

CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut

Winter/Spring 2021
Interactive Digital Edition



**Ridgefield Custom Home Is Built During Covid
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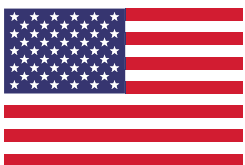
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On the cover – In February 2020, as Covid-19 began to spread, builder Joe Mirra put footings in the ground for a 4,500 sf custom home in Ridgefield. Ten months later, he delivered an outstanding modern farmhouse to a family of six. The home was built from start to finish during the pandemic.

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A message from the President



It is an honor and a privilege to update our membership for the first time as President and First Chairman of the Board of the HBRA of Connecticut. Our State HBRA has a tremendous legacy, and it is my intention to uphold the high standards

set forth by our past industry leaders, which include my father, Eric, who was President and First Chairman of our association nearly thirty years ago. I would also like to thank our Immediate Past President, Chris Nelson, for his outstanding leadership as our President over the past two years. Our industry is one of the bedrocks of our local and state economies, and it is our job to ensure that our elected representatives in Hartford understand both the economic and social importance of housing in our State.

We live in an unprecedented time. Our world is grappling with a once in a hundred-year pandemic, that has shaken the very fabric of our society. In addition to the global pandemic, 2020 brought us a volatile election cycle that left the country as fiercely divided as ever; massive destructive fires on the West Coast; and moved social justice to the forefront of American life. For our industry, it also caused significant supply chain disruption and uncertainty, as well as escalating lumber prices.

Despite these challenges, Connecticut, which has endured over a decade of lackluster housing starts and an anemic economy dating back to the onset of the Great Recession of 2008, has become one of the most vibrant housing markets in the entire country. According to a recent article in the Wall Street Journal, our state had its highest volume of sales since 2005. Our statewide home sales increased over 16% since 2019.

Fairfield County, one of our country's hottest real estate markets, saw a 27% increase in sales volume and a 22% increase in median sales price. Many of our members are now busier than they have been in over a decade.

As we enjoy this remarkable uptick in business, it is imperative that we recognize the successful efforts of our State Association, led by our Executive Officer, Jim Perras, Government Affairs chair, Bob Wiedenmann, NAHB Immediate Past Chairman, Greg Ugalde, and other senior members of our

leadership, in keeping our industry "essential" and working last spring, while many surrounding states temporarily shut down residential construction. I personally cannot think of a better example of the value of membership in our Association.

As we enter what will hopefully prove to be the beginning of the end of this pandemic, we have planned a full slate of events for 2021. On February 26th, we held our first ever virtual Home Building Industry Day. Our program included a panel discussion with legislators serving on the Planning and Development and Housing Committees, as well as an economic update on our state home building industry from NAHB Chief Economist Dr. Robert Dietz. As always, it is important for us to have strong industry wide representation at the HBID. This was a terrific opportunity for many of our members, who normally cannot attend the HBID in Hartford due to distance, to connect with state legislators from the comfort of your offices.

We are pleased to announce, after a one-year hiatus, that we will be holding an in-person HOBI Awards Dinner on November 17th! This is our most prestigious and popular statewide event, where we celebrate excellence in our industry. After over a year of virtual events, this should prove to be a fun-filled night that cannot be missed. The deadline for HOBI applications is June 25th.

Another popular event that will be returning in 2021 is the Larry Fiano Family Golf Classic. Our annual golf tournament will once again be held at the TPC River Highlands in Cromwell on July 12th. This important event serves as our annual NAHB BUILD-PAC fundraiser. Contributions raised from the tournament are directed towards electing pro-housing and pro-business candidates to serve us in Washington. Because of these contributions, our State Association has received substantial split backs from NAHB, which have made a major positive impact on our annual operating budget. I want to thank past NAHB Connecticut BUILD-PAC Trustee, George LaCava, for his efforts in making this event the best in the country for NAHB, and welcome Ken Boynton as our new trustee. I strongly encourage all members to consider contributing to the NAHB BUILD-PAC. Consider these contributions an investment in both your industry and your business.

(continued)



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A message from the President

(continued)

There are several legislative initiatives that we will be taking on this year including, but not limited to:

- ▶ much needed state zoning reform
- ▶ 3rd party certification of septic systems
- ▶ the elimination or modification of the Mansion Tax

We will also be defending our industry against costly stretch code zoning, which threatens to open the door for municipalities to develop their own building codes.

In addition to our legislative agenda, we will also be implementing a two-year Strategic Plan, that includes workforce development, HBRA leadership development and enhanced membership engagement for our advocacy efforts.

I am eager and excited to serve as President of the HBRA of CT for the next two years. We have an ambitious agenda that will require the efforts of many. I would encourage every member to get involved by joining our weekly Government Affairs calls; educating your legislators on industry issues; contributing to the NAHB BUILD-PAC; and volunteering for our events and committees. I look forward to working with all of you to ensure that our great industry is well represented in Hartford.

Sincerely,

Eric A. Santini
President & Chairman of the Board
HBRA of Connecticut



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Your Membership at Work

By Jim Perras, HBRACT CEO



Hello HBRA Members,

When you renew your membership each year, you are not only getting quality networking opportunities, state of the art educational experiences, and access to valuable HBRA affinity programs from your local HBRA, but you are also opting to protect your business and our industry through the portion of your dues that flow to the State HBRA, in support of our state lobbying efforts.

It is that time of year again.

We once again find ourselves in the thick of the legislative session. In many ways this session has been more intense than years past. Access to legislators is no longer as easy as catching a senator in the hallway. Virtual hearings are prolonged and cumbersome. But the HBRA has adapted to be nimbler, as we pivot and shift to meet these new challenges head on. We have armed ourselves with powerful grassroots technology that can be deployed at a moment's notice in the form of a "legislative action alert" that affords you, the member, the ability to reach out to your legislators with a click of button on matters affecting your business. In addition, our Government Affairs updates keep members informed and engaged, while our weekly session meetings allow the HBRA to react to legislation and develop and deploy strategies quickly and efficiently.

We do not stand alone at the state Capitol. We are bolstered by excellent representation from the state's premiere lobbying firm, Gaffney Bennet & Associates. The firm's contacts, in and around state government, are limitless, and the combined experience of their lobbying team is second to none. Also, we continue to build relationships and coalitions where they serve our purpose to do so, with partners like the CT Association of Realtors, HomeCT, the CT Business and Industry Association, the CT Planners Association and many more.

Over the years our efforts at the state Capitol have thwarted countless job killing taxes, burdensome land use regulations, and excessive code mandates. While you are busy building and maintaining a successful business, the state HBRA and its partners are slogging through thousands of bills that have already come out this session and keeping a watchful eye on your behalf.

Your contribution to our cause via your membership is important. But we also need your voice too.

If you haven't already, please visit our website at hbact.org/advocacy/votervoice or text HBRACT to 50457 to sign up for our action alerts.

In addition, in the coming weeks, we will be encouraging members to sign up for virtual chat opportunities that we will facilitate with your legislators, one on one or in a group setting, to talk about issues impacting your business and our industry. We hope as many members as possible will take us up on this unique opportunity to build relationships with local policy makers that will in turn serve to enhance our advocacy efforts on your behalf. ☐



Great Room with floating stair 2nd floor bridge and fumed white oak ceiling trusses

Joe Mirra Builds Outstanding Ridgefield Custom Home from Foundation Up During the Pandemic

Joe Mirra has been a respected home builder in Fairfield and Westchester Counties since 1990. His company, Pyramid Custom Homes, has built over 150 homes and completed numerous renovations and historic restorations.

Since 1992, the company has focused on Joe's home town of Ridgefield, and over the years the company has evolved to meet the changing needs of families.

In February 2018, Pyramid was featured in New England Home magazine for the exquisite renovation of a 7,800 sf neo Victorian home that Joe Mirra originally built in 2000.

Last February, as Covid-19 was beginning to spread, and home-builders were lobbying the Governor to be considered essential, Pyramid put the footings in the ground for a 4,500 sf modern farmhouse on High Ridge Avenue in Ridgefield.

The five bedroom home was designed by architect, Peter Coffin of Doyle Coffin with a standing seam metal roof, board and batten and horizontal lap siding, stone veneer details and black framed Acadia windows from Ridgefield Supply.

Joe Mirra was building the home for a repeat client, a family of six, and it is equipped with many of the Covid related amenities that today's homeowner wants.

Two Home offices – The need for home offices became acute last March, and will continue, as the percentage of those working remotely permanently is expected to double in 2021. Pyramid's custom home is built with two home offices, one for him and the other for her.

Outdoor living – This home also delivers on another Covid-related priority – outdoor living and the indoor outdoor relationship. A covered bluestone front porch with reclaimed wood porch posts, opens to the two story Great Room with floating Monorail steel staircase and custom glass and oak rails.

"I like to use local suppliers and contractors, and Carmine Iacurto at Ridgefield Supply has been my salesman from Day 1. It's been a great relationship!"

-Joe Mirra, Pyramid Custom Homes



Pyramid His office



Pyramid Her office

The room's glass doors lead to a stone floored screened porch with see thru fireplace and outdoor terrace with raised hot tub and spa beyond.

A Healthy home & Air Circulation – Health is top of mind with today's Covid era homeowner, and that means air circulation. Total Comfort in Danbury installed a hydro air system in Pyramid's custom home with two air exchangers.



(continued)

Joe Mirra Builds Outstanding Ridgefield Custom Home During the Pandemic *(continued)*



The great room is open to the kitchen on both sides of a centered fireplace wall with stone see thru fireplace.



The large island kitchen has a cozy sitting area in front of the fireplace, and a striking cylindrical glass Roll & Hill pendant with brushed brass strapping hangs over the island with its brushed finish Statuary Calcutta top. Custom stained oak base cabinets are painted black to mimic the modern powder coated window frames, and a wall of Salmon Fall cabinets features an integrated Thermador refrigerator freezer and double oven. Remarkably, the high end range arrived from Italy right on time.



The first floor master bedroom is designed with a see thru fireplace to the screened porch, and the chevron tiled marble master bath is a wet room, outfitted with a shower and freestanding tub in their own glass enclosure separate from the sink and toilet areas.

Having juggled Covid imposed construction regulations, soaring lumber and material costs, a labor shortage and supply chain delays, Joe Mirra completed this quality custom home on December 15th, just ten months after he put the footings in the ground.

Builder:

Pyramid Homes, Ridgefield, CT
Joe Mirra

Architect:

Doyle/Coffin Architects,
Ridgefield, CT Peter Coffin

Interior Designer:

Daher Interior Designs, Boston,
MA Paula Daher

Landscape Architect:

Seventy Acres Landscape Architecture, Wilton, CT Brook Clark
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Can Connecticut Afford to Remain Unaffordable?



Deer Valley townhome apartments in Ellington CT by Santini Homes

Connecticut is one of the most expensive, unsegregated states in the country. The high cost of housing in this state has become a critical drag on our economy, as young people flee to more affordable states and our population gets older and older.

On February 26, the affordability crisis and consequent need for zoning reform was headlined nationally in a New York Times article by Lisa Prevost entitled, “A Push for Zoning Reform in Connecticut.”

As the subtitle so aptly stated, “Momentum is growing for multifamily housing to be built in a state full of detached single-family houses.”

The HBRA of CT has joined forces with a very focused and determined all volunteer organization, that has been making waves in the state for the last year.

DesegregateCT was founded by Sara C. Bronin, who has been lobbying Connecticut legislators to pass sweeping reforms that will amend statutory zoning guidelines, and force suburban and rural communities to allow more

multifamily housing, particularly near transit centers and downtown areas.

“I joke about Connecticut being ‘The Land of Steady Habits,’ said Ms. Bronin, a Mexican American lawyer and architect, who is married to Hartford Mayor, Luke Bronin. “We tend to do the same thing over and over, including building the same kind of housing: detached single-family homes on large lots.” While single-family homes on sprawling lawns may define many of these suburban towns, longstanding regulations that prevent denser housing tend to keep out less affluent residents.

“Connecticut has struggled economically since 2008. We have 169 towns and a lot of our zoning regs are not updated. A lot have stayed the same for 30-40 years. A good strong community has a diversity of housing and a diversity of people. We have an opportunity to maybe get the economy kick started. Especially post pandemic, I think that’s more important than ever.

Eric Santini Jr., Santini Homes, President of HBRAC

(continued)



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(continued)

Woodbridge Becomes A Test Case for Advocates of Affordable Housing

HBRA member Tony Denorfria, AA Denorfria Building & Development, wants to bring more affordable housing to Woodbridge. His application has the backing of Open Communities Alliance, a nonprofit that works on housing equity, and the Jerome N. Frank Legal Services Organization at Yale Law School. But the proposal also has drawn opposition, which has dominated the town's planning and zoning meetings for several months. For OCA, this represents a test case in the town.

The problem: The town's zoning regulations need to be changed to allow for a four-unit multifamily building, which was designed by architect Jack Kemper, Kemper Associates, to resemble a single family home. A.A. Denorfria owns the 1.5-acre lot, which has a septic system designed for eight bedrooms, and would fit the 4 unit building. Although it would comply with all setback and height regulations, the parking for nine vehicles would be located in the front of the building.



The solution OCA is asking the Town Plan and Zoning Commission (TPZ) to adopt an amendment to its Plan of Conservation and Development (POCD) to allow multi-family housing with an affordable component throughout the town; and to update its regulations accordingly; and at the same time the Alliance submitted the application to build the four-unit house, also with an affordable component.

This proposal in Woodbridge has broad implications for zoning laws in other towns across Connecticut — a state where the average two-bedroom rental has a fair market rate of \$1,374 per month

“Towns throughout Connecticut have used exclusionary zoning to keep affordable housing to a minimum,” said Erin Boggs, executive director of the OCA. “Some towns have really perfected their technique, and Woodbridge is one of those.

In a recent Connecticut Public Radio interview Boggs explained, “Towns must shoulder some of the regional onus. It’s not like town planning and zoning commissions have free rein to do whatever they wish,” Boggs told Connecticut Public in an interview. Under the state law, there are very specific requirements about helping to meet the regional need for affordable housing.”

OCA has argued that Woodbridge has a long history of crafting zoning regulations to exclude affordable housing. The organization compiled a report that found past attempts to change zoning laws were met with resistance from residents, who sometimes characterized affordable-housing residents as a threat to property values, the school system or quality of life in Woodbridge.

The applicants claim that Woodbridge's existing regulations have illegally excluded multifamily and affordable housing for decades, running afoul of state and federal fair housing laws. Boggs said that Woodbridge currently allows multifamily housing in only 0.2% of the town.

If the town rejects the proposal, it could face a declaratory judgment action for failing to comply with state law. The state of Connecticut could face a similar action for failing to enforce the law, and applicants could also file a federal lawsuit under the Fair Housing Act for discriminatory housing practices — all actions that could force Connecticut towns with similar restrictions to revise their zoning regulations.

The increasing pressure for zoning reform in Connecticut is similar to the momentum behind the issue nationally, particularly in the states of Oregon, California, Massachusetts and New Jersey.

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(continued)

“There’s a century of evermore restrictive zoning at the local level,” said Noah Kazis, a legal fellow at New York University’s Furman Center. And exacerbating this affordability crisis, is years of lagging housing production in the Northeast.

“This is a moment that we need to seize,” said Erin Boggs, Open Alliance executive director. “But it’s really only the beginning of a concerted effort to make some changes that, hopefully, will have some wider support.”

DesegegateCT proposes an ambitious zoning enabling legislation platform

Approximately 60 housing, environmental, architectural, municipal and charitable organizations have joined the DesegegateCT coalition.

A state zoning “atlas” compiled by the organization after months of gathering data shows that of the three million zoned acres in Connecticut, about 90.6 percent is zoned for single-family homes as of right. By comparison, only 28.5 percent allows for two units as of right, 2.3 percent allows for three units, and 2 percent allows for four or more. Eight towns don’t allow any multifamily housing at all.

“Our zoning code has made housing too expensive,” said Bronin. “And we have locked in what is essentially an aging population. We are one of the oldest states in the country and getting older.”

Surprisingly, the Connecticut Conference of Municipalities (CCM) is a member of the Desegegate CT coalition. CCM Executive Director, Joe DeLong, acknowledged that the organization has “vehemently” protected local control and local decision-making for years. However, he said that more recently, CCM has begun focusing on racial equity in a number of areas of the state.

He went on to say that even though there’s disagreement among his membership around zoning issues, many municipal leaders are perhaps more open-minded about finding ways to create more housing opportunity than some state lawmakers. “Legislators want to point to any opposition in towns and cities as an excuse for them not to take action,” he said. “When we think something needs to be done, that makes some of them very uncomfortable.”

State Senator Saud Anwar, a physician from South Windsor who has been a vocal proponent for zoning reform, said it was time for people in the suburbs “to look beyond their belief that they

DesegegateCT’s legislative platform would require towns to allow the following:

- ▶ Require mandatory continuing education for municipal land use boards.
- ▶ Create as-of-right transit oriented development under specific circumstances. Zoning for housing with four or more units on 50 percent of the lot area within a half-mile of a transit station.
- ▶ 2-4 unit housing allowed as of right within a quarter-mile of a “main street” in towns with populations over 7,500.
- ▶ Make accessory dwelling units as-of-right on single family lots
- ▶ Increase septic system capacity regulated by the Department of Health
- ▶ Require town’s water pollution control plans to identify capacity for multi-family and mixed used developments
- ▶ Require CT OPM to create a working group to recommend model codes. This working group would include at least one person with residential construction experience
- ▶ Amend 8-30g to allow for reimbursement of attorney’s fees for frivolous town appeal to an approved application
- ▶ Rewrite of CT General Statute Section 8-2

(continued)

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(continued)

live on an island — they do not. This is the time to get all hands on deck and try to create an equitable and fair mechanism for increasing affordable housing.”



State Senator Rick Lopes, D-New Britain, who co-chairs the housing committee in the General Assembly, said the legislature bases much of its agenda on the freedoms of local control and local rule.

“Those things are wonderful until you can statistically prove that these rules are hurting their neighbors and other members of the state,” Lopes said. “I’m all for freedom, but when you are hurting your neighbors and hurting fellow citizens of this state, something needs to change in your policies. I would love to see these solutions coming from the towns and from local control, but they actually have to do something. They can’t just

say they’re going to do something and then have nothing change year after year.”

“It’s an opportunity to do what’s right for our state,” explained Eric Santini, who is an award winning multi-family developer as well as HBRACT President. “A good strong community has a diversity of housing and a diversity of people. Each town should be a compilation of everybody who lives and works in the town, and by adding new housing to your town, we are actually creating opportunities within that town. It’s time for a fairer and stronger Connecticut.”

NOTE: Attorney Timothy Hollister, a partner at Hinckley Allen law firm, is acting as a consultant to the Woodbridge applicant, 2 Orchard Road, LLC, and the Jerome Frank Legal Services Organization at Yale Law School, which is representing the applicant. On March 11, 2021, Tim was a panelist, along with Sara Bronin and Anika Lemar, in a national webinar presented by NAHB, and on March 24th at Noon, the HBRA Developers Forum presented a virtual panel discussion on the Woodbridge land dispute with Tim Hollister as moderator. □

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Calcagni Real Estate President Antonio Liguori Reports on an Historic Connecticut Housing Market

Soaring Home Sales, Rising Sales Prices and a Staggering 36% Decrease in Inventory



The year 2020 in the Connecticut real estate market will be one to remember. There are many ways to describe it; opportunism will be the focus of this recap. The effects brought upon Connecticut due to the pandemic will forever change the landscape of how we have all worked together to move forward. Lifestyle and employment have had to be reshaped and reimagined in an extraordinarily short time. While that brought frustration in certain situations, it also allowed for innovation and strategic planning to be a driving force.

SmartMLS data for 2020 had increases of 21.6% in pending sales, 18.1% in closed sales, 14.5% in the median sales price, with single-family homes up 14.8% and town-homes & condos up 10.4%.

Homes available for sale were down a staggering 36.1%.

Any person in real estate sales can tell you that the buying frenzy due to the low inventory made the term “sense of urgency” sound like an understatement.

2021 has started as if we are still in our “busy season” in late spring/early summer. With interest rates remaining at record lows, tight inventory will continue to allow this market to be a frenzy.

There is no secret that prices for building materials have gone up tremendously across all industries.

The demand surge for renovations and new home builds keeps tradespeople at maximum scheduling capacity. When that is coupled with the previously mentioned,

it should come as no surprise that buyers are still going to surge forward to lock in their price, not only for their respective home, but also for their rates. Supply and demand will only continue to drive pricing up, and most people do not want to “overpay” for the same product.

Interest in New Construction has not wavered, as any real estate brokerage specializing in new homes can attest.

Tracking analytics has allowed for the creation of “lifestyles” pages, and the activity and time spent researching homes in Connecticut continues to climb.

For instance, Calcagni has seen a 48.5% overall increase in users year over year, with over 50% being “new users,” confirming the analysis.

Calcagni Real Estate has had a 123% year over year increase in new home sales YOY.

Communities such as *The Yorkshire in Farmington* and *Arbor Meadows* in Cromwell are scheduling closings in


2022 for incoming reservations and contracts, which is positive news since there is such an inventory shortage.

Active Adult communities, which were considered a class to be majorly impacted, have been positively affected by the buying frenzy, as *Beecher Walk* in Orange and *Castle Heights* in Cheshire has seen sales increase well beyond what they have historically had.

In addition to that, other established subdivisions such as *Magnolia Ridge* in Middletown and *Hillcrest Village* in Southington have been operating at an unbelievable pace, pushing to final available units. The important takeaway from that is that buyers are willing to wait for new construction; buyers who can wait longer and lock in their pricing for a new home do not need to feel the pressure of making multiple offers. There exists a happy medium.

In conclusion, everyone needs to communicate effectively, cooperate, and have patience. With guidance from our local government leaders and the CDC, and with vaccinations becoming more readily available, we will continue to see more expansion in Connecticut regarding business and events, as described in press releases from the Governor. Ultimately, that will continue to lead the direction of a further increase in activity, as there is a direct correlation to consumer confidence and willingness to buy and sell real estate.

(continued)


A man and a woman are seen from behind, embracing each other in a room that is under construction. The room has exposed wooden beams and framing, suggesting a new home being built. The man is wearing a light blue t-shirt, and the woman is wearing a white long-sleeved shirt.

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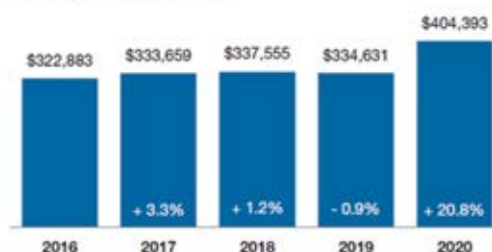
Area Overviews

	Total Closed Sales	Change from 2019	New Listings	Days on Market	Inventory of Homes for Sale	Months Supply of Inventory	Pct. of List Price Received
Fairfield County	14,401	+ 28.9%	18,583	84	3,034	2.4	98.3%
Hartford County	12,228	+ 12.7%	14,376	48	1,811	1.7	99.4%
Litchfield County	3,526	+ 27.8%	4,246	95	918	3.0	97.5%
Middlesex County	2,862	+ 19.9%	3,442	67	675	2.8	98.2%
New Haven County	11,172	+ 12.4%	13,344	59	2,051	2.1	98.9%
New London County	4,071	+ 12.2%	4,724	65	662	1.9	98.5%

Area Historical Median Prices

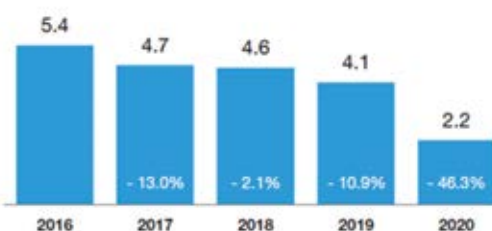
	2016	2017	2018	2019	2020	Change From 2019	Change From 2016
Fairfield County	\$374,000	\$389,000	\$390,000	\$390,000	\$468,000	+ 20.0%	+ 25.1%
Hartford County	\$208,000	\$206,000	\$215,000	\$219,000	\$240,000	+ 9.6%	+ 15.4%
Litchfield County	\$207,500	\$212,500	\$219,000	\$220,000	\$273,500	+ 24.3%	+ 31.8%
Middlesex County	\$243,500	\$250,000	\$254,000	\$262,000	\$288,000	+ 9.9%	+ 18.3%
New Haven County	\$198,000	\$200,000	\$215,000	\$218,000	\$245,000	+ 12.4%	+ 23.7%
New London County	\$200,000	\$215,000	\$220,000	\$230,000	\$258,000	+ 12.2%	+ 29.0%

Average Sales Price



Months Supply of Inventory

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Kitchen Designed by: Robert Mondavi

Anticipating 2021 Home Space Trends



Gina Calabro



Kerry Brun



Beth Krupa

In February, Gina Calabro, Executive Director of AIA Connecticut, Kerry Brun, Executive officer of HBRA Fairfield County, and Beth Krupa, President of ASID CT presented a webinar to explore what will impact and change design, architecture, and construction in 2021.

Panelists included two talented architects, two leading Fairfield County builders and two successful interior designers:

- ▶ Jack Franzen, FAIA; J.P. Franzen Associates Architects, P.C.
- ▶ Emilia Ferri, AIA; Emilia Ferri Architecture + Design, LLC
- ▶ Anthony DeRosa; DeRosa Builders, LLC
- ▶ Peter Sciarretta; Hemingway Fine Homes
- ▶ Tori McBrien; McBrien Interiors
- ▶ Sarah Weiland; Tusk Home + Design



"We have all learned to be more flexible, and we need our homes to be flexible too," said moderator, Amy Vischio.

"Home is no longer a place we return to at the end of the day. It's a place we rarely ever leave."

— Amy Vischio

Moderated by Amy Vischio; Creative Director at Large, at home magazine. Our building professionals are in great demand, and probably have more work than you know what to do with. You are tasked with delivering world class luxury homes in an environment with a disrupted supply chain, and rising material costs and container fees. In fact, today I would say it's easier to bring a baby to full term than it is to get a pool pump!" Amy posed the question, "So what does all this mean for home design?"

Then Amy Vischio opened the discussion, with a question about the open concept floor plan's relevance since COVID.

"The open concept floor plan was never meant to run our businesses, educate our children and cook our meals all at the same time. Has the demand for this way of living changed?"



Jack Franzen - "We are still knocking out walls, but acoustically and visually separating spaces. And I have many requests now for new buildings detached from the house...spaces over the garage or additions separate from the main house."

(continued)

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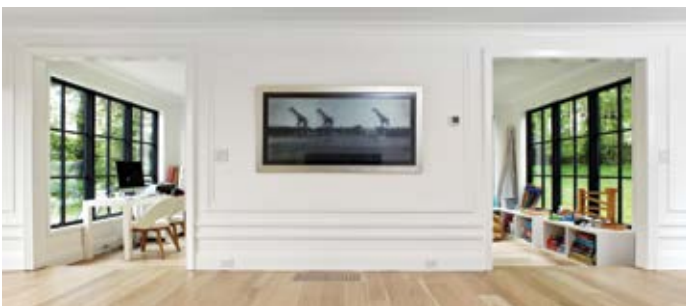


Anticipating 2021 Home Space Trends

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Anthony DeRosa – I'm glad architects and builders are on the same page. The open concept floor plan is alive and well, but we need those separate little spaces , , , a place to close the doors, where kids can do homework, and parents can be on Zoom calls. Clients still want the open floor plan where the family can gather together.



DeRosa learning room



DeRosa playroom

Are you finding more space within homes or doing new builds?

Anthony DeRosa – I think it's 50:50 right now. Last summer and fall, it was all remodels. Then, about 8 months ago, the calls for new homes started coming in.

What are the most requested rooms or features today?

Jack Franzen – As a result of Covid and problems with nursing homes, more homeowners are opting for finished spaces within their homes for their parents, and people are avoiding club pools, so in ground pools are more popular than ever.



Peter Sciaretta – The two most popular add on rooms people want are first, the Amazon Room for secure delivery of all packages and Instacart, and second, the Distance Learning Room. We recently completed an Amazon Room outfitted with secure exterior door for delivery and exit, which can be unlocked with your smart phone, ceiling mounted security camera, iPad on the wall, shelving for storage, and even refrigeration .



Beckman Homes delivery room

NOTE: Amazon will deliver packages right to your garage. The service is called Key for Garage, and only requires a \$30 myQ Smart Garage Hub, available on Amazon, which will let Amazon talk to your garage door opener, so that it can be opened by a delivery person. You'll also need an Amazon Prime subscription.

Peter Sciaretta went on to say that the most notable request is for The Distance Learning Room, which can be sound proofed and equipped with a virtual learning screen, classroom desks and lighting, and ever increasing demand for an reliable wifi system, preferably hardwired and with more access points..

The new bar is the backyard

Indoor outdoor relationship is more important than ever, as people spend more time at home and crave natural light. There is a priority on the usability of outdoor living space such as covered porch, screened in porch with roll up screens, outdoor fireplace, TV, dining area, good play space and a huge pool market has developed as a result of COVID and the fear of club pools.

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Anticipating 2021 Home Space Trends

(continued)



Hemingway Construction outdoor environment



Sarah Wieland – media rooms with stadium seating and popcorn machines to bring the movies home, and home gyms are being brought to the next level – also seeing golf simulators – anything that brings entertainment home.



Emelia Ferri – expanding on the home gym, we're seeing Pelaton Rooms, as well as home saunas and spas, and dog bathing stations incorporated into the garage or mud room.



What about supply chain issues?

Emelia Ferri – There are up to 4-5 month delays in appliances.. and kitchen renovations are huge right now!

Sarah Weiland – There's been a huge shift – a narrower view of what the customer can get. We used to source from Italy and India, but now we are focusing on U.S. made furniture and furnishings, and the less states you have to go thru the better chance you will get it, so for example we're sourcing from New Jersey.

Tori you truly are a one woman firm. You even do your own CAD... How are you handling these issues?



Tori McBrien – We have to be super flexible. . . for example, when there's a shipping delay, it's about educating your clients. There are two main criteria I look for. Timing is huge, so we are looking for pieces in stock, and East coast vs. West coast. The other criteria is people are willing to wait for something really special and unique, and I try to find those special items for them.

Peter Sciarretta – We are managing client expectations, and building in delays.

Jack Franzen – As architects, we are having trouble getting surveys. Surveyors are so busy, they are just not available. On the other hand, millwork is at the end of a job, so millwork subs need work.

Have you changed your contracts to reflect the realities of COVID?

Sarah Weiland – We have a COVID Contingency written into every contract and every invoice with projected lead times on materials, cost of goods, import taxes and tariffs! We're telling clients that it's a whole new ballgame... A guy in the factory gets COVID and the factory gets shut down... Clients are normally very understanding. It can be from 6-8 weeks to 16-20 weeks!

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Anticipating 2021 Home Space Trends

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Peter Sciarretta – We definitely have a COVID clause that we call a “cost of commodity” clause.

What about the town approval process..how has that been impacted by COVID?

Emelia Ferri – It varies from municipality to municipality in both Connecticut and Westchester County. Some are drop offs; some are by appointment and some are electronic... Response is quicker with electronic.

Anthony DeRosa – I love what happened with the permit process! We used to send someone to town hall every day with a check list and follow up 3-4 hours each day. ..Now, we get it to them digitally, and for the standard building permit, it's streamlined and much quicker response by e-mail. Most towns were antiquated... We've had great luck especially with Darien, Greenwich and New Canaan.

Peter Sciarretta – there's a dropbox in the lobby, and the questions I get are a lot more direct, streamlined and a shorter list than when I went in person.

How are you handling crisis management?

This is where professional associations like AIA CT and local Fairfield County HBRA have been so valuable to their members.

HBRA of CT and members like Anthony DeRosa and Bob Wiedenmann were instrumental in getting Governor Lamont to categorize construction as “essential” during the state two month shutdown in April and May. That allowed builders and remodelers and all of the associated trades and suppliers to keep working.

Jack Franzen – When the first round of PPP loans became available, Gina Calabro at AIA CT helped us and other members navigate the process and got us to the right bank. ☐



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Connecticut Builder Interviews ASID President Beth Krupa Beth Krupa Interiors



How long have you been involved with ASID, and how has it helped your business?

I came into Interior Design after living abroad across 4 countries in 12 homes with my husband and two children. My first introduction to our ASID association (America Association of Interior Designers) was in 2008, as a Student Member, while attending the Fairfield University Interior Design program. ASID makes student membership such a deal (\$80 for your entire school career!) with the full benefits that designers receive when paying full price.

What I have learned through ASID has been incredibly valuable as a designer. The CEU courses alone are enough to help any fledgling designer or seasoned professional in understanding our industry. Good examples are LED lighting for holistic wellness in design, sustainability's huge impact on design and our role in it, changes in the psychology of design and re-thinking space, design for sensory well-being, Biophilic Design, healthy material sourcing and selection, and of course a huge assortment of business management courses.

Other tangible ASID membership benefits include contract examples, insurance recommendations, billing index surveys, job banks, and the biggest personal impact in my life has been amazing peer contacts and invaluable friendships.

ASID's mantra above all else is "Design Impacts Lives" and our role as Interior Designers is to create the vision, or collaborate with Builders, Architects, and our Clients to weave the vision for each unique story to be told, so that life can be lived in the ultimate manner.

What are your goals as 2021 President, and how has the pandemic affected what you want to accomplish?

My goals since taking office in October have been to re-instate the quarterly newsletter and our monthly membership meetings (now via Zoom) both socially and for CEU credits. The Board and I have also been focusing on ramping up student involvement with mentorship programs, proposed scholarships, and career fair days.

In my first few weeks in office, I reached out to both the HBRA and AIA presidents to suggest we combine our resources for more successful events. Recently we held a webinar with a panel of very accomplished members of all three associations to discuss 2021 and Future Trends. (See Anticipating 2021 Home Space Trends in this issue.)

The pandemic has definitely changed the way we've been doing business, but by using outside the box thinking, we have reached broader groups of designers and students throughout the state than we would have relying on in-person events to generate new and exciting ideas for our membership.

What value can an interior designer bring to the builder of a luxury spec home?

We are trained to see different aspects of the home than the builder may be focusing on. We approach design from a more intimate end-user aspect, being able to touch and feel fabrics and finishes and foresee how clients will be interacting



BKI Wilton renovation with Chris Downey, US Home Services, Smart Home & Surround Sound by James Sweeney, HomeTronics Lifestyles

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Connecticut Builder Interviews ASID President Beth Krupa

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with them. We are envisioning the results from the very beginning, and working towards that goal. From a planning perspective, an interior designer is invaluable in terms of saving time and money, while giving the client luxury amenities, always with the best possible result as the mutual goal.

How do you coordinate with a custom home client, the architect and the builder? How do you see your roles integrating?

It depends on with whom the client has initiated the project. Many times, the designer is brought in first as the process and relationship with the designer starts early. Typically, we begin with their first or “starter home”, so we have worked with them already. When new experts are brought in, we coordinate schedules, help produce timelines, design schematics, drawings /plans, and offer anything else we can to be of service to the project moving forward. We pride ourselves on

being a highly organized firm and keeping everything on schedule.

Sometimes we aren't the first person brought in, and we're just as happy to roll with that and work with the project lead. I particularly love being part of a team, as we get a chance to work with other creatives and learn from one another's expertise.

Have you worked with any builders and architects in Fairfield County on custom or spec homes, and if so which firms or companies?

We have worked with Anthony DeRosa, DeRosa Builders on the planning of an addition in Old Greenwich. It was a remarkably pleasurable experience. The architect was the very talented Christian Rae, who went on to help us with a condominium project in Stamford shortly thereafter. Most of our work thus far has been with renovation projects, but we

always welcome the opportunity to work with custom and spec homes.

Anthony DeRosa trusted me to bid on two amazing projects that had come across his desk. I appreciated Anthony's faith in us, so when I was brought in on a renovation project in Old Greenwich that had been overbid, I trusted that he would do his best to help my clients. I knew that this couple's addition should be in the under \$750,000 range they hoped for, and Anthony not only gave them everything they had dreamed of, but he also found a troubling variance we had to deal with, and brought the super-talented Christian Rae aboard as architect.

My relationship with Christian became vital the following month when during fire marshall inspections for a condo renovation I did in a Stamford high rise, we needed fire exit drawings. Christian Rae was swamped, but he sent someone to us that same week, and saved our client some huge frustration.

The real point of all this is relationships. The fact that joining the HBRA led me to all of these happenstances is based on people and our joined forces. The ASID has taught me very similar lessons, and in a full circle coincidence, I now find myself President, as Anthony was President of HBRA for the last two years. What the HBRA has done for us as an industry to keep construction alive and essential during the pandemic cannot be underestimated. We all owe such gratitude, and with each inquiry my firm has been receiving due to the 34% increase in CT home sales over last year, I know I have the HBRA to thank. □



BKI Greenwich (Riverside) renovation with Chris Downey, US Home Services, woodwork panels by Renaissance Millwork, New Milford

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Donating Unwanted Building Materials to CET Is Saving Contractors Time & Money, While Reducing Waste

Extra building materials left over from your last remodeling job? Planning to redesign your showroom and need to get rid of display sets? Mis-orders or discontinued product line items taking up space?



Center for EcoTechnology (CET) Recovery and Donations Specialist, Freya Bromwich works with builders, cabinet designers, kitchen and bath suppliers, lumberyards and homeowners all across CT, NY, RI and MA to accept donations of new and quality used building materials.

"We have been collaborating with Freya of CET over the past couple of years. Freya has been a pleasure to work with, and she is very responsive.

- Chris Shea, Domus Contractors

As an environmental nonprofit, CET works to help reduce disposal costs and keep useable building materials away from landfills. CET offers free pick up service right from your site or company, and can provide an itemized tax deductible donation receipt for the materials received. Donated materials go to CET's reuse store, EcoBuilding Bargains. As a non-profit, the revenue made from sales of donated materials pays for the store's operations, including wages, free trucking service and maintenance. Any surplus supports CET's community outreach and environmental education programs, which provides free resources to help people and businesses save energy and reduce waste.

Did you know CET diverts over 300 tons of building materials from landfills annually? By donating leftover or quality used building materials to CET, you are helping to make home improvement projects more affordable to members of the community. CET accepts a variety of building materials, including,

but not limited to kitchen cabinet sets, architectural salvage, doors, bathroom vanities, kitchen and bathroom sinks, interior and exterior lights, double pane windows with complete frames, appliances less than 7 years old, as well as some vintage and modern furniture.

Within the reuse industry, it's often tough to find homes for certain types of building materials. CET prides itself on being able to accept a wide range of quality used and new surplus building materials from contractors and suppliers. They offer free donation pickups along the Northeast corridor. In addition to salvaging various building materials for reuse, CET also helps commercial businesses and homeowners with food waste, recycling, high performance building, and energy conservation.

What do Simsbury single family and multi-family builder, Chris Nelson, and Fairfield County custom remodelers, Ziggy Turczyn and Chris Shea have in common?

All three donate their mis-ordered or unwanted building materials to CET, instead of throwing them in a dumpster to end up in a landfill.



"When we mis-order or have a change order on building materials, It doesn't make sense for us to try to sell them, and we don't want to throw them away. Instead, CET makes it easy for us to donate them, and it feels good to know that somebody is benefitting from our donation."

- Chris Nelson, Nelson Construction CT

(continued)



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Donating Unwanted Building Materials

(continued)



As a custom home remodeler in Fairfield County, we often have projects where existing building products, such as windows and

doors, cabinets, countertops or appliances, are scheduled to be removed for replacement. We are so grateful that because of CET, these items do not wind up in a dumpster or a landfill, but rather, they get repurposed and used in other construction projects. Our clients also receive a contribution certificate. The process is very straightforward... we typically take photos of the items scheduled to be donated, and CET advises us if and when they can take them. We simply put the materials aside, and they make an appointment to come and pick the items up. We are happy to recommend CET to others."

– Chris Shea, Domus Constructors



"It has been a great partnership to work with Freya and CET. Reducing waste from my remodeling projects is important to me.

I like to inform my clients about a 'greener' option to dispose of their building materials, If they are in great condition and can have a second life in someone else's home. My clients are also happy when they receive an itemized receipt for their donation, which they have used as a tax deduction. CET's free donation pickup service is seamless. I inform Freya about a potential donation of materials a few weeks prior to the demo date, and send her photos for her to review; and she lets me know what they are able to accept. We stage the materials in the garage or driveway under a tarp and their great truck team picks them up. This has also saved me money on disposal costs."

–Ziggy Turczyn, Innovative Custom Builders LLC

Save time and money, while helping the environment and your community, by donating your new or quality used building materials to CET.

For questions about donations or pickups, please contact Freya Bromwich at freya.bromwich@cetonline.org or 718-635-1312. 📧

Is the Insurance Market Shifting?



Insurance professionals who are tuned into market trends will at some point come across the phrases “hard market” or “tightening of rates” in conversations, water cooler banter, or business meetings with carrier reps. Like any industry, insurance is cyclical, and a variety of conditions

can affect rates – but it is never across the board, and it is often subjective. What one person deems a hard shift, another could deem soft based on past experiences. Liken it to someone saying this has been the worst winter ever, until you talk with someone who vividly remembers the blizzard of 1978.

According to IRMI (International Risk Management and Insurance society), hard and soft markets are defined as such:

Hard market – In the insurance industry, a hard market is the upswing in a market cycle, when premiums increase and capacity for most types of insurance decreases. This can be caused by a number of factors, including falling investment returns for insurers, increases in frequency or severity of losses, and regulatory intervention deemed to be against the interests of insurers.

Soft market – This side of the market cycle is characterized by low rates, high limits, flexible contracts, and high availability of coverage.

From my perspective, the market – specifically for General Liability, Umbrella, and Auto coverages – is hardening. While Workers’ Comp rates for the most part are staying steady, and in some instances will drop, the good news is that many of these adjustments should have happened last year, yet we are just now seeing them... perhaps a positive effect of the pandemic.

Here’s why things are tightening

CAT Losses & Re-insurance

Although many might equate the tightening of the market to COVID, it really had very little effect on pricing overall. Rates are driven by the frequency and severity of catastrophes and the

cost of re-insurance. Yes, insurance carriers have insurance to cover massive losses. It is all about spreading the risk. As with any insurance, the more claims you have, the higher the cost of insurance. Over the past decade, the number of natural disasters has increased dramatically; it’s all catching up, and the market is tightening. Rates are, and markets are decreasing. A carrier who may have welcomed general contractors two years ago, may be denying that risk today.

Distracted Driving

Rates on both commercial and personal auto are on the rise due to distracted driving and the fact that fixing autos is far more expensive than it used to be because of technology. It is a double-edged sword. A bumper that traditionally costs \$200 dollars to replace may now cost \$3000 because of cameras and sensors built in. Add to that an uptick in fender benders and worse – rates are going up across the board. Now is the time to make sure your fleet drivers are properly trained, and you have solid policies and procedures around distracted driving in place. If you haven’t implemented pre-hire screenings – now is the time to make that happen.

On a side note, expect even higher increases on the personal auto front, where distracted driving is more prevalent due to less monitoring. Fines have not been a deterrent.

How the Hard Market is affecting Contractors and what you should do

Do an in-depth review of both your business and your personal insurance policies with your agent. For your business, ensure they have the most recent payroll data, sales numbers, and equipment rosters. AND give them plenty of time to research alternative markets/carriers for you, especially if you are doing work in New York State and City.


Speaking of NY, I strongly suggest reaching out to your broker to review coverages before you bid on a job. Many coverages are EXCLUDED in NY for contractors, so finding alternative avenues will be needed, and there may be additional costs you

will want to be aware of before bidding projects. Umbrella coverages have seen double digit increases in NY – so again, please make sure your broker has ample time to explore alternative options for you.

On the personal side, many people have taken time during COVID to update their homes and purchase luxury items such as boats and RVs. To ensure you have the proper replacement cost on those items, make sure your broker has all the details of upgrades and purchases.

Reach out to your broker now

Due to the volatility in many markets, I encourage you to reach out to your brokers now, even if it is not time for your annual review, and especially if your account is large, covers multiple states, or is complex in any way. Give them time to do a thorough job for you – the time invested will come back to you ten-fold.

Kim DiMatteo – ACBI Insurance, Shelton CT 203-924-5420. 

FAIRFIELD COUNTY HBRA NEWS

A Message on Workforce Training Program from Kim DiMatteo President of the Fairfield County HBRA

In non-insurance news, we continue the work on our 501(c)(3) to aid Connecticut builders with a workforce training program, as we recognize the struggle with finding qualified laborers remains. Our goal is to work with veteran's associations, prison re-entry programs, and trade schools to re-train individuals in areas that are needed for our builders. This program, once it is in full swing, will be a game changer for our members and those in our community. It is giving back and growing our economy – a win/win.

Our new 501(c)(3) will be called *Building Dreams Together* and our officers and board are as follows:

President:

Kim DiMatteo

Vice President:

Stephen Gidley

Treasurer:

Joanne Carroll

Board Members:

Jim Perras


Peter Fusaro

Eric Gribin

Phil Levieff

On a personal note, I'm looking forward to an amazing year with Fairfield County HBRA. Now that 2020 is behind us, and the horizon of 2021 is looking promising, I continue to witness "out of staters" eyeing Connecticut as the perfect destination not only for their families, but for their businesses – which will only help fuel our industry in a positive way. Combine the influx of interested parties with our workforce development program and it's a recipe for success!

Here's to continued prosperity in the following months, and please join us on April 7, 2021 for our 1st in person networking event of the year, which will be held outdoors, at Pinstripes in Norwalk.

Be safe, be well – and as always, I welcome your input and feedback on what's happening behind the scenes here at HBRA of Fairfield County. 



Builder News

Anthony DeRosa, DeRosa Builders, Greenwich – We are very busy! I believe the entire state is. Fairfield County is booming with all types of work right now. We are seeing large scale remodels, plenty of new homes, all the way down to quick refresh work, as people jump into the area and need painting and refinishing of floors.



It runs the gambit right now, and there's plenty of work, which is a welcoming change from the past few years. Our workload includes 5 or 6 large remodels and 3 or 4 new custom homes and the list grows weekly with new work.



Dean Molloy, Interstate Lumber Sales Manager



We are seeing a general increase in custom new homes and large scale remodeling... Spec home construction is up dramatically, as the supply of homes on the market has been shrinking over the last 8 months... All of this, and the fact that we are still in a pandemic, has put a huge strain on the supply chain. We have seen a significant amount of product shortages, allocation measures, and large increases in product lead times. It really doesn't matter what the product line is, as all products in a category are seeing large volume increases. Lumber and plywood are at all time highs. That \$15.00 sheet of plywood a year ago is now around \$32.00... I have been in this industry for 40 years and have never seen anything like this.



Steve Temkin, T&M Homes – On Feb 12th, we closed on our model home in Suffield for \$566,000. The buyer was coming from Long Island and had been working in New York City, but was now working remotely. He has a young family with two children, and another on the way. He said the prices here were a better value than Long Island. He even bought the model house furniture, which worked out well, since it will take us a while to build a new model.

We were going to build a new model on lot #1, but before we even took out a permit, it went under contract to a young couple from West Hartford, who are looking to put two home offices in their home, one in what would have been a dining room, and another when they finish the basement.

We have 4 other houses under contract in Suffield and are now completely sold out of Phase 1. We had a Zoom pre-construction meeting with the Town of Suffield personnel and our road contractor, Simscroft- Echo Farms, before the Match 1 start date for Phase 2, which will have 25 lots.

Here is a photo of the T & M “Reynaud” which is now being built for a young couple on lot 7 at Suffield Chase for \$378,640. There are a couple of interesting things to note.

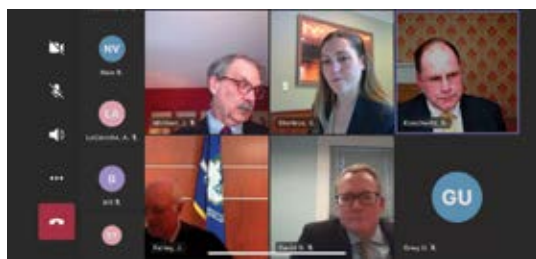


Reynaud model - Scott Devoe Photography

For the first time in years, there is plywood rather than OSB sheathing on a T & M house. With the price of 7/16” OSB (oriented strand board) skyrocketing from around \$8 to around \$24 per sheet, plywood became less expensive than OSB.

Secondly, T & M is buying windows from Mercury Excelum, a company located in East Windsor, CT, and their thermal performance compares very favorably with out of state manufacturers. (See Business Product News)

In 2017, T&M Homes bought an approved subdivision under the affiliated company, Rocky Hill Estates, LLC. Shortly after beginning road construction the state stepped in and complained about the right to have a sewer going through an easement. Work on the job stopped and finally this week the case came up in court. It has been a very frustrating situation for us, but one pandemic angle to this which I found interesting was that the court session was held virtually.



T&M Court session

Home prices in 2021 are still lower than in 2008 – 13 years ago. Although there is talk about how hot the housing market is, there still are some pricing considerations to be aware of. For example here is the Zillow listing for a resale of a house built by T & M in Torrington. It was listed for \$274,500 and went under contract within days.

However, a look at the city property records reveals that although the new asking price is up considerably from the \$235,000 the current owner paid in 2018, it is still lower than the \$290,424 T & M sold the home for in 2008.



As we consider trying to resume building in Torrington, it is sobering to think that despite all the higher costs compared to 13 years ago due to increases in material and labor, and also due to more stringent building codes, it may be difficult to sell our new homes for the same price, let alone a higher price, compared to what we sold homes for 13 years ago.

Chris Nelson, C. Nelson Construction - Simsbury



Carson Way - We have seen strong buyer activity all of last year for these single family homes, except for a pause when the pandemic started. This year we could be selling even more homes if we had lot inventory ready.

At Carson Way, our buyer profile is mixed. The largest group seems to be older buyers moving closer to family. Most had roots in the area at some point. A second group, almost as big, are young couples starting a family looking for a neighborhood. The last third is a mix of buyers upgrading and older singles buying a first home. Homes are selling from the \$400,000's to the \$600,000's.

We are seeing material and some labor price increases in almost all cost areas. Fortunately, there has been time to raise prices to cover the added costs. We are also seeing some trades short on crews or manpower to meet schedules.

As to product, we continue to see strong interest in first floor living, even though it is more expensive per square foot.

Highcroft Apartment Homes in Simsbury has been very busy with new traffic in leasing and pre-leasing throughout the pandemic.



We have been able to push rents 2-3% over the past 12 months with many of our floor plans. We have continued an occupancy percentage of approximately 97 percent during most of 2020.

(continued)



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Builder News *(continued)*

Chris Nelson, C. Nelson Construction - Simsbury

(continued)

With the new product lease up during Covid of our 48 new Townhomes, rents vary between \$2,999 and \$3,800. We were pleasantly surprised how quickly we were able to pre-lease them.

We are seeing people from all demographics and from a variety of areas. Some are stepping down, selling homes locally, others are leaving the cities to come to the suburbs. We are also seeing a trend of millennials that work from home coming into the northeast to be closer to family away from the cities that they once resided.

We are seeing maybe 50% of our working residents working from home. An interesting consequence is parking has different patterns now. It is harder to clear snow, since people don't go to work. We are also seeing more would-be homebuyers deciding to rent for a year or more due to lack of resale inventory.

Eric Santini Jr. Santini Homes



Santini Homes has submitted to the town of Tolland for a 240 unit townhouse apartment community with clubhouse and pool. It would be the 1st multi-family to be built in Tolland. The apartments would be called *Fieldstone Ridge Town Homes* and

be located at 10 Fieldstone Commons, behind the Big Y Plaza. Santini Homes has built similar highly successful developments, Deer Valley and Deer Valley North in Ellington and Grand Lofts and Villa Apartments in Vernon.

Advanced Group David Preka, Mystic – V.P. HBRCT



After a year of challenges, Advanced Group is glad to put 2020 behind us and move into what will hopefully be a brighter, new year full of possibilities. As work from home remains the norm, more homeowners are taking the opportunity to perform long-delayed

renovations, additions and even new construction as the supply chain stabilizes. Where this past year was a year of adapting, 2021 will be a year of growing.

Over the past month, Advanced Group has seen our book of business grow exponentially. Advanced Group looks forward to adding new capabilities and growing its team as we continue to serve our clients with the highest quality talent and workmanship.

Jack Kemper, Kemper Associates Architects – We have several custom home clients who are moving out of city apartments. We are working on the renovation of a 1940's colonial on several acres in Farmington. That owner is also from New York City... We just had a Design Review meeting in Simsbury for 195 apart-



ments we are designing for Chris Nelson & Greg Ugalde, and we are working on a three phase 300 unit multi-family in the center of Bloomfield. The first building has a gambrel roof with brick facing to look like the old buildings in town. The developer is Paul Butler and Nelson Construction is acting as

construction manager... Another couple in their early 40s bought a large compound in Granby. People are putting a lot more into their homes, and everything has a pool. One client signed a contract last May, and the pool won't be installed until this fall. We are also doing pool pavilions, and one pool house we're designing is competitive with the cost of the house.

Bob Wiedenmann, Sunwood Development – We have two projects in Middletown and two in North Branford we're doing with Alan Temkin. We're actively looking for land, and we have 8 different opportunities.

Liz Verna, Verna Builders – We're very busy at *Hillcrest Village* in Southington... had to hire a 2nd framing crew... as soon as we put a shovel in the ground, we start selling... we're down to our last 6 houses... the FHA approved Housing Opportunity homes at \$328,900 are a tougher sell because either potential buyers don't qualify because of the required down payment or they're overqualified.

(continued)



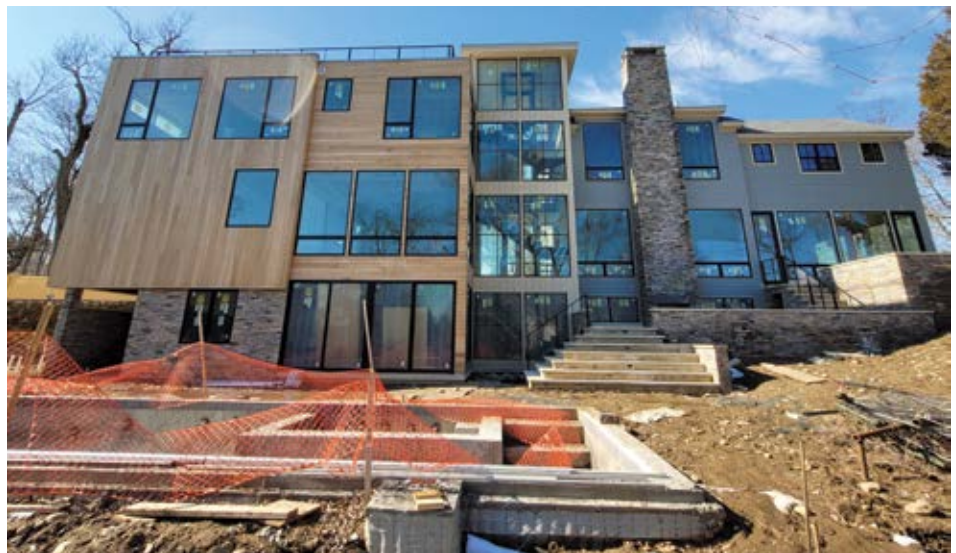
Builder News *(continued)*

Gatehouse Partners Brings Another Set of Plans to Life

By Kristen Sullivan, Gatehouse Partners

Home has always been where the heart is, but these days, our homes house so much more than our hearts. They are our offices, our schools, our gyms, our movie theaters, and our sanctuaries. Therefore, expressing ourselves through our homes involves updating our visions of creative comforts in thrilling and unique new ways, such as the current reimagining and transformation of a 120-year-old farmhouse in Greenwich by Gatehouse Partners and Wormser + Associates into a contemporary dream home. Select historic elements of the original structure have been carefully maintained, while the clients' desire to incorporate the aesthetics of a modern Parisian apartment informed the creative process for a stunning addition. At the center of this dynamic vision lies an incredible tower structure featuring a floating spiral staircase wrapped around a glass-encased elevator. The tower is located between the old structure and the new, seamlessly integrating the updated sensibilities of the two.

The idea began with the concept of a typical elevator shaft traveling four levels in the home. However, with the clients' industrial European vision in mind and the creativity and talent of the team, the elevator evolved into a spectacular structure, which will be supplied and installed by Elevator Service Co. with specialty-rated glass walls surrounding the steel columns of the elevator shaft.



Through the glass walls, every steel and mechanical detail in the tower is visible from each floor. A free-floating staircase wraps around the glass elevator throughout each of the four floors it travels, a nod to the design preference for the spiral staircases of Paris. Each stair tread is composed of exquisite three-inch-thick white quarter-sawn oak, and is bathed in natural light due to the four-and-a-half by ten foot Pella windows that comprise the exterior of the tower, offering expansive views of the property and Long Island Sound.



This project has been a true testament to the value and exponential possibilities that exist with genuine collaborative teamwork — from the first vision of the tower as a “typical” elevator to its evolution into the stunning and inventive outcome being realized now. Guided by the client’s visions and Wormser + Associates’ extraordinarily beautiful design, Gatehouse Partners is thrilled and honored to bring another set of plans to life.

Berkshire Hathaway on the Connecticut Market

In the state of Connecticut, nearly 10,000 more single-family homes and condominiums were sold in 2020 when compared to 2019, an 18.2% increase year-over-year. Average sales price increased 23% to \$425,699 and days on market averaged just over two months. Despite more homes being sold, fewer were listed throughout the year, and by December there was only an average of 2.1 months of single-family home inventory left at all price points across the state. For reference, we define a 'balanced' market as having six to nine months of available inventory at any given time. Fairfield and Litchfield Counties saw the largest increases in the number of single-family home sales year-over-year by 35.3% and 31.1% respectively, largely in part to the uptick in interest from buyers from New York and the rest of the country.

There was also a surge in new, single-family home development in Connecticut, and these communities cannot be built fast enough. In 2020, 1,001 new development single-family homes (which were built in 2019 and 2020) closed in Connecticut. That number is up from the 828 new development single-family homes that closed in 2019. High demand for new construction has also pushed the average sales price from \$658,441 in 2019, to \$736,024 in 2020, a price increase of almost 10% in one year.

Lack of inventory has spurred interest in new construction from 1st time home buyers to active adults. According to Gemma Carrier, Realtor for The Orchards in East Lyme, 80% of the buyers are retired couples looking to downsize. The 55+ Active Adult homes at Founders Ridge in Middletown are also seeing lots of activity, several of which are inquiries from out-of-state buyers looking to relocate closer to family in Connecticut.

Due to Covid 19 delays, the wait time for new construction has increased with many of our communities taking reservations into 2022. However, buyers are more flexible now going into a temporary housing situation in order to build. "They are willing to wait for a new home where they don't have to do any renovations or repairs," said Kris Barnett, Realtor for Cambridge Crossing.

Looking ahead to 2021, inventory will determine the real estate market's success as there is no doubt that the demand is there as evidenced by pending sales in January being up 34.4% when compared to the previous year. We anticipate buyer demand will continue to grow as working from home will allow buyers to have more choice in where to purchase.

Cloffice Is the New Home Office

You've likely heard about home design trends such as all-white kitchens and minimalism, but what about cloffices? Yes, you read that right!

The coronavirus pandemic and extended stay-at-home periods have resulted in new words and phrases that describe homeowner needs and preferences.

In early 2020, many had to adjust to working from home, and the percentage of those permanently working remotely is expected to double in 2021, increasing the need for a home office. However, not all homes have a dedicated office space. And so, the term "cloffice" was born.



"Cloffice" is one of the biggest trends on Pinterest this year, and describes the blending of an office and closet space. Also being called "Zoom Rooms," they offer a private space to take calls, join video

conferences, etc. Built-in closet shelves can allow homeowners to personalize the space as they see fit, using the shelves to organize work from home essentials instead of sweaters. Soundproofing has also become more of a need with people participating in virtual meetings, and would be an attractive add-on to any closet space.

GDP: 5% Growth Likely This Year

According to the Kiplinger report, GDP will likely grow by 5% this year because of the additional fiscal stimulus coming from Congress. That growth rate will push the economy past its prepandemic level sometime in the middle of this year.

GDP grew by a phenomenal 33.4% in the third quarter of 2020. Consumer spending on durable goods soared 82.7%, to a level that is now 11.9% above the prepandemic level. Business purchases of equipment surged 68.2%, and housing-related purchases rose 63%. □



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Photography: Jim Fuhrmann

The Top 7 Obstacles Homebuilders Face in Today's Market

A new Construct Utopia research report reveals what 64 Housing leaders would change

The homebuilding market is booming amid the pandemic, spurred by low interest rates, a lack of inventory, and a renewed interest in single-family living in a socially distanced world.

Yet the industry is not without its challenges. From the skilled labor shortage to housing affordability issues, to the rising cost of new construction, builders—and their trade partners—face mounting obstacles and a turbulent economy. To identify the biggest challenges—and opportunities—for builders, UTOPIA partnered with ProBuilder magazine to survey more than 90 of ProBuilder's past and current **40 Under 40** winners about their vision for the future of the homebuilding industry.

These young leaders and rising stars bring a fresh perspective and a tech-first mindset to the business of homebuilding. Represented in this 40 Under 40 group are production builders, custom builders, multifamily developers, designers, architects, and start up entrepreneurs.

PROBLEM #1 Shortage of Skilled Labor and Workforce Development Programs

The deficiency in skilled labor continues to be a core issue for the housing industry (and construction in general), as retirement-age trade workers leave the workforce at a faster rate than they can be replaced. Housing leaders surveyed by Utopia emphasized a greater need for recruitment programs and resources. Also important, according to survey respon-

dents, is the need for robust professional development and career training for homebuilding company staff, especially younger employees.

PROBLEM #2 Outdated New-Home Sales Processes

The coronavirus has accelerated the industry's shift to online and virtual sales and design. Of course, there's a place for traditional model homes and physical sales and design centers, but builders are finding success with 100% virtual home sales, especially with Millennial buyers.

PROBLEM #3 Counterproductive Codes and Standards

Dozens of survey respondents cited outdated or counterproductive codes, standards, and regulations as being a major hindrance to advancing the homebuilding industry. From appraisals to environmental regulations to zoning, builders face mounting obstacles from municipalities and government agencies. These impede builders' ability to create high-quality homes more affordably.

PROBLEM #4 Outmoded Homebuilder Operations Practices

Several respondents mentioned a "stuck-in-the-mud" mentality at traditional homebuilding companies. Outdated business metrics, old-fashioned construction methods, and a reluctance to adopt technology were cited by housing leaders. Sales and marketing processes were also mentioned extensively, as noted in Problem #2.

PROBLEM #5 Inability or Unwillingness to Innovate

Based on feedback from the survey respondents, young housing leaders are fed up with the "we've always done it this way" mentality in homebuilding. In short, builders are bringing cookie-cutter products to market during an era when buyers are looking for unique, one-of-a-kind experiences. This unwillingness to innovate stands in the way of advancements in the homebuilding industry.

PROBLEM #6 Lack of Quality in New-Home Construction

From antiquated construction methods to a lack of branding by homebuilders, housing leaders surveyed by Utopia indicated that there are gains to be made when it comes to the quality of the product and the home-buying experience.

PROBLEM #7 The Need for Design Innovation

Builders have made strides in design innovation and community planning in recent decades, but several housing leaders surveyed by Utopia cited a disconnect with what buyers are looking for in a new-home community, and what builders are commonly offering. Walkable communities, greater accessibility, indoor-outdoor living, and smaller, amenity-rich houses were mentioned by survey respondents. □



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Connecticut Suppliers Speak Out on the Current Market

Connecticut Builder editor, Joanne Carroll, spoke with Bender Vice-president, James Narduzzo and Sales V.P, Patrick Lavin.



What difference in sales activity have you seen based on showroom location Norwalk vs. New Haven vs. Hartford?

Fairfield County has by far realized the largest growth in the past three months, followed by New Haven, Hartford & Waterbury.

How has the new importance of home figured in purchases?

I would consider new home construction as the driver of growth, closely followed by the remodeler trades. Kitchen renovations are huge, and the largest growth in product we're seeing is in kitchen cabinets and tile/stone.

What have been the most popular plumbing products, as well as tile and lighting?

Matte black finish and European style baths and large format and textured tile are big.

What supply chain issues has Bender experienced?

This has been a large challenge. Builders and remodelers have been very understanding, and we try to set customer expectations from the start with a clear and transparent process. We have access to some semi exclusive kitchen and bath European lines that are heavily stocked, and fill the national brand supply chain voids caused by a perfect storm of COVID-related production challenges.

Has increased interest in healthy air quality affected the purchase of HVAC systems and filters?

"Increased interest in Air Quality has definitely affected the purchase of HVAC systems and filters," says V.P. of Sales, Pat Lavin.

Pat's sales team weighed in on indoor air quality's growing importance to homeowners and builders.

"There definitely is a difference in the way many contractors and consumers look at IAQ today. Due to the barrage of information related to Covid, consumers are more aware than ever of the dangers of viruses, bacteria, mold, VOC's and allergens in the home.

With a focus on energy efficiency, and home energy audits, we have tightened up the air flow and air changes in our homes. Today, consumers are getting the message that the air in most homes is much more polluted than the air outside, especially with allergens, mold, VOC's and CO2.

Whether its digital marketing or social media, you constantly see advertisements for HEPA filters, electrostatic air filtration products, or UV lights. Heck, they even have a device that you can treat your cell phone with UV light.

Every vendor of IAQ products has seen unprecedented increases in sales, especially with new installations. We promote it regularly and have a growing number of contractors that understand the dangers of poor air quality and the remedies available to offer to their customers. It's here to stay and will continue to be a growing segment of our HVAC product sales.

An increase in healthy air quality has definitely made an impact in the purchases of HVAC systems. We have seen a rise in UV lights and whole home purification systems, as well as consumers upgrading to better filters on their systems. Air quality has been more at the front of homeowners minds than ever before, and its creating an expansion into a market that had been more of an afterthought or add on.

Healthy air quality is definitely a driving force in the decision making of the consumer. Covid 19 has opened up the eyes of homeowners on how they can protect themselves while in their home. As a distributor, it's our job to help contractors understand the plethora of options available when it comes to IAQ, and guide them through the decision making process."

What does Bender Plumbing predict for the remainder of 2021?

"Open order levels remain at a record high, consistent throughout the state," said James Narduzzo. "If we continue to provide the BENDER experience, I predict a very strong 2021."

(continued)

Lumber Market Update

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



In the fall of 2020, I ended my column with these words. “Prices of all items will most likely drop as winter approaches. However demand appears likely to continue strong well into next year. I wouldn’t be surprised to see prices rise again in the spring. In any case 2020 has been a year for the record books!”

Prices did drop as winter approached, reaching bottom in November at prices that in 2019 would have been record highs. Prices then began to increase with a brief two week pause for lumber in January, and then continuing on to new record highs. Thus making 2021 a year for the record books with less than two months elapsed.

What has happened Since October 2nd?

- Douglas Fir is up 6% after dropping 28% reaching a bottom on 11/13.
- KDSPF is up 5% after bottoming on 11/6 down 37%.
- Douglas Fir plywood is up 20% after peaking on 10/9 up 85% and dropping 21% to hit bottom on 11/27.
- OSB is up 29% after being flat for 6 weeks, then dropping 19% to also hit bottom on 11/27.
- KDSPF is now at a modest discount to Doug Fir of 4.5%.
- Virtually all lumber and sheathing items are at record high prices today.

Why has this happened?

In a few words, Coronavirus and its effects on the housing market. A low inventory of existing homes for sale, extremely low mortgage rates and the sudden trend to move out of cities to the suburbs along with home improvement projects by D-I-Yers and remodelers has cased demand for lumber and building materials to skyrocket. Earlier in the year, Coronavirus related shutdowns and anticipation of poor demand caused supply to shrink for a few months. Lumber production was down 40% in April 2019! Coronavirus operational restrictions and short term shutdowns have slowed increases in production. These combined to cause the price increases listed above. These causes continue to drive the market today.

Imports

Lumber imports continue to increase, primarily in European Spruce species. While these are generally very nice in appearance, strength varies significantly from species to species and all are weaker than domestic and Canadian KDSPF. Be

sure to refer to the appropriate span tables if you use these. Imports of European framing lumber are still insignificant compared to the volumes from Canada but are growing rapidly. Meanwhile the volumes from Canada are dropping due to continued harvest restrictions primarily in British Columbia due to previous Spruce Budworm infestations and the resulting loss of timber.

Exports

Exports from the U.S. are dropping, especially to China. Chinese tariffs on logs and lumber from the USA are having a big impact. There is very little lumber being exported from the USA. Most of it is probably going to traditional Caribbean markets.

What is happening now?

Supply is currently lagging behind demand as builders have enjoyed good weather for most of the winter. February’s colder snowy weather has not slowed demand enough to allow the mills to catch up with the overwhelming demand as builders try to secure material for spring starts and lumber dealers try to build inventory for the spring. The Futures market does currently allow reduced costs for large jobs or multiple houses needing lumber in June/July or August/September. Plywood and OSB are more difficult to obtain as there is no Futures market for these products and supplies are extremely tight. A bit of light at the end of the tunnel, an OSB mill in Quebec will be resuming production in May after being closed for nearly 15 years.

Engineered wood of all types LVL, I-Joists, and others is on allocation and in extremely short supply this year.

Treated lumber decking and composite decking will continue to be in short supply. Some composite decking manufacturers have six month order files.

Roofing manufacturers also have six month order files. I could go on and on.

Conclusion

We all know that booms end in busts. That will happen this time as well. Meanwhile prices are likely to keep going up until supply and demand come back into balance. I don’t see mill production increasing significantly until Covid 19 is under control and they can truly maximize production. The best advice I can offer for 2021 is plan ahead! ☐

Connecticut Suppliers Speak Out on the Current Market

(continued)



ANDREA SALZILLO, CAFD – This year, has been the busiest first quarter CAFD has had in recent memory.

Fireplaces – Our specialty on the hearth side remains gas fireplaces. Linear fireplaces are incredibly popular, and electric is becoming a go-to option for consumers. With the new strict regulations on wood fireplaces, and the growing concern for the environment and the use of fossil fuels, electric fireplaces pose a unique opportunity, and they have come a long way with regard to functionality and design.

Supply chain issues – appliances have been the most concerning. While the situation is slowly improving, customers can still expect to wait for 8 - 12 weeks for their items. The overwhelming demand, coupled with the challenges of manufacturing during COVID, have resulted in the perfect storm. Even appliances that are generally manufactured in the U.S. are subject to issues, because some components are manufactured overseas, further delaying production.

My prediction for 2021 – the first half of the year will remain very strong. I'm optimistic that overall, our business will be up over 2020.

KATHY DUDZIC, CAFD on Appliances – Most of my time is spent with builder customers because I have a lot of new construction builders that refer their clients to me for kitchen appliances. Talking with others here in our sales office, both remodeling contractors and new home builders are equally super busy... It feels like early 2000s, if not busier. It's a great time for our industry right now, and we hope it lasts as long as it can, but without the masks and the social distancing... At CAFD, the popular appliance brand has always been GE. With all the different styles, and prices that fit everyone's budget, GE is the leader.

"ONE FOR YOU, ONE FOR FREE" – With this new Monogram program, we've been able to upgrade kitchens from Café to a better quality, and more stylish Monogram line of GE appliances, with little more money.

TILE AMERICA

BRIAN KNIES, PRESIDENT/OWNER



It feels like 2006 . . . only busier! Consumer interest in tile and stone has been off the charts since the fall. Our website traffic has doubled and our showroom traffic is up by 40%. Our tile visualizer is getting over 2,000 users per month. New features on our website like chat and sample request are getting heavy usage. We are expecting this level of business to continue through the first half of this year and possibly much longer. Luckily, the disruption in the supply and shipping industries has not had a material impact on our business.

While some have seen a decrease in the commercial market, we are still seeing good activity on larger projects. Our architectural and commercial representatives have been getting steady sample requests for jobs in and out of state.

It's great to see Connecticut thriving after so many years of population stagnation.

PRODUCT MANAGER LANA CAMARA – Product trends seem to be having a slight shift from the sterile white and gray palette that has seemed to dominate the decorating world to white-light neutrals but that infuse texture and earth tones that add warmth. People have the need for their home to feel comforting and safe therefore adding organic colors and textures found in the earth. Colors like blues, greens, or textures like jute, wood and bamboo all contribute to the feeling of a spa or sanctuary retreat.

(continued)

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Connecticut Suppliers Speak Out on the Current Market

(continued)



DAWN CORBO, TORRCO – We were incredibly busy in the last half of 2020. Our sales were up significantly in the last half of 2020 compared to the last half of 2019 with a ratio of 85% remodeling, 15% new

Most popular products - Toto Washlets, American Standard/ DXV Spalets, Luxury spa products- Steam and System tubs in the home replace going to the spa (Mr. Steam, Bain Ultra), Heated towel dryers (Vogue), Kitchen workstation Sinks- Julien

For the remainder of 2021 - we expect to keep this fast pace. Our trade clients (designers, builders) are booked out through the year and our quote activity and showroom traffic is extremely high. Retail customers come in to select product and are waiting for their contractors to be ready to do the job.



PROPANE PETE BATTAGLIO, HOCON GAS

– The last 6 months has been very positive throughout Connecticut. We are working on 3 new developments: In Harwinton, a new 36 /unit apartment complex , all Propane.

We are in the process of securing another 29 unit housing development in Middlebury (all Propane) on larger community tanks; and in Meriden, we are working with another builder on 18 new single family homes starting early Spring. Throughout Connecticut builders are very busy. Builders who were building 1 or 2 homes per year are now building 10 -12 homes... We Have added about 10 new builders to our client lists over the last six months. All of our builders in the eastern part of the state, are either building new residential homes or commercial projects.

Propane Pete has just celebrated 40 Years In the propane gas industry.

COUNTY TV & APPLIANCE




LUIGI TEVOLINI, COUNTY TV & APPLIANCE - In comparison to 2019 the last half of 2020 finished strong and so far, this year continues to look positive... We are doing roughly two-thirds remodeling and one third new construction.

Undercounter refrigeration and beverage centers have grown tremendously in popularity. Spending more time at home has created a need to create more space with functionality. Adding refrigeration to any office or kitchen space is a great option to start with. Whether you trying to free up more space in your refrigerator to make room for more groceries or you are wanting a place to keep your favorite snacks and beverages close by when in the office there many configuration options available. Sub-Zero, Thermador, GE, Perlick, Marvel, and XO are just some of the brands that carry these types of refrigerators.

We continue to see some constraints on the availability of specific appliances models but overall, we can meet the needs of our customers and have seen improvements since the beginning of the Covid-19 Pandemic. ☐

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Business Product News

Hinckley Allen Expands Real Estate Land Use Practice with Attorneys Timothy S. Hollister and Andrea L. Gomes



Timothy Hollister



Andrea Gomes

Expanding its team of real estate attorneys, Hinckley Allen added Timothy S. Hollister, a prominent Connecticut land use and environmental lawyer, as a firm Partner, and Andrea L. Gomes as firm Associate, both residing at Hinckley Allen's Hartford, Connecticut location.

Representing clients in a wide range of land use and environmental law, Tim's practice focuses on a broad range of real estate and administrative law challenges. He has extensive experience in affordable housing development, wetlands regulation, and eminent domain. In 2019, he was part of a team that supported the plaintiff property owner in the landmark U.S. Supreme Court decision in *Knick v Scott Township*.

Tim has nearly 40 years of experience in real estate law. He has argued more than 45 cases in the state and federal appellate courts and has been recognized by Chambers, Best Lawyers and Super Lawyers.

He has bar memberships in Connecticut, United States Court of Appeals for the First and Second Circuits, United States District Court for the District of Connecticut, and the United States Supreme Court.

Andrea is focused on land use, environmental and municipal law. She has worked with a wide range of clients in obtaining municipal land use approvals, prosecuting or defending administrative appeals, and in litigating various matters, including affordable housing matters, property disputes, and eminent domain actions. She has been recognized by Best Lawyers "Ones to Watch" and Super Lawyers "Rising Star."

Hinckley Allen's Real Estate Group is nationally recognized for superior quality work and the ability to complete even the most complex transactions on-time and within budget. Recognized as one of the nation's top real estate law firms, our attorneys have also been honored by organizations including Chambers & Partners, Super Lawyers, and Best Lawyers®. The practice offers a full spectrum of services related to commercial real estate including, acquisitions and dispositions, leasing, financing, land use and development, environmental and energy, and our lawyers have broad experience in the following sectors: office, retail, hospitality, multifamily, mixed-use, industrial and distribution centers, and medical and healthcare uses. To learn more about the Real Estate Group, please click here, or visit <https://www.hinckleyallen.com/>.

(continued)

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Business Product News

T&M Homes Steve Temkin Is A Big Fan of Mercury Excelum Windows



For many years, T & M purchased windows that the Torrington Lumber Company manufactured in Torrington.

Although Torrington Lumber has stopped production of windows, T & M continues to use them as their millwork supplier.

After Torrington Lumber stopped manufacturing windows, T & M tried using a variety of windows including Jeld-Wen, Atrium, Vinylmax, United and Simonton, all of which were manufactured out of state, but available through local distributors.

With Mercury Excelum's, East Windsor facility just 5 miles away from T & M's job at *South Windsor Woods*, T & M decided to call and see if they would quote some windows.

After we used the windows, I spoke to the South Windsor framer George Austin, who said that he was very pleased with the quality of Mercury Excelum. We then started using Mercury Excelum windows at our *Glastonbury Glen* job and I asked the super, Joe Martelle, how he liked the windows. He was very happy with them when comparing them to other brands we had used.

Besides the quality of the windows, another benefit of using Mercury Excelum is that they are willing to ship the window screens after they ship the windows. This reduces the chance for screens to

get damaged while they are in the house during construction.

With Mercury Excelum, the builder deals directly with the manufacturer

Another plus of using Mercury Excelum is that the builder deals directly with the manufacturer (much like T & M does with its roof truss supplier Truss Manufacturing) providing efficiencies not only in pricing but also in communication regarding orders, delivery dates, and problem resolution.

No supply chain issues

While the pandemic has resulted in supply chain issues for many components of the house, Mercury Excelum has been delivering windows on a very timely basis to T&M. Their service has been very good and any billing questions are able to be answered by their friendly, local book-keeping staff.

Mercury Excelum has also been very attentive to taking care of any issues in the field. Also, to the extent a window was misordered or accidentally omitted on the order, they are wonderful about getting a new window produced.

On site savings

T & M is now using

Mercury Excelum windows in more upscale homes. The home at #6 Gledhill Estates in West Hartford (photo attached) started as a spec, but went under contract on January 31 for \$783,425 while it was being framed.

For this home, Mercury Excelum sent the front windows with wide casing attached on the top and sides. They also attached a sloped exterior sill at the bottom. This not only provides a more traditional look than when we have the siding contractor apply lineal trim in the field on all 4 sides, it also saves on site labor by the sider. For the windows in this particular house, Mercury Excelum provided interior extension jambs sized to the thickness of the wall so that the trim carpenter only needs to add a four sided picture frame finish when he does the finish work.

By offering the exterior wide trim and the interior extension jambs as options, it allows the builder to keep the cost down on homes like the house in Suffield where T & M is not doing wide exterior trim and is doing sheetrock returns on the windows.



(continued)



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Business Product News

(continued)

The 'New Normal' in Outdoor Living Trends



Across the many design trends this year, we're seeing an overarching theme – Accessibility – both in access to products and their application, particularly for first time homeowners and city transplants.

1. Domestic and locally sourced products are more important than ever before. As a result of both COVID-19 and the current trade environment, we're seeing longer delays in product delivery and increased pricing. By refocusing on domestic and local products, we're able to cut these lead times significantly. In response, we've started developing custom kits for designers, architects, etc. to showcase available products for their customers to select from as opposed to a product from an overseas quarry with reduced production.

2. American-made outdoor porcelain is a very homeowner friendly option for both homeowners experienced with stone and those new to the suburbs. Over the last few years, we've seen outdoor porcelain transform from primarily being used on the West Coast to New England applications with new stone looks, like bluestone, slate and quartzite, and patterns for flagging and veneer. The benefits of outdoor porcelain are great for families and entertaining: stain resistant, anti-slip, resistant to moss/mildew, easy to clean, scratch resistant and resistant to extreme temperatures.



3. Outdoor living space is at a premium right now and last summer, we fielded questions and requests for ready-made products to enhance the backyard experience.



Currently in our showroom, the Gault stacked firepit is made from granite and bluestone and is easy to assemble upon pick-up a few days after ordering. For those homeowners who would rather not manage a traditional wood fire, these firepits are easily converted for

propane, mirroring the trends seen by our sister company, Gault Energy & Home Solutions.

Gault Stone & Landscape Supplies took the lessons of 2020 to heart with proactive management of materials and customer expectations for both the trades and the end-user. We're excited to see how the year progresses and how our customer base responds to the increased popularity in outdoor living and entertaining spaces. To learn more, view our Virtual Showroom at Gault-Stone.com or stop by our Westport Showroom.

Westport Design Center Coming 4th Q 2021



As part of Interstate + Lakeland Lumber's expansion in Westport, CT, we've created a new state-of-the-art showroom only a few doors down from the lumberyard!

Once again, IL is refining and revolutionizing the showroom experience. The Westport Design Center will showcase our premium windows and doors, hardware, and our specialty custom millwork. IL's expert sales staff will be there to help you turn your dream home or project into reality.





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Business Product News

(continued)

STEPHANIE RAPP
INTERIORS



Stephanie Rapp Interiors has earned a Design Market Innovators Award

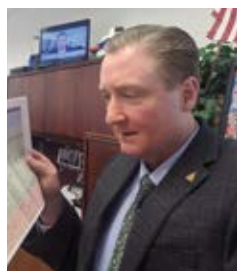
from *Serendipity* Magazine for the above kitchen. You can see more of this innovative space, with fabulous pantry.

HBRA of Fairfield County PWBC President, Stephanie Rapp, has also been selected as a founding member of the *Monogram Appliances Inaugural Design Collective*, informing brand and design decisions for this top appliance brand.

Stephanie Rapp Interiors projects have been featured in numerous shelter magazines, including *Connecticut Cottages & Gardens*, *HGTV Magazine*, *athome Magazine*, *New England Home Connecticut*, and *Connecticut Builder*. In addition, Stephanie Rapp is a sought-after writer and speaker in the design community and is often featured by design influencers and blogs. 📌

The National Perspective on Lumber Volatility

by Greg Ugalde Immediate Past Chairman NAHB



Lumber prices continue to be the strongest headwind against home building, an industry that has otherwise proven to be a strong engine for the United States economy during the coronavirus pandemic.

Since last summer, lumber prices have repeatedly reached record highs, slowing the growth of residential construction during a difficult yet prosperous year for the industry. In early February, the price per thousand board feet exceeded all previous records, reaching a high of \$966. These price increases are stifling at a time when the success of residential construction is directly correlated to the success of our national economy.

With low interest rates and increased demand for housing amid the coronavirus pandemic, housing has been a leading sector in the economy over the past twelve months. Additionally, the remodeling side of the industry experienced an even greater boon during a year marked by an increase in homeowners seeking more functional living spaces.

All signs point to continued price volatility if real changes are not made. The National Association of Home Builders (NAHB) has been working with stakeholders engaged in the lumber issue, from the suppliers to the officials who negotiate tariffs on imported softwood lumber. This is a top NAHB priority.

Material price fluctuations, especially on softwood lumber, are likely to continue to make it difficult for builders to ensure they will be able to complete projects on time and on budget. Many builders have experienced a near doubling in their final lumber package costs, making it hard to complete projects across the spectrum: from custom builds to affordable housing to projects aimed at first time home buyers.

NAHB has been advocating for renewed negotiations with Canada, greater harvesting of domestic lumber, and increased output from American mills, in order to stabilize the cost of lumber. NAHB is also engaged on many other issues that affect home builders, including: housing finance reform; codes development and adoption; COVID relief measures for builders, renters and landlords; jobsite safety; and many others.

To learn more about all NAHB is doing to support the housing industry, visit nahbnow.com. And, if you have a story you would like to share regarding how the lumber issue has impacted you or your business, visit nahb.org and search lumber testimonials. 📌

Leading Connecticut Builders Reduce Losses and Save with the Home Builders Insurance Program

Where have you been for 23 years?

By Kate Morrison, Construction Specialist, The Roberts Agency



Don't miss this opportunity to reduce losses and take safety to another level. Consider this your personal invitation, a SHOUT OUT, to give me a call.

One thing about construction that most general agents don't understand – "dirt" is not all the same. . . Neither is Liability Insurance. I have specialized in construction liability insurance for 40 years, and with a 10-minute conversation, I can tell you if you would qualify for the Home Builders & Remodelers Insurance Program.

Historically, the home building industry has been challenging for most insurance companies. While "The Roberts Agency, Inc." has specialized in all kinds of construction accounts since 1963... we turned your business into an opportunity by creating the HBRA program. While most companies were getting off of your type of business, we were able to put the program together due to our relationship and proven track record. The program has evolved over the years and we are in our 6th year with Acadia Insurance Company. They have been great to work with and besides receiving great benefits, this program gives back to your association as well.

It's important for you to know that this is a closed program! Not every agent can write business in this program, even if they have the ability to write with Acadia.



Here's what award winning builder/developer and HBRA of CT Immediate Past President Chris Nelson had to say about the Home Builders Insurance Program and the Roberts Agency:

"Nelson Construction was an early adopter of the Homebuilders Insurance program more than 20 years ago. It has consistently been the logical choice for us. As a builder, who also does development work, we often purchase land under different "Project LLC" entities, and the Builders Insurance Program is designed to cover that. The program has saved us thousands of dollars each year by covering those entities under our main insurance policy, no extra cost.

I have also been a client of the Roberts Agency since we started with the program, and I have been fortunate to work with Kate Morrison.

Kate has been professional, proactive, and concerned about getting us the right coverage for the best price she can. With Kate and her staff, insurance has never been something we worry about, it has been covered, and low maintenance.

Whether it was helping me understand different insurances, shopping for the best builder's risk policies, reviewing our contract liability protections, or supporting me for homebuilder charity events, Kate has been an active and valued part of our Nelson Construction Team."

– Chris Nelson, Nelson Construction

Leading Connecticut Builders Reduce Losses

(continued)

How I can help you

First of all, if you are one of my many contractor clients, Thank-You! I continue to be an advocate with my sleeves rolled up, digging in to understand your business. I have taken a host of construction classes and am OSHA-10 Certified!

I have set up dozens of education classes assisting our members to keep safety a priority.

Here's how it all works

When applying for insurance, I ask key questions to determine if you could qualify. I go beyond what's on the application. I go deeper, getting much more creative, reviewing systems and/or procedures in place, and helping to bring your story alive. I help the underwriter, (the one who determines which rates to use with either credits or debits or who will even quote your account), feel like they know you, and how you run your business.

We represent leading builders in Connecticut, who have been our clients for years.



Alan Hanbury was NAHB Graduate Master Remodeler of the Year, NAHB Educator of the Year, HBRA of Central CT Remodeler of the Year, and in 2020, he was inducted into the HBRACC Housing Hall of Fame.

"The Roberts Agency and the Home Builders Program have been our go to for well over two decades, and the service we have received has been exemplary. We have had very few claims, but all were handled to our satisfaction. Each year, we go through a thorough analysis of our risks, and the products that help mitigate them, all explained till we get it.

I would recommend Kate and her team to be your go to as well."

- Alan Hanbury, Jr., CGR, CAPS, GMR President, House of Hanbury Builders, Inc.



Tony Denorfia is a successful builder of multi-family and single-family homes, and a past Central CT HBRA President and Builder of the Year.

"I have been a client of Kate Morrison and The Roberts Agency for the last 20 years. Kate stepped up for us when insurance companies were making it nearly impossible for our industry to obtain insurance. She gives us up to date advice on our business and insurance practices, and she's not afraid to think out of the box to save us money or to make our business stronger. She is one of our most valuable business partners, and we look forward to working with her for years to come".

- Tony Denorfia, Denorfia Builders

In over 40 years, I have learned that each contractor's business is different...

I am here to help educate you, reduce the severity of potential losses, transferring them when able... giving you various options, so that you can make prudent decisions. After the policy is written, we are there to help when needed, even when there are losses. The key to long term success, is how we get through those tougher days, including the near misses, by reviewing what needs improvement, updating procedures, and growing together successfully.

If you are in the program right now, Acadia has a resource that can assist you in tightening up your existing subcontract agreement. Let me help you build a strong foundation, so that you can do what you do best. I am just a phone call away, and I would be honored to evaluate your insurance. May 2021 find you and your family Healthy, Safe and Prosperous.

Kathy "Kate" Morrison, CIC has been instrumental in putting together and supporting The Home Builder's & Remodelers Insurance Program dating back to 1997. She has organized educational classes on behalf of the Safety Committee and on behalf a State of CT and she has her OSHA 10-certification. While she has volunteered endless hours in so many capacities, she has served as Remodelers Council Chair; she is a top SPIKE, and has been recognized as Central CT HBRA Associate of the Year... She is an insurance agent that has literally walked the walk, not just the talked the talk. Contact her at 860-242-7726 x 207. □

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The Roberts Agency has created a new Home Builders & Remodeling insurance program specifically for Connecticut contractors. This HBRA endorsed program is underwritten by Acadia Insurance. We have specialized in construction insurance and surety bonding for over **50 years**.

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Talented Designer for Leading Fairfield County Home Builders Enjoys Success with her own firm Shawna Feeley Interiors



For over 10 years, Shawna Feeley has helped a multitude of Fairfield County luxury builders fulfill their high-end design needs. Shawna specializes in new construction projects. She credits her success in executing functioning, trend setting kitchen and bath designs to an extensive knowledge of the latest appliances, tile, stone, plumbing, and lighting fixtures, and her long working relationships with talented vendors. Shawna also knows the value of using subcontractors who do good work. Her contacts list is packed with skillful cabinet makers, tile installers, wood flooring professionals, painters and fabricators.

“Relationships are key to a successful project. Without mutual respect, projects can go awry. Subcontractors I work with know, I’ll stop what I’m doing and come to the shop or the job site to resolve a situation.”

– Shawna Feeley

“The first thing I do is exchange personal numbers with whoever is executing the plan I’ve devised,” Shawna explains. “I am super organized and provide elevations, overheads, specs and diagrams, but communication is essential. My philosophy is to keep asking each other questions until we’re all on the same page.”

Shawna has worked on over 70 homes in Fairfield County, about half of which have been specs that turn into a customized finished home. She often acts as the liaison between the builder and the buyers, and works to alleviate the stress of buying a custom home, through communication and accessibility. Shawna is able to take the burden off the builder of the time-consuming hand-holding that custom clients require. And clients feel great relief in not being overwhelmed by the infinite number of decisions.

Here’s what custom home clients, John and Meghan Ready had to say about Shawn Feeley on building their dream



home in Westport with builder Jon Rogers Development and architect Donald William Fairbanks:

“Shawna invested the time to get to know who we are, and what our tastes are. Once she had this understanding, she was able to significantly focus the scope of choices to things we love! This was both incredibly helpful and efficient. Whenever we’re

in doubt, or unable to make a decision, we turn to Shawna for her guidance, and she very quickly is able to articulate to us the pros and cons of the choices based on our tastes. Ultimately, when Shawna identifies what she thinks is the best option, our go-to response is “Let’s do it, we love it”. She is generous with her time and has made the process enjoyable. Most important, she brings joy and excitement to all phases of the project. We are thrilled by how beautiful everything looks.”

Shawna has worked for some of the most successful builders in Fairfield County

Shawna Feeley has been a full-time employee of Able Construction, SIR Development, and SBP Homes. She has also coordinated her design talents with clients working on projects with Bluewater Home Builders, Pieka Construction and Mattera Construction. She has worked for prestigious architects Donald William Fairbanks and Tanner White.

Presently, Shawna is enjoying the freedom of working for herself at Shawna Feeley Interiors and she has never been busier. She is able to present her designs to builders, architects and clients with 3-D renderings, virtual walk-throughs and color elevations, which is not only helpful for clients who have a hard time visualizing, but also a great marketing tool for new projects.

Shawna Feeley takes great pride in her work and her clients have confidence knowing that she is truly invested in the project, and having it reach its maximum potential. Her website is www.shawnafeeley.com She can be reached at shawna@shawnafeeley.com or 203-339-1090. 📞

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Connecticut – Virtual Home Building Industry Day

On February 26, 2021 HBRACCT held a virtual Home Building Industry Day. It began with opening remarks from Deputy Commissioner Alexandra Daum, DECD. NAHB Chief Economist Dr. Robert Dietz presented The State of Housing in Connecticut, followed by a moderated panel discussion with legislative leaders from the Housing Planning & Development Committee.

HOME BUILDING INDUSTRY DAY PANELISTS:



Representative McCarthy-Vahey
Chairperson of the Planning & Development Committee



Senator Cassano
Chairperson of the Planning & Development Committee



Representative Zullo
Ranking Member of the Planning & Development Committee



Senator Lopes
Chairperson of the Housing Committee



Senator Cicarella
Ranking Member of the Housing Committee

Eric Santini Jr. Sworn in as 2021 Chairman & HBRA of CT President

At the January Board of Directors meeting on Zoom Eric Santini Jr. was sworn in as 2021 HBRACCT President by his father, Eric Santini Sr. who also served as HBRACCT President and Hartford County HBRA President like his son.

NAHB Immediate Past Chairman Greg Ugalde swore in the remaining senior officers, Immediate Past President, Chris Nelson, Vice President David Preka and Treasurer Mike Girard.



Eric Santini Jr.



Eric Santini Sr.



David Preka
Advanced Group
Vice President



Mike Girard
Simscroft Echo-Farms
Vice President - Treasurer



Chris Nelson
Nelson Construction
Immediate Past President

HBRA of Central Connecticut Hosts Successful Hybrid Annual Awards

On Thursday, January 28, the HBRA of Central Connecticut held their annual awards celebration as a unique hybrid event. The HBRA created an event where the virtual attendees and the in-person attendees shared common connections like food and the live broadcast event.

The HBRA's goal was to recognize their award winners while keeping the event engaging. This was accomplished by partnering with Avert Restaurant in West Hartford and Dine In CT to deliver charcuterie boards the afternoon of the event to people who were at home watching the event.

The live broadcast of the event was held at the Demers studios at the Connecticut Convention Center which featured large LED video boards as the backdrop in the fully equipped broadcast television studio. The limited in-person audience included the award winners and the event's presenting sponsors. The event featured a fun video about how the HBRA fought for its members throughout the year, and the award presentations with videos featuring the award winners. The event was a great celebration of the award winners during these very unique times, while keeping everyone engaged.



The Gilchris enjoying Charcuterie at home



Steve Dalene

Associate of the Year:

Steve Dalene, Dalene Flooring Carpet One



L-R Central CT HBRA CEO Eric Person, President & MC Liz Koiva & V.P. Sheila Leach.



Tom Tyler

New Member of the Year:

Tom Tyler, Tom the Toolman Tyler LLC Home Improvements

The winners of the 2020 HBRA Annual Awards included:



Alan Hanbury

Housing Hall of Fame:
Alan Hanbury, House of Hanbury Builders



Steve Temkin

Builder of the Year:
Steve Temkin, T&M Builders



Ryan Carrier

Remodeler of the Year:
Ryan Carrier, By Carrier



Kellie Burke

New Member of the Year:

Kellie Burke, Kellie Burke Interiors

Presidents Awards were presented to:

- **Linda Cote**, Webster Bank
- **Sean Ryan**, National Lumber
- **Tim Hollister**, Hinckley Allen

The HBRA also announced the winners of the 2020 Parade of Homes People's Choice Awards. These awards are voted on by the public attendees of the Parade of Homes.

- **Favorite Home:** Washington Farms, By Carrier
- **Favorite Bathroom:** Kellie Burke, Fully Renovated Historic Home in Hartford's West End
- **Favorite Kitchen:** Uccello Development, *The Residences at Fox Hopyard*
- **Favorite Special Feature:** Great Entertaining Room in the Fully Renovated Historic Home in Hartford's West End, Kellie Burke Interiors

The HRBA of Central Connecticut held a successful membership drive from mid-December through late January, which resulted in more than 30 new members joining the Association. Using a successful campaign format, the HBRA set up four teams of four members. Each member identified ten prospects and there were prizes and incentives for the teams and individual recruiters. Members felt the short time frame and small format helped with the success of the drive.

Membership Drive Recruits More Than 30 New Members



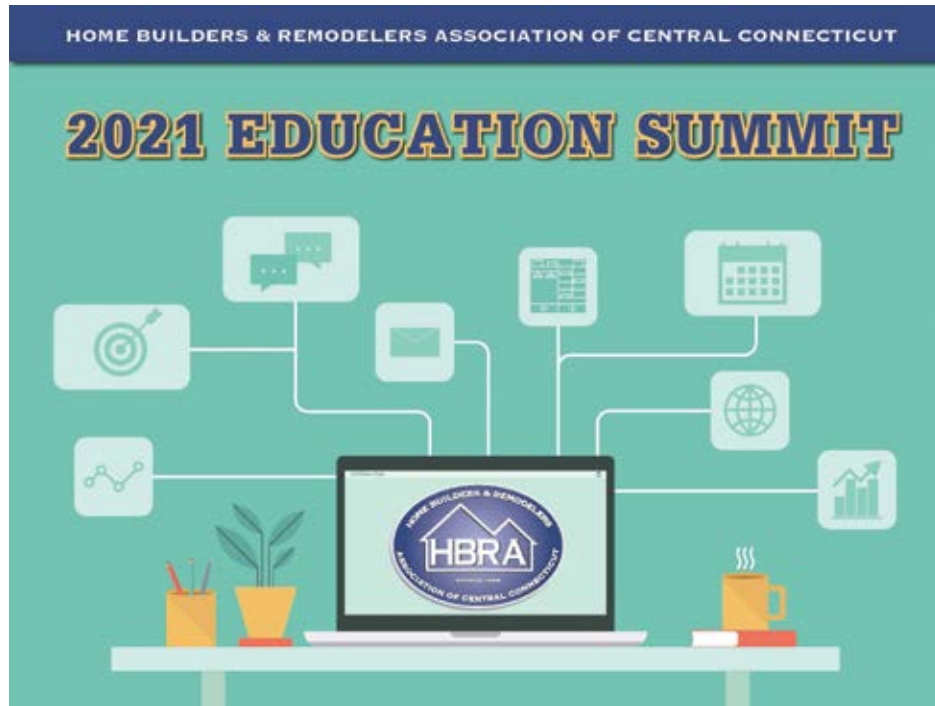
- 1st Place Team members received \$150 gift card each to Doro Restaurant Group and 2 Free HBRA In-Person Membership Meetings (Minimum of 10 members recruited by team to qualify)
- 2nd Place Team members each won 2 Free HBRA In-Person Membership Meetings.
- 3rd Place Team members each won 1 Free HBRA In-Person Membership Meetings.
- Last Place Team members received a \$5 gift card each to McDonalds
- The First Place Individual Recruiter Won Round Trip Airfare to 2022 International Builder Show in Orlando, FL (Minimum of 5 members recruited to qualify)

The winning team members included: Liz Koiva, Johnny Carrier, John DiMatteo, Matt Gilchrist (15 Members)

The winning individual recruiter: Johnny Carrier (7 Members)

The HBRA will continue recruiting members throughout the year with the **“Recruit 1 in 2021”** theme encouraging current members to help identify and recruit at least 1 new member during the year.

(continued)



2021 Education Summit Huge Success

Throughout the month of February, the HBRA of Central Connecticut offered a series of more than 25 classes for members and the public to provide timely and expert resources. The HBRA was able to recruit national and local expert speakers to lead the sessions. There were more than 400 attendees participating in the sessions during the month featuring more than 37 hours of training.

Topics Included: Building Science with Jake Bruton, Marketing with Social Media, Job Cost Accounting Utilizing Quick Books, Multiple Sales Training Sessions, Creating a Financial Dashboard, Customer Financing, The Neat Method of Organizing Your Kitchen and Closets, Smart Home Technology, Entertaining with Elegance and Ease, Estimating Tools, 2021 Building Codes Update and

Roundtable and an Antipasto Charcuterie Workshop,

If members were not able attend the live classes, the presentations are recorded and available to members following the Education Summit to view the content when most convenient.



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