on floors. Joints and fasteners (standard drywall screws) can be waterproofed with a variety of recommended sealants. jm.com



Luxury for Less

With a third-party distribution model that leverages online platforms, Kraus passes its savings on showroom overhead to its customers. The company uses 16-gauge stainless steel for its sinks and high-quality branded components for its faucets, while still offering fixtures at an attractive price point. Look for their linear Pax sinks in undermount and drop-in styles, new embossed sink surfaces, and a variety of kitchen and bath faucets with modern styling and sought-out features. kraususa.com

Exclusive New Concrete Tile

New to the U.S. market, cutting-edge British surfacing company KAZA Concrete has collaborated with an eclectic mix of



professionals, including a tattoo artist and an origami artist, for its new contemporary tile line, Concurrent Constellations. Each tile in the Concurrent Constellations collection is made from lightweight reinforced colored composite concrete. They come in various sizes and 24 colors, and will be distributed by Walker Zanger.



Plan Review Workshop - Joe Duva, Andrew Ugalde, Bill Warwick from Barton Partners Architects in Norristown, PA, Steve and Bob Stanhope reviewing the end unit at T&M's new community South Windsor Woods.

KBIS 2016 Trends

by Dawn Corbo, Torrico Design Centers

- ▶ Mixed metals and metal finishes are making a comeback. We saw a lot of variations of brass in the bathroom and black kitchen faucets.
- ▶ Personalization is key. In the kitchen we saw custom designed stainless steel sink stations. The bathrooms included digital spa-like showers with music options, preset selections for temperature and water delivery and timers for your steam unit to warm up.
- ▶ Freestanding tubs continue to be the tub of choice. People want to create their own special spaces to serve their needs exactly.
- ▶ Transitional style is prevailing. The goal to create a clean and calming look and feel.

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Frank Sanford IBS Product Picks

Deck 2Wall Spacer



Deck 2Wall spacers provide a clear path for water and debris, while typical Z-flashing installations trap water and debris.

Therma-Tru fiberglass door with venting sidelights



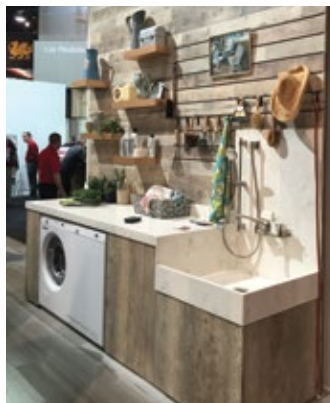
SOSS door with invisible hinges & push pull latch



Granite sinks on modern glass top vanity



Wilsonart barnwood



T&M Homes at IBS



T&M Director of Sales Joe Duva in front of IBS logo



T&M team on opening day at IBS



Brian Zippin with light fixture at end of Velux sun tunnel



Steve Temkin at Velux exhibit

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One Lenders' Point Of View

By Stephani Hayes, Vice President Commercial Lending, Savings Bank of Danbury

I've been lending to Connecticut builders and real estate developers for nearly 20 years. Construction lending, even during difficult economic times, can be manageable; however, it requires creativity. By that, I mean crafting ways to continue lending despite the economic conditions or transactional challenges. I've also found that it's imperative to understand customers' temperament, business model, and financial objectives.

The Savings Bank of Danbury has always allowed my drive to lend to builders/developers no matter what's happening in the economic environment. Being able to carry out our Mission Statement, "People Serving People", during good times and bad, has positively impacted the livelihood of not only our builders/developers but their employees, vendors, and subcontractors.

Savings Bank of Danbury continues to lend in many marketplaces across CT and each has its own characteristics in terms of sales activity, consumer perception/desirability, and what a newly constructed home should contain. In my experience, some of the most successful builders/developers are those that are well-educated on those characteristics. And those that know what today's consumer is expecting, and what they have to choose from in the marketplace, (and most are sophisticated on home purchasing nowadays), will be better prepared to offer a marketable end-product that competes well against the rest.

The construction financing opportunities that we've been experiencing are widespread. They include commercial retail/office space, high-density housing, speculative homes in lower Fairfield County, custom homes peppered throughout the State, or the development of residential subdivisions.

For the most part, the commercial construction we've been involved with has been on a pre-leased basis as the developer/investor doesn't want to take on the vacancy risk. For example,

Savings Bank of Danbury recently provided construction financing for a free-standing retail building in Waterbury that is occupied by Starbucks Coffee.

The majority of speculative single-family construction that I see is in lower Fairfield County where, in general, there is decent activity in most markets and price ranges. At any given time, I'm financing 20± speculative homes throughout lower Fairfield County from entry-level homes to multi-million dollar homes. Savings Bank of Danbury is currently financing the construction of a \$6,500,000 luxury spec home in Greenwich being developed by Backcountry RAM, LLC.

Savings Bank of Danbury has also been involved with many high-density housing developments (townhouse/condo communities). We're seeing more of this type of development primarily because it's the only way to make sense of the high land cost-diluting it over more units. And it's been quite a while since I've financed a new community with an age-restriction. Instead, it appears that developers are using creative marketing to demonstrate the desired tone of their project to attract a specific audience (i.e., mature adults, young professionals, etc.). I will add, however, that more and more, I'm financing communities that have an "affordable" component whereby 30% of the total units must be deemed "affordable".

Currently, Savings Bank of Danbury is financing the development of Water's Edge of Shelton, a 15-unit waterfront community along the Housatonic River, as well as Laurel Hill Village in Brookfield, a 13-unit townhouse-style condominium complex with 3 units deemed "affordable".

And long forgotten is the development of a traditional residential subdivision – it's something we don't see much of anymore, again, due to the high land cost and the seemingly arduous process of obtaining town approvals. Nevertheless, such companies as Rock Builders, LLC have kept busy over the last 6 years developing and selling out two 15-lot subdivisions in Bristol and Burlington.

To end, while the CT real estate market, in general, remains unpredictable, the Savings Bank of Danbury and I are committed to providing essential lending and financial services to builders, developers, investors and business-owners. Can your current financial institution say the same thing to you? ☐

Being able to carry out our Mission Statement, "People Serving People", during good times and bad, has positively impacted the livelihood of not only our builders/developers but their employees, vendors, and subcontractors.



IMAGINE THE POSSIBILITIES

What's Trending in Tile & Stone for 2016

Connecticut Builder interviews
Tyra Dellacroce of Connecticut Stone

As HOBI judges toured high end custom and spec homes last fall, it was evident that tile colors, wall color and furnishings were all reminiscent of a *Restoration Hardware* catalogue, with sepias, grays and whites continuing to predominate. However, splashes of brighter primary colors were beginning to appear as accents. Transitional design has tipped into modern, and Carrera, Calcutta & Danby marble, as well as ultra modern white glass were trending HOT. Grout is being used in a variety of colors to create more impact and dimension. Exquisite designs in Porcelanosa tile were used as backsplashes and on full walls in butler's pantries, kitchens and baths. Porcelain tile in baths is edged with decorative schluter profile trim. Mosaic glass tile was popular for backsplashes and on powder room and master shower walls, while wide plank porcelain tile is popular for floors of mud rooms, kitchens and bathrooms.

We asked Connecticut Stone national interior sales Vice-President, Tyra Dellacroce for her thoughts on tile and stone trends for 2016.

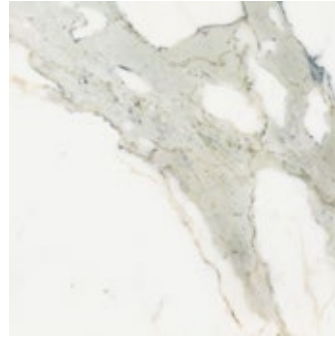
Tyra Dellacroce, National Interior Sales V.P. – Connecticut Stone

Texture – I would say that texture is a really big trend in high end tile. We are seeing it both in natural stone and porcelain. We just completed a fireplace with a 3 dimensional limestone that looks like sand dunes. Very cool... The foyer wall is done with a textured 12x24 stone tile. Both products are distributed by Artistic Tile.

Porcelain – Porcelain is really popular. Presently, you can achieve any type of aesthetic (country, rustic, modern, traditional, transitional) with the wide variety of porcelain products on the market today. People are drawn to the durability, the price and a tighter range in variation than natural stone. We see porcelain combined with glass, natural stone and ceramic tile. The higher end brands promote products that are very realistic.



This is Mansion porcelain tile. It looks like wood and high end customers are raving about the look. It's a larger format, so less grout is needed.



This is Max Fine porcelain. It comes in 30"x30" tiles and also full sized slabs. It is one of the hottest products on the market today. We are doing multiple high end projects with it. The color options are made to look like luxury marbles... Statuary, Calacatta, Thassos, but they are 100% porcelain, so they are extremely durable. We

are doing shower walls, floor to ceiling walls in bathrooms and floors in the material. It's a great product.



This is a porcelain called Blend Art. It is meant to look like aged wood floors. You can see why this appeals to a high end client!

The worn and authentic look of vintage barnwood brings the look of reclaimed wood to your project, while enjoying the durability of porcelain tile.



What is popular for kitchen back splashes? We are seeing a general departure away from subway tile for kitchen back-splashes. People are using their backsplash as an art expression. We see a lot of mosaics, glass and stone combinations. Here is an example.

What size and type of tile is used on kitchen floors instead of hardwood? We are seeing a

lot of large format tiles used in the kitchen in lieu of hardwood. I would say that the minimum size we see is 12"x24" and it goes up to as big as 30"x30".

What are you seeing in the use and colors of grout? We are seeing people avoiding grout as much as possible. People struggle with maintaining grout and keeping it the same color as when it is installed (floor applications). In general, it is common for people to request multiple grout samples from their tile installer before deciding on a color. It's become like paint!

What are the most popular tiles for ease of cleaning/maintenance and durability? The most durable tiles are porcelain. In general, they are resistant to scratching and staining. They are also easy to clean. We are completing a very high end project now (\$20 million) where the owner chose to put porcelain throughout the first floor of the home. This includes the front

foyer and all the hallways. People are looking for large format (meaning 24x24 and above in size) so that there is less grout to deal with. Maintenance free is a phrase I hear several times a day!

What is new for bathroom walls and floors? By far, the largest trend I see in Bathrooms is a general departure away from wainscot tile. In high end residential construction, the trend is to apply tile from floor to ceiling. It's a cleaner look and one that we are seeing from Massachussets to New York.

Elevator Service Company Recognized as HBRA of Fairfield County Business of the Year



Saturday, December 5th, The HBRA (Home Builders and Remodelers Association) of Fairfield County hosted "A Celebration of Hope" 2015 Silent Auction and Gala. Elevator Service Co, Inc. was in attendance to receive the HBRA 2015-2016 "Business of the Year" Award. The Business

of the Year is "a prestigious award presented to an active member who supports the building industry with outstanding service and/or quality products."

Receiving the "Business of the Year Award" acknowledges what Elevator Service Co, Inc stands for "by providing the highest quality services in the industry with over 50 years experience and a 98% Customer retention rate." With every customer and every project, "we look forward to providing the customer with the best products and services our industry has to offer!"

Introducing Graphite Finish for Monogram Appliances

GE has introduced a new Graphite finish for Monogram Professional appliances - a sophisticated new look for refined kitchens that are extensions of the living and entertaining space.



China's Haier to Buy GE Appliance Business for \$5.4 Billion

General Electric Co. agreed to sell its appliance unit for \$5.4 billion to Chinese manufacturer Haier Group, which is looking to expand its products into homes around the world.

The deal will help Haier sell refrigerators, washing machines and other larger appliances overseas after years of strug-

gling to gain a stronger foothold in the U.S. and elsewhere. Haier said it would have the rights to use the GE brand for appliances for 40 years.

The acquisition also enables GE to focus on its industrial business—including jet engines and power turbines—instead of washing machines or even finance.

It marks the third major overseas acquisition by Chinese companies in one week this January .

GE abandoned a \$3.3 billion sale to Sweden's Electrolux in December after the U.S. Justice Department sued to block that transaction, saying the combination of the two companies would hurt competition for cooktops and ranges. Haier may face fewer antitrust hurdles than Electrolux because of its small presence in the U.S.

Haier has struggled to compete in the U.S. While it calls itself the biggest appliance maker in terms of unit sales, Haier is mainly known in the U.S. for products such as compact refrigerators and window air-conditioning units. The GE transaction, however, will vault the Chinese company past Electrolux and other rivals in the U.S. market for white goods, which currently is led by Whirlpool Corp. Sales for the GE Appliances and Lighting division, of which appliances is the lion's share, were \$8.4 billion in 2014.

For Haier, which had \$32.6 billion in revenue world-wide in 2014, growth overseas is critical. Profit margins from the company's refrigerators and washing machines in China are razor-thin due to increased competition at home, where online shopping has sparked price wars, pushing down prices in the electronics and appliances sector.

GE Appliances will keep its headquarters in Louisville, Ky, the companies said. Haier said in a statement to the Shanghai Stock Exchange that Qingdao Haier would be required to pay \$200 million to \$400 million to GE as compensation if the deal falls apart because of failure to obtain approvals from antitrust regulators, Chinese regulators or the company's shareholders. The GE assets that Haier agreed to acquire had a book value of \$1.84 billion dollars as of the end of 2014. □

Gault Stone Event Mark your calendar!

Cocktail and networking event to celebrate Spring ...



6:00 PM - Wednesday, April 27 th
Gault Stone Showroom, 11 Ferry Lane West, Westport

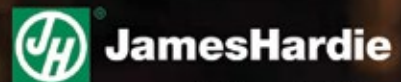


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Connecticut BUILD-PAC Chairman George LaCava Recognized as National Fundraiser of the Year



In 2015, NAHB BuildPac raised over \$1,500,000 - an amazing \$129,690 of that was raised at IBS.

"Not everybody can afford to invest big money in BUILD-PAC, but every member can ask another member to invest."

- Fred Hoppe, 2015 BUILD-PAC Chairman

If a member raises \$10,000 of new money for BUILD-PAC, he or she is recognized as a BUILD-PAC Champion.

At IBS in Las Vegas in January, Connecticut NAHB BUILD-PAC Trustee, George LaCava was recognized as a BUILD-PAC Champion and national Fundraiser of the Year.

George raised over \$57,000 including Gold Key, Platinum & Capitol Club member investments made at the July Larry Fiano Family Golf Classic Golf he chaired, as well as \$10,000 in new money.

There are three levels of BUILD-PAC membership:

Gold Key Club – \$1,000 donor

Gold Key started the year at 595 members and ended after IBS at 718 for a 21% increase.

Platinum Club - \$2,500 donor

Went from 45 at the start of the year to finish at 57 members for a 27% increase.

Capitol Club - \$5,000 donor

(anyone who is under 40 years old can join at \$2,500)

Started the year at 79 members and finished with 112 members for a 42% increase.

*Help us
elect
candidates that
support
housing!*

Fred Hoppe reports lobbying success in 2015

"In 2015, enabled by BUILD-PAC, NAHB had great success on the hill. We got several tax credits extended: solar, LIHTC, and energy efficiency - both remodeling and new construction. We defeated a proposal to raise mortgage guaranty fees and we got a PMI tax deduction extended.

HBRACE CEO Bill Ethier on the Connecticut Real Estate Market

Connecticut's new home market, particularly for one and two family homes, has been anemic at best. If you're a multi-family builder, you're probably doing OK, but single family construction remains very weak.

Home builders – like everywhere else, of course – are very much tied to the job market. More jobs, good paying jobs that lead to new household formations, will lead to more construction and economic growth. Job growth will also reverse the trend of declining prices in the RE market. So, the shot in the arm we need is job growth. Connecticut needs to adopt tax and regulatory policies - not only to stop the bleeding (e.g., GE's move to Boston), but also to lead to some major inbound traffic of businesses and people. Connecticut needs to remove obstacles to starting and growing a business (such as unemployment and workers comp reforms) and to new home development, such as the punitive and unfair property tax assessed on homes under construction (which by definition do not have anyone living in them yet for local government to serve).

This tax works as a huge disincentive to go forward with new home construction.

Regulatory agencies at the state and local level need to step back and reduce regulations in many areas, reduce the many steps (each one a possible stop), and the time and expense it takes to get all approvals in place in order to build a home.

Finally, CT also needs a structural change in its government, i.e., much smaller government, to reduce its expense, create sustained balanced budgets and remove the uncertainty that hangs over businesses and tax payers like a dark cloud.

Connecticut needs to remove obstacles to starting and growing a business (such as unemployment and workers comp reforms) and to new home development, such as the punitive and unfair property tax assessed on homes under construction (which by definition do not have anyone living in them yet for local government to serve).



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2016 Legislative Agenda

The residential construction industry in Connecticut **continues to face a very slow market** for new single family homes and a **regulatory and tax environment that depresses new home construction.**

Despite being burdened by numerous specific issues, however, we are not at this time proposing corrective legislation in 2016. Rather, **we anticipate – unfortunately – that we will have to mount extensive defensive efforts to defeat legislation** that would make it even worse for the housing industry.

These defensive efforts may have to be applied to the following possible legislation:

- **A repeat of labor bills** that will add more costs to businesses and make it more difficult or expensive to hire employees;
- **Mandated radon mitigation construction** practices in all new homes;
- **Mandated fire sprinkler installation** in all new 1&2 family homes;
- **Home improvement contractor licensing** that will not help consumers;
- **Changes to how stormwater is regulated** on construction sites or gravel and stone mining operations;
- **Municipally-sought changes to the land use performance bond/financial guarantee improvements** we obtained in 2012; and
- **Adverse tax changes.**

These and potentially many more bills that add more regulations, fees and taxes and make it harder to survive as small business people in Connecticut should never get out of the gate. Yet, history guides us. We know many bad business bills will have public hearings, and many will be passed by committees. For some, it will be a fight to the end of the session, sending yet another message to the business community that CT is not a friendly place to establish or continue a business.

In short, it's difficult to go on offense when you can't get your defense off the field.

Our basic message to legislators is, please stop trying to fix things, stop getting in our way. **Let builders build CT's economy, communities and better lives for all.** Pay attention to the economic and job growth benefits of building homes ([see reverse](#)) and set the conditions that allow us to build freely without interference and with only reasonable regulations and codes.

**Vision: "Building CT's Economy, Communities & Better Lives One Home at a Time."
Mission: "Using Effective Advocacy & New Knowledge to Solve our Member's Problems."**

HBRA of Central CT at IBS in Las Vegas



L-R Eric Santini, Mary Ellen Nelson, Larry & Babe Fiano & Chris Nelson supporting Greg Ugalde as 3rd Vice-Chairman of NAHB before Greg's election.



George LaCava, Sheila Leach & Eric Person with Michael Jackson look alike at IBS.



IBS Student competition with builder Kevin Santini as advisor



Greg Ugalde and family at IBS before his election as NAHB 3rd Vice-Chair

Eric Person Elected Secretary of the NAHB Executive Officers Council

At IBS in Las Vegas, HBRAC of Central CT Executive Officer, Eric Person, was inducted as Secretary of the NAHB Executive Officers Council, which puts him in line to be President of the Executive Officers Council in 2018.



IBS Student competition with builder Kevin Santini as advisor

Fairfield County HBRA News

BUILDING HOPE GALA

Saturday, December 5th, The HBRA (Home Builders and Remodelers Association) of Fairfield County hosted "A Celebration of Hope" 2015 Silent Auction and Gala.

It was a spectacular evening to celebrate the award winners and to announce a new Community Service award named after one of our own.

Over 280 attended the Building Hope Foundation and the Home Builders and Remodelers Association of Fairfield annual gala & silent auction, "A Celebration of Hope" on December 5th at the Water's Edge at Giovanni's in Darien. This event is the major fundraiser for the Building Hope Foundation, the 501(c)3 that assists Fairfield County community residents and veterans with structural improvements.



Fairfield County HBRA Exec Officer Gina Calabro & President Peter Gaboriault

The HBRA presented awards and recognitions to association members for their excellence in their respective industry. The Building Hope Foundation presented their philanthropic awards to both association members and non-members for their outstanding commitment of donated time and resources.



Fairfield County President Anthony DeRosa with Steve Berko & Michael Church

A new award, the Steven Berko Community Service Award, was established in part to the work of Steven Berko and his dog Dascha with the children at Sandy Hook Elementary School in the aftermath of that tragedy. There was moving tribute given by Karen King, a teacher at Sandy Hook Elementary on how his efforts helped these children deal with the anger and confusion of the events using his therapy dog. The first Steven Berko Community Service awardees were Campbell Kinsman, a teenager from Ridgefield who started Bear Hug, a non-profit association that sends care packages and teddy bears to children of deployed military personnel, and Joe Kaliko, The Needs Clearing House, Inc., a 501(c)3 that provides a "clearing house" service free of charge, to facilitate the identification and matching of charitable needs with resources from other charitable organizations and individuals to meet those needs.

Dinner, dancing to the band "What it Is" with lead singer, Andrew LaSala, and Silent auction capped the night.



HBRA Gala 2015 Band



L-R Nick Yanacelli, Liz Verna, Kim DiMatteo, HBRAC President Nort Wheeler & Terence Beaty.



Building Hope President Andrew LaSala & V.P. Mary Boudreau



AWARD WINNERS

Builder of the Year



DeRosa Builders LLC
Anthony & Michael DeRosa

Remodeler of the Year



A & J Romano Construction LLC
John Romano

Associate of the Year



William Pitt Sotheby's International Realty
Michael Church

Supplier of the Year



Gala County TV & Appliance
Phil DeTerlizzi & Elio Vetrini

Business of the Year



Elevator Service Co. Inc.
Steven Roth

President's Award



Ring's End
Tony Calistro

New Member of the Year



Jonathan Small
Marlin Electric LLC

Member of the Year



John Hertz
Hertz Construction Inc.

Woman of the Year



Maureen Hanley-Bellitto
United Bank

Volunteer of the Year



Birgit Anich
Birgit Anich Staging & Interiors

Hall of Fame



The Campbell Family
Ring's End

John P. Rowins Meritorious Service Award



Nicholas Yanicelli
Susquehanna Enterprises LLC

HBA Northwest News

HBA Northwest Legislative Night was held on Monday, January 25, 2016 at the Elks Club in Torrington and was jointly hosted by the Litchfield County Board of Realtors and the Home Builders Association of Northwest Connecticut. The state fiscal situation was a big topic of conversation.



L-R Andrew Ugalde, Steve Temkin, HBA of Northwest CT President Tim Bobroske, Rep. Whit Betts from Bristol, Eugene Farley, Senator Kevin Witkos from Canton and Greg Ugalde.



L-R Steve Temkin, Winsted state Representative Jay Case, and builder Meo Veldhuisen from Goshen.



Nort Wheeler, Rep. Michelle Cook, Rep. John Piscopo, and Greg Uglade



Tim Bobroske, Senator Henri Martin, NAHB 3rd Vice Chairman Greg Uglade, and HBRAC President Nort Wheeler



L-R Greg Ugalde, Mary Anne Sok, Steve Temking, Sue McKenna and Tim Bobroske at the retirement party for the executive officer of the Litchfield County Board of Realtors, Marilyn Relva-Papcun, who is retiring after 35 years

Rising Town Mill Rates Are Driving Down Property Values Says Realtor Ted Murphy

Ted Murphy, owner of Edward J. Murphy Realty in Litchfield, is Treasurer of the CT Association of Realtors (CAR) and former CAR regional V.P. He attended the HBA Northwest Legislative Night, and explained his convincing and scary perspective on mill rates and their effect on property values.

According to Ted, what began in the urban areas of Bridgeport and Hartford, is creeping up to Torrington, Winsted and Litchfield.

“Towns funding public works, fire, police and pensions are in an unsustainable death spiral,” says Murphy. “Funding for these services used to be offset by growth, but there has been no growth in Grand Lists for a number of years.”

“Towns are raising their mill rates to fund their budgets, and this is having a negative effect on property values. It’s the tale wagging the dog.”-

— Ted Murphy

Ted gave an example of how properties are being listed and sold far below their assessment. A 5.91 acre cul de sac lot, directly on Timber Lake on the Torrington Litchfield line, sold in 2004 for \$240,000. The property’s current assessment is \$195,510 and property taxes are a whopping \$8,944. Its been on the market for 3-4 years, and is currently listed at only \$60,000. Conclusion: The mill rate in Torrington is pushing down values at least 30 percent compared to Litchfield. ☐



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