

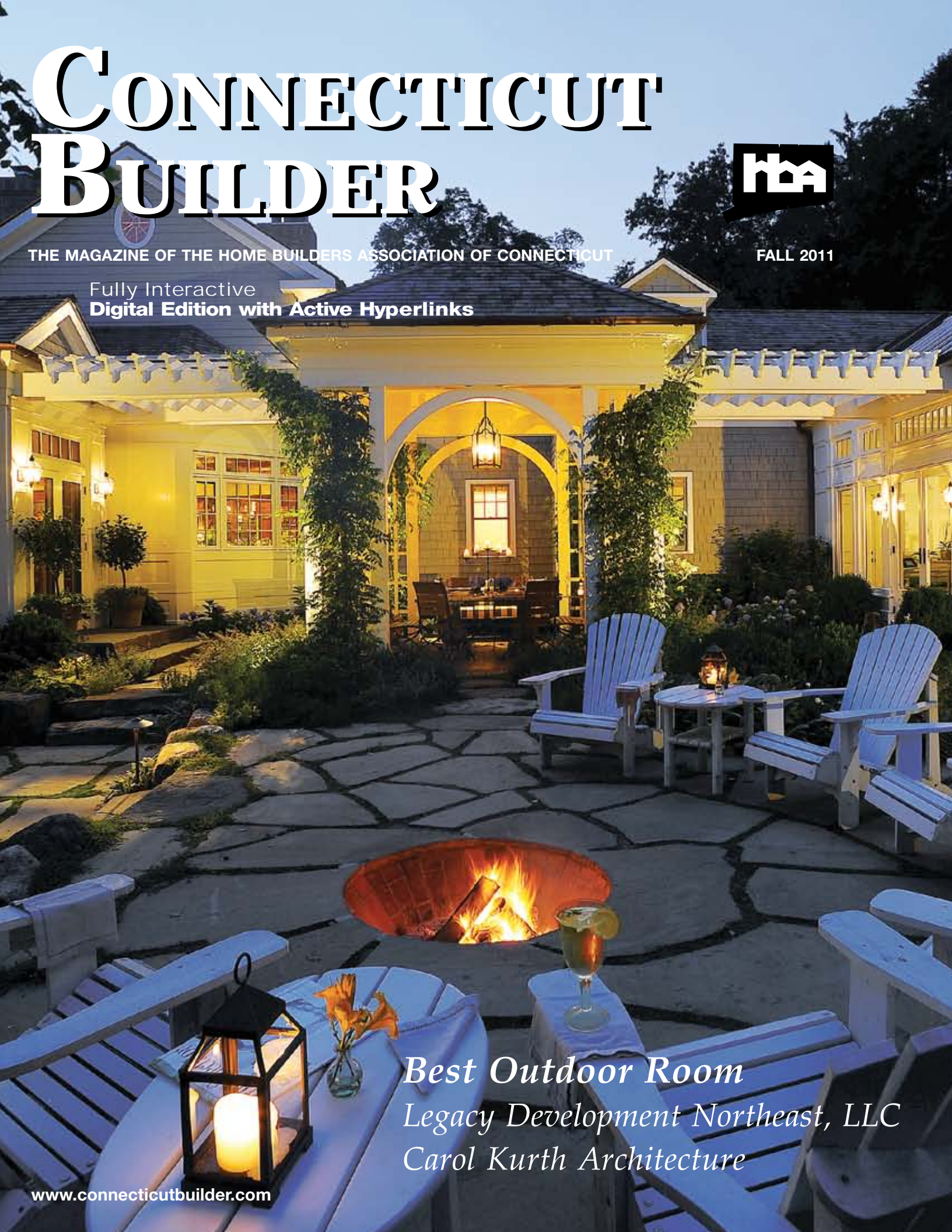
CONNECTICUT BUILDER

THE MAGAZINE OF THE HOME BUILDERS ASSOCIATION OF CONNECTICUT



FALL 2011

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Cover photo ©2011 Peter Krupenye/Carol Kurth Architecture, PC
Designed by Carol Kurth and built by Chris Yaroscak, Legacy Development Northeast, this enchanting outdoor room is one of many captivating features of Farm to Table, a stunning remodeled home that won Legacy Development three 2011 HOBI awards. See Editor's Notebook in this issue.

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Associate Editor: Kerry Carroll

37 Boston Street, Guilford, CT 06437

Tel.: 203.453.5420 Fax: 203.453.5419 info@connecticutbuilder.com

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Dear Fellow Members:

"It was the best of times, it was the worst of times"-

That line, written by Charles Dickens in *A TALE OF TWO CITIES*, best describes the home building industry in 2011. During my short time as President of the Home Builders Association of CT, I have listened to industry friends who shared with me the state of their businesses and their economic outlook for the future. Many have confided in me that they are fearful that they won't be in business next year. Others were more confident, viewing this as an opportunity to position themselves for the future. A few have even been cautiously positive, having enjoyed a successful and profitable year.

"What will our industry look like in 2012 - 2013, and when will it get back to normal?"

I try to remain positive, but my crystal ball is not working, and I think that most industry experts are having the same problem. Their views, like mine, are conflicted by global and national issues over which we have little control. Consequently, there is a widespread lack of certainty about what the future holds.

However, there is one thing, of which I am certain: ***those of us who work in this great industry; who build homes and create jobs, are some of the most creative, adaptable and an incredibly resilient group of business people I know.***

I am confident that these character traits will carry us forward, and help us to find those not so evident opportunities. We need and will continue to implement new ideas and strategic solutions, and we will adapt to what some have described as the "new normal". So I encourage you to start today to create your own ***new normal*** by thinking outside the box. Don't get stuck in the same old way of doing business. It's not a time to get weary, cynical or disheartened. It's your job to be imaginative, innovative and industrious.

Allow the HBA of CT and its members to be a resource for you. Learn more about our association advocacy by attending a Government Affairs meeting; network with other members at one of our three Council meetings; or get more informed by taking one of the many HBA classes that are offered. The energy between members just might help re-energize your passion for our industry, or just give you the comfort of knowing that others are facing many of the same business challenges and decisions you are.

Make an effort to reach out to your elected officials on a local, state and national level. Don't stop sending them the message that it is the homebuilding industry that is the foundation of the American Dream and the cornerstone of the American way of life. We are the key to a healthy economy because, more than building the homes where jobs go at night, we create those jobs!

Warm Regards,



Liz Verna



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The New Living Room

Outdoor living continues to captivate the American homeowner, and Connecticut's climate has had little effect on the growing demand for any and every feature that enhances a homeowner's enjoyment of nature. In fact, *the new living room is the backyard*. The walls of an outdoor living

room are often trees, hedges and fences. The floor might be grass, stone or a multi-level deck, as By Carrier created for this single family home at *Timberbrook of Farmington*.

This year's HOBI Award winning builders used their skill and creativity to build outdoor features, rooms and environments for all price ranges.

The cover of this issue is our *2011 Best Outdoor Room*, a stunning night shot of Legacy Development's remodeled *Farm to Table* home, which was designed by Carol Kurth Architecture. This outdoor room features an open air dining pavilion with mahogany beadboard ceiling, and a bluestone terrace with white Adirondack chairs nestled around a custom sunken fire pit. The glowing fire adds undeniable ambience.

This year's *Best Outdoor Feature* was created by Bluewater Home Builders for their award winning spec home in Westport. A third level mahogany roof deck, surrounded by a knee wall capped by stainless steel cable and rail, gets even better with a fieldstone outdoor fireplace and breathtaking views of Long Island Sound.



And in Greenwich, Hobbs Inc. won *Best Outdoor Living Environment* by creating a multitude of enchanting outdoor living experiences including terraces, walkways, infinity edge pool and pool house, Sapele mahogany loggia with outdoor fieldstone fireplace and boat house with a garden rooftop deck overlooking Long Island Sound. (Photo top right column).

Connecticut Appliance & Fireplaces won *Best Product Showroom* for their hearth product and outdoor living showrooms in Southington. Today, everything inside is moving outdoors. Even in New England, families want to enjoy outdoor living year round. This has fueled the popularity of outdoor kitchens and outdoor rooms that provide all the comforts and conveniences of indoor living for as long as the season allows.

Manufacturers have addressed this growing trend and CAFD offers a wide variety of outdoor living products including:



outdoor appliances, infra-red outdoor heaters, outdoor rated gas logs, fireplaces and fire pits, outdoor audio speakers and even outdoor rated flat panel TV's. (photo above)

Builders in all price ranges should take heed. Incorporating a memorable outdoor feature in a one of a kind spec home or a semi-custom production home is sure to grab the emotions of any potential homebuyer, and give you that imperceptible edge in this challenging housing market.

Our winter 2012 edition of *Connecticut Builder* will feature all of the 2011 HOBI winners!

Please give me your feedback at joanne@jmcresources.com.

Joanne Canale

Congratulations to all the 2011 HOBI Winners!

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The “Is It Made in America” Question

Building a Made in America Home – a Blueprint for Marketing Success and Creating More Jobs.



You may have seen the recent ABC News report on “How to Build a Made in America Home”. It spotlighted Montana HBA member and past president, Anders Lewendal, an economist turned builder, who is building a house made entirely from American-made products.

Everything from the nails, screws and bolts, to the steel, staples and bathtub is made in the United States.

In all, there are more than 120 products from more than 33 states, which gives you an idea of how complicated and exhausting it would be for the average builder or remodeler to use 100% *made in America* building materials.

Yet, Lewendal is convinced that if every builder bought just 5 percent more American materials, we would create 220,000 more new jobs. So *Connecticut Builder* did a little of our own research, and a lumber yard seemed like the best place to start. Here’s what Frank Sanford of Sanford & Hawley had to say:

“About 2% of what we sell is made in Connecticut. This includes Gordon hatchway doors, Southington; Dow Styrofoam, Gales Ferry; and Taylor doors and MSG trim assembled in our Avon shop.

About 6% of what we sell is made in MA. This includes, Kleer PVC trim, moulding and decking, Westfield; FastenMaster screws, Agawam; and roof trusses, Indian Orchard or Belchertown.

Another 80% or so is made in the US or Canada. This includes most lumber, plywood, OSB, roofing, drywall, windows.”

- Frank Sanford, Sanford & Hawley

Frank Sanford noted some trends worth noting:

1. Highly computerized manufacturing is coming back to the U.S.
2. China has significant quality control issues and their worker wage is rising..
3. Imported building materials have a 4 month lead time so they require a large inventory.

The “Is It Made In America” Question

One trend Frank didn’t mention is huge for builders who are looking for a marketing edge in the current tough sales environment. The average U.S. citizen’s # 1 & 2 concerns today are jobs and improving the U.S. economy. As a result, more and more builders are being questioned about where their kitchen cabinets and other building materials are made, and specifically –

“Is this made in China or is it made in America?”

If a builder can say that he or she has made a concerted effort to increase the ‘*made in America*’ materials in his home, he can also say that he is creating more American jobs.

And that is bound to have a positive impact on the *value* of his home in the mind of today’s consumer.

It doesn’t have to be more expensive to be better quality.

Although American products can be more expensive, that is not always true.

A box of nails is \$5 more than those made in China and steel is \$146 more a bundle. However, even though certain goods are more expensive, in total, the cost of the *Made in America* house is nearly identical. Currently, the Lewendal all-American home, which is not yet finished, is running only 1 to 2 percent more than a foreign-sourced house.

You can get the list of 120 products and website links to the supplier/manufacture and learn a lot more about the home at www.theallamericanhome.com.



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The New Normal

How are Connecticut builders coping with the long, slow recovery?

As 2011 winds down, *Connecticut Builder* spoke with builders in each county and asked them to describe the new reality for their businesses and their markets. The gut-wrenching free fall of the last few years seems to be over, but it's obvious that stability is dependent on the market (*high end*) and the location (*lower Fairfield County, Farmington Valley*) in which you are building. But for most builders, there is still no certainty, and any rebound, even to pre-bubble levels, is far into the future. For the present, builders are being creative, and adjusting to what could be a prolonged period of tight margins, and a daily struggle to make ends meet.

BOB SPROULS, BLUEWATER BUILDERS, WESTPORT

Are economic conditions and the housing market in Fairfield County improving, stable or deteriorating from last year?

Compared to last year, I would characterize economic and housing conditions in Fairfield County as stable. With respect to new luxury home building, the segment of the market that we at Bluewater Home Builders, LLC specialize in, the market over the course of 2011 began to stabilize in our area. Buyers began to feel confident that a new home's sales price accurately reflected market conditions, and as a result, they began to buy again. This, of course, was aided by the Federal Reserve's monetary policy and resulting low mortgage interest rates. The large inventory of new homes in lower Fairfield County was significantly reduced in 2011, and locally builders began buying property for development.

We are currently in the process of developing four new houses in lower Fairfield County and remodeling one home in Westchester County. The houses we are building range in size from 4,000 sq. ft. to over 7,500 sq. ft.

What is your view of next year's outlook for your company?

The outlook at Bluewater Home Builders, LLC for 2012 is positive. We will continue to seek to grow the business of the company over the course of the next year. We continue to build only on premium lot locations, and based on the number of referrals we have been receiving and negotiations that we are currently engaged in, we expect that our business will continue to be robust for 2012.

Have you found any pockets of opportunity?

Most of the homes we have been building are year round residences in beach areas. We've developed an expertise with respect to the regulations applicable to building in beach areas and building homes in these areas has proven to be a successful strategy for us.

Are you diversifying, downsizing your homes and/or your margins or finding new ways to be leaner or more productive?

We have focused more on our custom home building business. This line of our business has continued to grow on a "word of mouth" basis, but without a doubt, one of the driving forces behind that growth has been our website, [\[homebuilders.com\]\(http://homebuilders.com\). The website has been a great tool and an excellent source of referrals. Additionally, the technology we have been using in our office and in the field, whether it be smart phones, ipads or laptops, has enabled us to increase our productivity and the speed of our building and sale cycle, and it has enabled us to be in constant contact with all of our customers.](http://www.bluewater-</p>
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Are you looking for or have you bought land this year?

As a business practice, we are always looking for premium home sites to buy and build on. For 2011, we will have purchased three building lots.

How are you financing your land purchase and/or construction?

Over our years in business we have developed strong relationships with local banking institutions which afford us the opportunity to access financing during strong, as well as soft, real estate markets.

DAVID GORDON, POIRIER HOMES, AVON

Are economic conditions and the housing market in Hartford County stable or deteriorating from last year?

The economic conditions in Avon are stable. We just recently went under contract for a spec house in Bridgewater in Avon. We received an offer of full asking price. We also have had 21 change orders totaling \$234,634. In Canton, we see the housing market there deteriorating. House prices continue to fall, and there is a lot of inventory of land. People we show lots to in Canton do not like the area as much as they do in Avon.

Appraisals

We are still very concerned with the appraisal process especially for the green homes that we build. We are hoping this will change once the appraisers get proper training and realize the costs that are involved in building a green home.

The great news is the home we built was an energy star home, not green certified, and it appraised at full value, which was \$1,350,000. The home's projected HERS rating is 52 with no renewables. So the appraiser did see value in all of the green features we used in the house, like the spray foam insulation, 95% efficient hydro air boiler, zip system etc. The people are paying cash for the house and they just wanted to make sure the value was there, so that was terrific news.

What this Avon home purchase says about today's practical homebuyer

The people that bought this house are from Westport, CT. They are downsizing from a 12,000 square foot home. They have been looking for a house in Avon for over 3 years. They actually looked at the spec house we sold at 6 Deer Ridge for \$3.55 million three years ago. So the size, price range and

(Continued on page 10)

THE NEW NORMAL*(Continued from page 9)*

location were all over the place. We would never have thought these people would settle for a 5,900 s.f. house in West Avon for \$1,350,000. But the people have made over 21 changes to the house. We finished the third floor, finished an elaborate movie theater in the lower level, a new two car attached garage, with an office above, and much more. The best news is the people are wonderful to work with.

What are you currently building or remodeling & where?

We just recently went under contract for a custom home in Canton in the *Griswold Farms* subdivision.

What is your view of next year's outlook for your company?

We have customers that want to build in Avon, but we are having a difficult time finding desirable lots. Toll Brothers recently purchased one of the prime parcels left. The customers want a flat lot in a neighborhood. This is very difficult to find because there are not a lot of lots like this left, and the cost of the lot, if we do find one, is too high for our customer's budget. We offer alternatives in Canton, and other surrounding towns, but all of our customers want to live in Avon.

Have you found any pockets of opportunity?

We have been doing more work in our other company Gordon Development. We have been doing projects for insurance company claims, like all of the water dam problems people had this winter. We have been replacing roofs and repairing water damage. We also have been doing commercial work. We recently replaced the roofs at Avon Old Farms School with a high end synthetic slate called Eco Star.

Are you diversifying, downsizing your homes and/or your margins or finding new ways to be leaner or more productive?

We are building smaller homes, but we always design in our homes a walk up attic for future expansion, and the same in the lower level.

Are you looking for or have you bought land this year?

We are looking for land in Avon. Because there is little inventory of raw land, we are now looking at older homes with land.

How are you financing your land purchase and/or construction?

Depending on the price of the land we purchase, we usually pay cash, and we are financing construction. We are finding the financing is very difficult right now. The days of revolver loans, where you could have money for multiple lots in the subdivision, is over. We can only get financing on one lot at a time. Now we

have multiple closings every time we need financing on a lot, and this is extremely expensive. We are also not getting loan amounts like we have in the past. We still need to pay cash for some of the construction costs because the loan amount will not pay for the entire house.

JOE MASTRONUNZIO, BROM BUILDERS, NORWICH, CT

Are economic conditions and the housing market in New London County improving, stable or deteriorating from last year?

New and existing sales continue to shrink as job losses in New London County are taking their toll. We are currently building custom homes for more affluent clients in Old Lyme, East Lyme, East Haddam, Norwich markets.

What is your view of next year's outlook for your company?

As our legislators continue to tax and spend, the economy will not turn around, and will likely deteriorate further. If the 2012 national election gives us more of the same liberal ideology we have experienced over the last 3 years, we could be looking at the 2nd Great Depression. Conversely, if the country votes in more conservatives, that are truly interested in reducing the size of government, balancing the budget, and reducing the national debt, the economy could be on the upswing by 2014.

(Continued on page 11)

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THE NEW NORMAL

(Continued from page 10)

Have you found any pockets of opportunity?

Without the creation of new jobs in Eastern CT, opportunities will be few and far between.

Are you diversifying, downsizing your homes and/or your margins or finding new ways to be leaner or more productive?

Our client base has sufficient income and assets to afford what they like in a custom home. Certainly, our margins have decreased and our tradesmen and suppliers have tightened their belts, with the hope that they will still be in business when the economy improves.

Are you looking for or have you bought land this year?

We are being very selective, but have bought land if the price is right.

How are you financing your land purchase/construction?

Banks are still willing to lend to AAA credit firms like ours, but we also self-fund much of our land and construction.

NORT WHEELER – MYSTIC RIVER BUILDING COMPANY, MYSTIC

Are economic conditions and the housing market improving, stable or deteriorating from last year?

I would have to say that there is no noticeable change in either direction from last year. Fortunately we do most of our business in the southeastern CT shoreline area and along the shore we find there is some renovation and custom home activity.

We are just starting a 6,000 s.f. home in Westbrook that was destroyed by fire in July of 2010. We are reusing the existing foundation with some modifications and expect to have the house closed in before the snow flies. The scheduled completion date is June 30, 2012.

What is your view of next year's outlook for your company?

We are expecting 2012 to be our best year ever. We recently hired a new general manager, Andy Gil. Andy is responsible for estimating and all construction activities. Andy is a Building Analysts certified by RESNET and a HERS rater. He brings his knowledge of building performance, geo thermal and hybrid HVAC systems to Mystic River Building. We are planning to make Energy Star Certification a standard for our homes in the near future to differentiate us from our competition.

Are you diversifying, downsizing your homes and/or your margins or finding new ways to be leaner or more productive?

We have diversified over the years to include commercial renovation in addition to our basic services of historic renovations, new homes, repairs and additions. We have also made changes in the way that we estimate projects. We have always been loyal to our subcontractors and suppliers and will continue to be loyal as long as they too are willing to work for less. The fact that my favorite electrician has a great staff, that have been with him for 15 years, and enjoy benefits like paid medical insurance and an IRA program, probably makes him more expensive than I can afford, if I want to be successful at bidding and winning contract awards. We have to price each trade's work at a fair price, and then find competent trades

people that would rather work for less than stay at home. At first, I didn't believe it could be done, but the fact is we all need to work, and a smaller margin of something is better than a big piece of nothing.

Are you looking for or have you bought land this year?

We are looking for land and we have not bought anything this year. Land costs are still over inflated in relation to today's true value. I blame the lack of consumer confidence for the high land costs. The land being held is being looked at as the last tangible asset and land owners seem to be unwilling to reduce costs to today's value, as they are watching their stocks and mutual fund values evaporate. We have been contemplating building energy efficient small homes for the first time home buyer, and when land values are more realistic we will be ready.

How are you financing your land purchase and/or construction?

Private funds for land purchase and we are working with small local banks to provide construction financing and end loans for clients.

BOB WIEDENMANN, SUNWOOD DEVELOPMENT, WALLINGFORD

Are economic conditions and the housing market in New Haven County improving, stable or deteriorating from last year?

I don't know how others are doing, but we are slower than last year. Remodeling, especially kitchens and bathrooms, has been steady, but new home sales are slow. It's very hard to match the value of resales in this market.

What are you currently building or remodeling & where?

We've built a quick delivery home at *Cobblestone* in Meriden, and that has generated more traffic in that neighborhood. We currently have two homes under contract at *Cobblestone*. We have one smaller custom home under construction in Wallingford and several remodels ranging from kitchens and baths to insurance repairs and room additions. We are also buying multi-family homes in good locations that need considerable work. We completely gut and rebuild them and keep them as long term investments.

What is your view of next year's outlook for your company?

More of the same. Until the overall economy starts to improve and the employment picture gets better, we expect the overall building industry to struggle.

Waiting for conditions to get better is not necessarily a good strategy, so what are you doing?

We are constantly looking for under served niches for opportunities. We're doing smaller projects that we can self finance until bank financing becomes more readily available. Being diversified has helped us maintain our profitability during this extended slowdown.

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(Continued on page 13)

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DONALD A. GARDNER
ARCHITECTS, INC.

THE NEW NORMAL

(Continued from page 11)

size, standard features. We have reduced our overhead and are asking our supers to do more punch out and warranty work.

Are you looking for or have you bought land this year?

We are working on two projects currently. One is a privately owned subdivision where the approvals have expired and we are working with the land owner to get it re-approved. The other is a bank owned project that we will need to get re-approved and restart the marketing as it has been dormant for two years.

How are you financing your land purchase and/or construction?

We have been able to maintain our construction loans but financing for new projects is very limited and the terms are not what we were seeing a few years ago. We don't expect the availability of financing for new projects to improve until the market gets stronger and the risks, either real or perceived, are less.

BILL FERRIGNO SUNLIGHT CONSTRUCTION, AVON

(Bill is developing Knoll Lane, a pocket community in Avon that represents the New Normal.)

The key in this market is high value in a desirable town. Regarding *Knoll Lane*, we have 6 of 8 homes sold there. In Avon, these homes are a very good value at \$500,000 to \$700,000 for 2,800 – 3,600 s.f. I'm using house designs from a subdivision we built back in 2002, and Rockville Bank is financing AD&C.

Banks are much stricter about credit worthiness, LTV and equity, as they should be, and buyers are insisting on **real value** . . . By and large builders are giving good deals, because to be successful, we have to adjust to the current buyers' market.

SANTO VENEZIANO, VENEZIANO CONSTRUCTION, ROCKY HILL, CT***Are economic conditions and the housing market improving, stable or deteriorating from last year?***

Our high end sector of the market is not really affected as much by the economy. Not to say that there is not more work to be done in cost valuing and budgeting. The market compared to last year has improved. We specialize in masonry, and currently, we have five very large homes we are working on and we are about to start another.

What is your view of next year's outlook for your company?

I wish I owned a crystal ball, but without that ball, I think moderately priced homes will be sluggish, and the higher end home will continue to dominate the market. Our company seems to be in good shape for next year.

Waiting for conditions to get better is not necessarily a good strategy, so what are you doing?

This is the time your really need to focus on marketing yourself and catering to the need of the consumer. This philosophy goes back to my belief that we as home builders need to re-invest in ourselves and our future. Now is the time to focus.

We are diversified and we cut any "fat" out of our company.

Our company is running lean and very efficiently.

Are you looking for or have you bought land this year and how are you financing it?

Yes, we bought land this year and it is privately funded.

PETER FUSARO – PREFERRED BUILDERS, GREENWICH***Are economic conditions and the housing market in Fairfield County improving, stable or deteriorating from last year?***

I see positive signs of the market slightly improving but I remain cautiously optimistic. Data is saying the worst is over, delinquent mortgages have topped off, smart money investors are looking at real estate and pending home sales are up from last year.

What are you currently building or remodeling & where?

Our latest cutting-edge project, The Performance House, is currently underway. Located in Old Greenwich, CT, the Performance House is a new construction project intended to acquire NGBP, Builders challenge, Energy Star and LEED for Homes certification and to showcase a number of energy efficient and green building features and products. Check out www.ThePerformanceHouse.com for updates.

What is your view of next year's outlook for your company?

We are looking to put our energy efficient spec project on the market in the spring and sell it by mid year. We are currently working with some clients to build a custom house that we will start next year. Simultaneously, once our spec house sells, we will look for our next project and work at getting plans and permits, which takes approximately six months. So our next spec project could start at the end of next year if all goes according to plan.

Waiting for conditions to get better is not necessarily a good strategy, so what are you doing?

The building industry will rebound, and when it does builders will be facing stricter building codes and 3rd party performance testing, I have been taking courses around the country to stay ahead of the learning curve. My certifications are Certified Green Professional (CGP), Certified Aging in Place Specialists (CAPS), Certified Graduate Builder (CGB) and a Graduate Master Builder (GMB) from NAHB. I was one of Connecticut's first Accredited Verifiers for the (NGBP) National Green Building Program. I am also a Certified HERS Rater, (BPI) Building Envelope Professional, (BPI) Building Analyst Professional and a certified Thermal Infrared Thermography. In addition, I am a teaching instructor for (NAHB) Green Building for Building Professionals and Advanced Green Building & Building Science Courses.

Have you found any pockets of opportunity?

With a growing elderly population, "Aging in Place" and energy efficiency are both pockets of opportunity for builders. I am putting all of my energy efficient knowledge into our current project, and feel that this is where the building industry is headed.

(Continued on page 14)

THE NEW NORMAL

(Continued from page 13)

Are you diversifying, downsizing your homes and/or your margins, diversifying or finding new ways to be leaner or more productive?

We are differentiating ourselves from other builders by building 15%-30% more efficient, more sustainable and healthier homes than current state building code. Increasing insulation levels and creating a tight air barrier allow us to downsize the heating and cooling equipment of the home. The result is a more comfortable home with lower utility bills.

Are you looking for or have you bought land this year?

We bought an older home in Old Greenwich, CT in a great location and took it down. Financing with the banks has been very difficult and we are currently using private financing for our project.

GREG UGALDE- T&M BUILDING COMPANY, TORRINGTON

Are economic conditions and the housing market in your county improving, stable or deteriorating from last year?

There has not been much improvement, if any. There are scattered sales at certain sites, but others seem to have slowed down.

What are you currently building or remodeling & where?

We had good luck in Cromwell and plan to continue building there at another subdivision. We hope our new community (we took over the Detriech subdivision, now without the age restriction) in Ellington. We continue building in Bloomfield and East Granby, and hope to push Torrington and finish Windsor Locks. We have a small GFU subdivision in Southington also, and scattered sites in West Hartford.

What is your view of next year's outlook for your company?

We are trying to find price points to move product at our sites, while always looking for new land acquisitions that make sense.

What is your strategy to deal with this down market?

Some of our current strategies include smaller, open floor plans, which include first floor masters. Our new creative product can blend nicely in our traditional neighborhoods with our standard colonials. The thing that Steve and I have done is we have kept our personnel. Our subs are not as busy, but we do our best to find them work as well.

Are you diversifying, downsizing your homes and/or your margins, diversifying or finding new ways to be leaner or more productive?

A key to our success is our ability to adapt. We try to structure land deals so they make sense to seller and buyer, and then we do our best to find a product that will be successful in each market.

Are you looking for or have you bought land this year and how are you financing it?

Yes, we have acquired land this year, and continue to look. We have used different methods to finance our efforts. A credit line, self-financing, and even structured deals where sellers stay involved in the deal to share in the long run.

Connecticut Builder ended the survey with national builder, Toll Brothers, who is very active in Connecticut.

GREG KAMEDULSKI – DIVISION PRESIDENT- TOLL BROTHERS INC.

We do not make it a practice to comment on the state of the market, or predict how the market will be in the future. Having said that I can give you short synopsis of the communities we are = selling and building in the state:

- **RIVINGTON** in Danbury: mixed product in a master planned community with a total unit count of 1,000. Opened for sale in February, 2011. Four decorated model homes to be grand opened in September.

(This project was the Union Carbide headquarters, which was purchased by local builders and sold to WCI Communities, who developed some housing before filing for bankruptcy. Toll Brothers purchased the project in 2011.)

- **SUMMIT AT BETHEL** in Bethel: Age targeted attached townhome community with a total unit count of 223. Opened for sale in April 2010. Five decorated model homes have been grand opened.
- **BETHEL MEADOWS** in Bethel: Market rate townhome community with a total unit count of 62. Opened for sale in August 2008 and all units sold by December 2010.

WEATHERSTONE OF AVON in Avon: Single Family home subdivision with a total lot count of 24. Opened for sale in July 2011. One decorated model will be grand opened in January 2012.

REGENCY AT PROSPECT in Prospect: Age-restricted townhome community with a total unit count of 366 units. Opened for sale in June 2007. Four decorated models have been grand opened.

ESTATES AT WALLINGFORD in Wallingford: Single Family home subdivision with a total lot count of 29. Opened for sale in April 2011. One decorated model will be grand opened in October 2011.

OLD MYSTIC ESTATES in Stonington: Single Family home subdivision with a total lot count of 46. Opened for sale in June 2011. One decorated model will be grand opened in January 2012.

In addition, we have several other properties that are currently in the planning stages. We are also very actively looking to acquire other properties, and I have two people devoted to land acquisition.

GOING FORWARD

National builders have their own set of problems, but financing land acquisition and construction isn't one of them. They are publicly traded and banks are anxious to lend them money. On the other hand, small local builders know their market and are part of the communities in which they build. That and their hands on approach are valued by local officials and many homebuyers.

Going into 2012, the small Connecticut builders we talked with

(Continued on page 15)

THE NEW NORMAL

(Continued from page 14)

are optimistic, or at least hopeful. Their gut instinct is that next year will be a little bit better than this year was.

"I am finding that our reputation, which we worked so hard to obtain over many years, is absolutely helping us to land deals in these challenging times," said Hartford County builder, Bill Ferrigno. "People want to know who they are dealing with and to feel comfortable with a sound, quality builder."

But suppose there's no upturn next year? What if today's conditions are the new normal—for who knows how long? Says one builder, "I don't think waiting for things to get better is a really good strategy. You play with the cards that you're dealt. And that's how we approach it every day."

NOTE: According to the Associated Press, in September, Toll Brothers Inc. reported that its fiscal third-quarter net income rose 54 percent nationally, partly helped by a tax benefit. But the nation's biggest luxury homebuilder narrowed its full-year home delivery outlook, as market conditions remain unstable.

"This past quarter's results indicated some continued stabilization in the upscale housing market, albeit at a level dramatically below historical levels," CEO Douglas C. Yearley Jr. said in a statement.

Revenue dropped 13 percent to \$394.3 million from \$454.2 million, missing Wall Street's \$409.2 million estimate. Home deliveries fell 14 percent to 693 houses, while net signed contracts rose 2 percent to \$406.7 million. The average price of net signed contracts was basically flat at \$570,000. Toll Brothers' cancellation rate rose to 7.4 percent from 6.2 percent, but the Horsham, Pa. company said that it was consistent with pre-downturn historical averages. Backlog at the end of the quarter was \$1.02 billion, up 8 percent.



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BUILDER NEWS

On the Market

One thing I see here is a potential bottoming in prices of SF homes while still a 10% drop in sales. I expect sales to continue to drop because there is no stimulus of any kind in play in CT. My hope is I can call a "bottom" in SF pricing in the 4th quarter 2011 or 1st quarter 2012. Condos are another story with drops in both sales and prices due to financing issues.

- **Terence Beaty, Director New Homes & Land Division**
Prudential CT Realty

The numbers in the **WSJ** news story, "*In Housing, Nothing Going Up But the Rent*" go along with the bulk of my sales being with apartments, starting from 2008, but it comes with its own stresses with doing mostly 100 to 300 unit projects. I have been very fortunate with doing work in CT, NY and NJ in the past three years too. I anticipate the next two years will continue to go in this direction as my future projects get lined up.

- **Henry J Rozewski, Progress Lighting**

Amity Construction & Design has 9 reservations on its new PRD in Guilford *Benton's Knoll*, a Planned Residential Development located on Guilford's tiny promontory of Sachem's Head, has gotten off to a triumphant start. Nine of the 14 new upscale homes nestled into the 15-acre site are already under reservation, and road construction is moving

forward. In fact, it's almost ready for paving. Also, the model home is permitted, and Amity intends to break ground on the first home very soon.



Benton's Knoll, Amity Construction & Design

The combination of sandy beaches, breathtaking views, rich salt marshes and unspoiled terrain have made Sachem's Head one of the most desirable pieces of real estate along the Eastern seaboard. As a Planned Residential Development, each home in *Benton's Knoll* will be a free-standing structure with common areas adding a sense of continuity throughout the development. This approach allows for 70 percent of the development to remain as open space.

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OSHA Fall Protection Rules Binding As of September 16, 2011

On Dec. 22, 2010, Federal OSHA rescinded STD 3.1 – Interim Fall Protection Compliance Guidelines for Residential Construction and employers must now comply with OSHA's Subpart M – Fall Protection regulation.

The 90-day phase-in period for employers to come into compliance with the revised fall protection requirements expired on September 16, 2011.

Under 29 CFR 1926.501(b)(13), workers engaged in residential construction six (6) feet or more above lower levels must be protected by conventional fall protection (i.e., guardrail systems, safety net systems, or personal fall arrest systems) or other fall protection measures allowed elsewhere in 1926.501(b).

However, if an employer *can demonstrate* that such fall protection is *infeasible* or presents a *greater hazard*, it may implement a fall protection plan meeting the requirements of 1926.502(k). The fall protection plan's alternative measures must utilize safe work practices that eliminate or reduce the possibility of a fall. The plan must be written and be site-specific. A written plan developed for repetitive use for a particular style/model home will be considered site-specific with respect to a particular site only if it fully addresses all issues related to fall protection at that site.

What You Need To Know

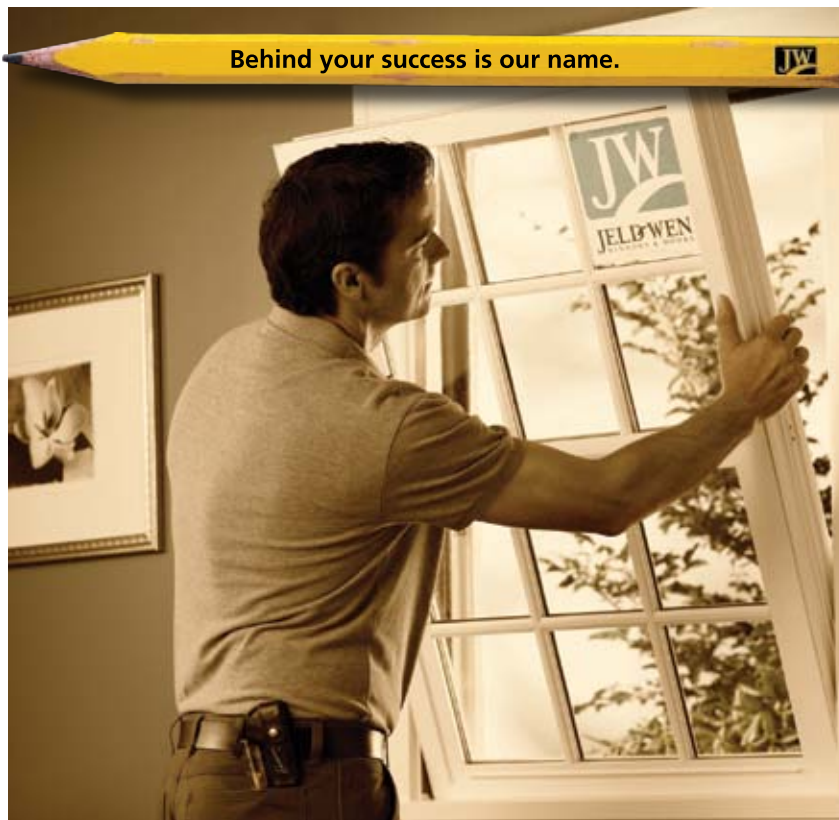
- The changes to OSHA's enforcement of the Subpart M – Fall Protection standard affect anyone engaged in residential construction operating 6 feet or more above a lower level.

- Residential construction is defined as using traditional wood-frame materials and the end use of the structure must be as a home or dwelling.
- Employers must now provide conventional fall protection systems to all workers exposed to fall hazard 6 feet or more above a lower level.
- If it is infeasible or creates a greater hazard to provide conventional fall protection, the employer has the burden to demonstrate why it is infeasible or creates a greater hazard to use either conventional fall protection or work from ladders or scaffolding (which are covered in separate OSHA standards). Only after demonstrating that the use of conventional fall protection is infeasible or creates a greater hazard can employers implement a written fall protection program.
- Written fall protection plans must be site-specific and developed by a qualified person and implemented under the supervision of a competent person.

For More Information

- Rob Matuga is NAHB's technical expert on this issue. He can be reached at 800-368-5242 x8507 or rmatuga@nahb.org.
- OSHA has a Residential Fall Protection website at www.osha.gov/doc/residential_fall_protection.html.

www.nahb.org/fallprotection has all the information you need to inform your members of their requirements to provide fall protection on their job sites.



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Highlights of the 2009 International Energy Conservation Code

by Peter Harding, Home Energy Technologies LLC & President of the Northeast HERS Alliance

Connecticut has officially adopted the 2009 International Energy Conservation Code with the 2011 Supplement to the 2005 State Building Code that went into effect in September.

The most significant changes relate to mandatory duct leakage testing and air sealing that must be verified by either a blower door test or a detailed inspection report. Although the 2009 standards are less stringent than the current ENERGY STAR standards, this is a first step in this area, and tighter standards will be required with the 2012 IECC that Connecticut has committed to adopt within the next 18 months.

Builders of ENERGY STAR homes will be familiar with almost all of the 2009 IECC requirements and a HERS rater can provide certification to the standard as part of ENERGY STAR certification if required by your local building official. One requirement that goes beyond the ENERGY STAR 3.0 standard is that new wood-burning fireplaces shall have gasketed doors and outside combustion air.

The 2011 Supplement to the Connecticut 2005 Building Code also introduces a number of other changes, but two seem to be particularly important. The first is that paint with a perm rating greater than 0.1 and less than or equal to 1.0 is specifically listed as one of the acceptable Class II vapor retarders on the interior side of frame walls. The second is a new mandatory requirement that building cavities shall not be used as supply or return ducts.

Much of the interpretation of the standards will come down to the local building officials.

Connecticut Dept. of Energy and Environmental Protection Connecticut DEP becomes DEEP

The reconstituted Connecticut Department of Energy and Environmental Protection -- or DEEP -- was officially born in July.

The former Department of Environmental Protection merged with the Department of Public Utility Control and an energy agency out of the Office of Policy and Management to create a department dedicated to energy policy.

"We will be a national leader in integrating energy and environmental policy," said DEEP Commissioner Dan Esty. "We will bring down the cost of electricity to make our state more competitive. We will promote energy efficiency. And we will encourage the development and use of clean energy technologies."

General Assembly members, particularly those on the Energy & Technology Committee, have made several attempts at starting an energy-specific agency since deregulation in 1998. During this year's legislative session, Governor Dannel Malloy made the proposal for DEEP, and the legislature overwhelmingly approved the measure.

The new department will have three divisions: **Energy**, to develop short and long-term energy policy; **Environmental Quality**, to implement the state's regulatory programs to protect natural resources; and **Environmental Conservation**, to oversee the state parks. The former DPUC and DEP Web sites will be consolidated under the new DEEP Web site, www.ct.gov/deep.

EPA Revises Renovate Right Pamphlet

The U.S. Environmental Protection Agency is advising home owners to test their homes for lead paint dust after getting any remodeling or renovation work done -- and now requiring remodelers to inform home owners of that option through its newly revised *Renovate Right* pamphlet.



After pressure from Congress and an NAHB-led coalition forced EPA to back away from clearance testing in its recent amendment to the *Lead: Renovation, Repair and Painting Rule*, this revision appears to be EPA's way to encourage consumers to choose it anyway, rather than stopping at the cleaning verification that professional remodelers are already required to perform, noted NAHB Environmental Policy Analyst Matt Watkins.

The RRP rule requires that remodelers, window installers and other contractors distribute the *Renovate Right* brochure to property owners and tenants living in homes built before 1978 prior to beginning any remodeling work.

Remodelers and other contractors who have already printed

(Continued on page 24)



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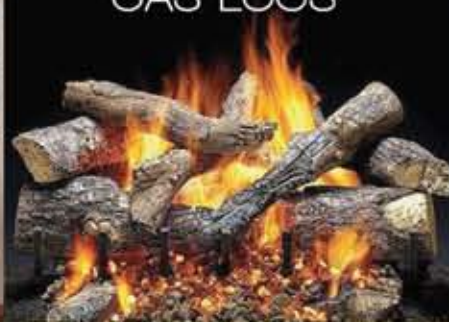


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EPA PAMPHLET

(Continued from page 21)

copies of the April 2010 version of Renovate Right should download a copy of the insert page from the EPA publication website – because they must use this new version to be compliant with the law.

The revision to Renovate Right is on page 10: “*For Property Owner: After the Work is Done*,” and calls to the attention of the recipient “lead-dust testing.” Renovate Right should be distributed no less than seven and no more than 60 days before a remodeling project. Remodelers working in a common area of a multifamily building must ensure that a copy of Renovate Right is posted at the job site or distributed to all residents. In the case of daycare centers or other child-occupied facilities, the brochure needs to be posted or given to the parents or guardians.

For additional information, email Matt Watkins or call him at 800-368-5242 x8327.

For more information about this item, please contact Kelly Mack at 800-368-5242 x8451 or via email at kmack@nahb.org.

Summerview Square Phase II Opens

The Phase II opening celebration for 2010 Fairfield County Community of the Year, Summerview Square, was a huge success. Over 100 people attended, including the neighborhood association, the first tenants of Summerview Square, HBRA members and the HBRA subs who have been involved in the building process, Norwalk city officials, Norwalk police and fire, and state lawmakers - Sen. Bob Duff (D-Norwalk, Darien), Sen. Toni Boucher (R-Wilton), Rep. Terrie Wood (R-Norwalk, Darien) and Rep. Gail Lavielle (R-Wilton).



Andrew J. LaSala, Jr., construction/property manager, Summerview Development Group, Michael Church, Norwalk realtor, WPSIR (and HBRA member), Donna Tookmanian, CFO, Summerview Square, LLC (developer), Jonathan LaSala, Summerview Development Group

Bob Wiedenmann Appointed to Housing Authority

On June 21, our very own Bob Wiedenmann, president of Sunwood Development, was the unanimous selection to fill the vacant seat of the Wallingford Housing Authority.

“I look forward to my involvement on the Board of the Housing Authority and to serving the Town of Wallingford and the tenants,” said Bob.



Liz Verna in Nations Building News

Building Relationships Key to Connecticut HBA President Liz Verna's Success

Liz Verna was interviewed for an article profiling her in *Nation's Building News*.

Even though she is only the second woman to lead the 1,000-member Home Builders Association of CT in its 51-year history, she doesn't consider being a woman president of the association to be astounding news. As president, Verna plans to continue Connecticut HBA's work on state and local housing legislation while focusing on getting more associate members involved. “We have a lot of room to grow,” she said.

Liz also believes that women in building comprise a segment of the industry that will continue to grow, particularly as family-owned companies turn to their daughters as well as sons to continue the business and legacy. She is passionate about how vital the home building industry is to a vibrant economy, locally and nationally, and has worked tirelessly on making housing in Connecticut affordable for residents of all ages.

Verna has not only discussed and testified on behalf of workforce housing, she and her brother, Gerald, have built the townhouse community *Olde Oak Village* in Wallingford, where 30% of the units are affordable to those earning 80% of the area's median income or less. Single mothers and their families live in many of those affordable units.

Construction project 'mini-boom' could be sign of better days

The American Institute of Architect's August Architecture Billings Index shows good news after five straight months of continuous decline. The index showed an increase in billings in August, up more than six points from July, in addition to an improved new projects inquiry index.

AIA's chief economist, Kermit Baker, indicated that while many firms still struggle and are reporting continued problems with securing financing, the latest uptick may mean the worst may be over for these businesses.

Traditionally, construction business picks up for most firms after Labor Day.

"People feel that it's time to build, they feel the prices are right and they want to beat the weather," Eseppi said. "These are projects we've worked on for the past four to six months."

Current construction costs are lower, and coupled with pent up demand, firms are seeing more work. There are more people to do the work, so they're working for less money. We'll work

for less money but we also have to maintain the quality and consistency that our customers want to see in us. It's a tough balancing act to get the proper price and still be competitive in this market."

While households continue to carry huge debt loads, Lanza said the future looks bright for many businesses.

"Profits are up," he said. "Businesses have really sort of cleaned house in the recession — they've improved the efficiency of their operations, they've pared down their workforces and retained only the most productive employees so businesses by and large are fairly flush with cash."

For those businesses, the time is right to go ahead with projects. Steve Lanza, editor of the University of Connecticut publication, **Connecticut Economy**, said now is the time to build.

"Now may not be the ideal time, at least in terms of aggregate demand," he said. "Demand is weak, but it's not going to stay that weak forever. They might just be thinking the equation just works out better to spend now, even in the absence of current demand, when the costs are less."

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Cluster Housing Pioneer Zane Yost Leaves a Remarkable Legacy

By Joanne Carroll



Karl Zane Yost, architect and disciple of Buckminster Fuller, died at St. Vincent's Hospital on Wednesday, September 7, 2011 after a long illness. He was 81. Affectionately known as "Zane," he was born in Zanesville, Ohio on May 3, 1930. He received a BA in Architecture from the Massachusetts Institute of Technology, where he studied under Buckminster Fuller.

As a sophomore at MIT, working solely from Fuller's earliest formulae, Zane built the first wood-strut geodesic dome. It was later reassembled as a guest house on his parent's property in New Hampshire. After graduation, Zane was selected by Fuller to supervise the construction of the first public geodesic dome at the Triennale in Rome, Italy where he lived and studied on Fulbright Scholarship. He was drafted into the US Army during the Korean War and served in Germany until 1957.

In the early part of his career, he worked for architect Victor Christ-Janer in New Canaan, before establishing Zane Yost and Associates in 1962. His firm was responsible for designing and building low, moderate and high-income housing across New England. A member of the American Institute of Architects, he served as chair of the National Housing Committee and received a CSA/AIA honor award in 1979 for the

development "Summerwood on the Sound" in Old Saybrook, the first condominium project in CT to receive funding from the U.S. Dept of Housing and Urban Development to utilize active solar technology.

I was 39 years old when I joined Zane Yost & Associates in the 80's, and I credit any success I've had in the housing industry to what I learned from my dear friend. Zane was a talented land planner, and a builder's architect. He could get the most marketable housing units out of even the most difficult piece of land. Zane was a pioneer of cluster housing. His "Not Lot" became a popular form of detached condominium development, currently referred to in zoning as "open air" condominiums. He designed thousands of multi-family and detached condominium communities for some of the leading developers in Connecticut, such as **Lake Place** in Danbury for Davon Development; **Summerwood on the Sound**, Old Saybrook, **Lansdowne**, Westport, **Strathmore Lane**, Norwalk, **Farmington Woods**, Farmington, **Village at Glen Lochen**, Glastonbury, and **Four Beaches**, East Haven, for Kerschner Development, **New Concord Green** in Norwich for Brom Builders and most recently **Holly Farm**, in East Haven for Distinctive Homes of CT, which won a HOBI Award for **Best 55+ Community** in 2006.

It's amazing how much one life can hold – so much kindness . . . so many creative ideas, so much love. His wife of 53 years, Megan, and their children, Deidre, Owen, Molly and Jason were always the heart of Zane's life. What a great way to live and what a legacy he leaves behind. God bless you, Zane!



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The Connecticut Zero Energy Challenge is a showcase for the Energy Efficiency Fund's Residential New Construction program. All new homes in the Challenge are also participating in the program and will receive incentives for various building components including the Energy Star Home Certification, high-performance insulation, and geothermal equipment. Thinking about building a new home in Connecticut? Get with the program and build for tomorrow.

The *new* 2010/2011 Connecticut Zero Energy Challenge is now underway and you can follow the progress online at: ctzeroenergychallenge.com

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The Connecticut Real Estate Market Report

Fall Update - September 2011

By John Tarducci, Senior Vice President, New Homes

William Raveis Real Estate, Mortgage & Insurance



If you're a regular reader of the business news, you surely know that the embattled domestic housing market is still dealing with the aftershocks of foreclosures, excess inventory and stubbornly high unemployment rates. While the statewide data I'll share with you later in this article suggests that Connecticut has continued

to deal with the same challenges in the first eight months of 2011, a growing number of economists see unique buying opportunities if homebuyers act now.

Why? Because we're witnessing a kind of "Perfect Storm" for homebuyers, one that has spawned a near perfect alignment of low interest rates and low prices. Historically, the U.S. housing market has been characterized by either one of two scenarios:

- Low prices but high interest rates or, conversely,
- Low interest rates coupled with high prices

Rarely have both mortgage interest rates and home pricing been so low at the same time.

Pricing

The average national sales price of new and existing homes sold in 2010 was \$223,000. Compared to a peak average national sales price of \$271,000 in 2005, these figures reflect a peak-to-trough price correction of about 30%.

Interest Rates

Interest rates today are as low as 2.75% for a 5/1 ARM or 3.5% for a 15-year mortgage. And the Federal Reserve has spoken bluntly about its intention to keep interest rates low for the next two years, ensuring that homeowners can lock in low rates when they refinance and that homebuyers who qualify for a loan can take advantage of both record low mortgage rates and depressed prices.

This rare confluence of historically low rates with unusually low prices won't last forever. When the economy eventually recovers, home prices will rebound.

Location, Location, Location

When it comes to housing markets —unlike other hard-hit segments of the economy—everything is local. What does this mean? Residential real estate markets have always responded to local market influences like the jobs climate, population growth, the quality of schools, quality of life and the specific amenities of individual homes relative to the local market.

Residential home prices in 15% of the 315 metro areas tracked by Local Market Monitor, a real estate data provider, have risen in the last 12 months, thanks to growth in certain industries such as mining, natural gas and leisure and hospitality. According to *Smart Money* magazine, bidding wars have helped home prices

surge above list price in some affluent towns like Chatham, New Jersey.

Rising rental prices

Rents are on track to rise by 4% this year, the fastest pace since the housing bubble burst. Rising rents could boost home sales when home purchases start looking as attractive as renting, to first-time homebuyers.

Uncertainties Remain

Despite the combination of low rates, low pricing, locally resilient markets and rising rents, there still remain a variety of factors injecting uncertainty to market forecasts. Persistently high unemployment rates will mute whatever housing recovery takes hold. And there are still a number of distressed properties that haven't yet hit the market. For as long as they continue to make their way through the housing pipeline, they'll continue to drag pricing down.

Connecticut Market Snapshot

Let's take a closer look at how housing sales fared in Connecticut during the eight months of the year.

Housing Permits:

Comparing the number of housing permits issued during the first seven months of 2011 compared to the same time last year, most counties in the state are still experiencing significantly reduced activity, from -5.6% in Tolland County to as much as -61.0% in New Haven County (Let's not forget that New Haven permits shot up in April '10 with 456 housing permits issued for the Becker building in Downtown New Haven). There is, however, one bright spot that has enjoyed a sizeable increase in housing permits this year, compared to last: Fairfield County (409 permits or 30.7%).

Statewide, 2011 year-to-date building permits numbered 1,428, down -31.18% from last year's 2,075 permits issued during the same seven-month time period.

A look at units sold, average list and sales prices, inventory and price per square foot do not show a great deal of movement in the first eight months of 2011 compared to the same time last year.

Number of Home Sales and Inventory:

The number of single family home units sold was down -11.10% statewide during the first eight months of 2011, compared to the same period last year. By county, the drop was least severe in Litchfield County (-4.30%), Middlesex County (-5.20%) and Fairfield County (-7.00%) and steepest in New London County (-17.30%)

(Continued on page 31)

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**Connecticut Housing Permits
January to July
2011 vs 2010**

County	Number of Housing Permits Issued Jan to July		% Change
	2011	2010	
Fairfield	409	313	30.7%
Hartford	295	366	-19.4%
Litchfield	58	63	-7.9%
Middlesex	95	147	-35.4%
New Haven	278	713	-61.0%
New London	105	208	-49.5%
Tolland	118	125	-5.6%
Windham	70	140	-50.0%

The number of units sold did not always correspond with the rise or fall of inventory by county. In Litchfield County, where home sales fell less sharply than any other county (-4.30%), inventory rose by a modest 0.10% compared to 2010, yet in Middlesex County, which also experienced a relatively modest drop in units sold (-5.20%), inventory rose by 8.70%. Statewide, inventory rose by 1.40% compared to the same time last year.

Condominium sales fell at a slightly higher rate, by -15.30%, statewide. The drop in units sold was sharpest in Tolland (-31.00%) and Middlesex (-30.20%) counties. Meanwhile, condominium inventory dropped by -5.10%, statewide.

Average List and Sales Prices:

Statewide, average list prices fell by -2.80% in 2011 while average sales prices rose by 5.60%. A county by county breakdown reveals that the drop in average list prices ranged from negligible (-0.20% in Fairfield County) to slight (-5.00% in Hartford County).

Average sales prices, on the other hand, rose statewide by 5.60%, to \$442,115. However, on a county by county basis, average sales prices fell by as much as -12.60% in Litchfield County, although most counties (Hartford, New Haven, New London and Tolland) experienced an average sales price change ranging from -3.40% to +2.70%.

(Continued on page 32)

CT MARKET UPDATE

(Continued from page 31)

Real Estate Market Overview
2011 vs. 2010
January 1st to August 31st

092011

First Eight Months 2011 vs. First Eight Months 2010 -- Single Family Homes

County	Number of Units Sold 2011	2010	% Inc. / Dec.	Average Sales Price 2011	2010	% Inc. / Dec.	Avg List Price 2011	2010	% Inc. / Dec.	Inventory 2011	2010	% Inc. / Dec.	Price per SF 2011	2010	% Inc. / Dec.
Fairfield	4,068	4,374	-7.00%	\$859,980	\$801,052	7.40%	\$1,223,981	\$1,225,931	-0.20%	6,355	6,447	-1.40%	\$319	\$305	4.60%
Hartford	3,513	4,066	-13.60%	\$277,471	\$270,188	2.70%	\$334,359	\$351,810	-5.00%	4,327	4,071	6.30%	\$141	\$144	-2.00%
Litchfield	856	894	-4.30%	\$321,846	\$368,046	-12.60%	\$565,730	\$585,994	-3.50%	2,123	2,120	0.10%	\$164	\$184	-10.90%
Middlesex	813	858	-5.20%	\$325,646	\$309,462	5.20%	\$464,525	\$467,033	-0.50%	1,484	1,365	8.70%	\$168	\$164	2.40%
New Haven	2,907	3,374	-13.80%	\$276,953	\$272,465	1.60%	\$364,750	\$379,133	-3.80%	4,449	4,449	0.00%	\$148	\$153	-2.90%
New London	1,127	1,363	-17.30%	\$262,121	\$268,562	-2.40%	\$407,204	\$423,128	-3.80%	2,206	2,214	-0.40%	\$146	\$150	-2.30%
Tolland	543	614	-11.60%	\$251,418	\$260,323	-3.40%	\$309,606	\$324,185	-4.50%	982	909	8.00%	\$131	\$138	-5.60%
Windham	514	584	-12.00%	\$174,977	\$184,494	-5.20%	\$247,658	\$256,584	-3.50%	906	942	-3.80%	\$110	\$113	-3.20%
Statewide Stats	14,341	16,127	-11.10%	\$442,115	\$418,545	5.60%	\$620,372	\$638,410	-2.80%	22,835	22,521	1.40%	\$208	\$204	2.10%

First Eight Months 2011 vs. First Eight Months 2010 -- Condominiums

County	Number of Units Sold 2011	2010	% Inc. / Dec.	Average Sales Price 2011	2010	% Inc. / Dec.	Avg List Price 2011	2010	% Inc. / Dec.	Inventory 2011	2010	% Inc. / Dec.	Price per SF 2011	2010	% Inc. / Dec.
Fairfield	1,211	1,276	-5.10%	\$319,109	\$339,653	-6.00%	\$388,995	\$384,701	1.10%	2,195	2,415	-9.10%	\$226	\$232	-2.70%
Hartford	961	1,225	-21.60%	\$181,346	\$188,665	-3.90%	\$195,143	\$206,091	-5.30%	1,507	1,476	2.10%	\$135	\$141	-4.40%
Litchfield	131	145	-9.70%	\$139,065	\$144,486	-3.80%	\$182,632	\$183,367	-0.40%	349	366	-4.60%	\$115	\$119	-3.10%
Middlesex	143	205	-30.20%	\$191,530	\$174,366	9.80%	\$211,227	\$218,595	-3.40%	356	314	13.40%	\$147	\$145	1.50%
New Haven	899	1,125	-20.10%	\$164,586	\$174,484	-5.70%	\$197,671	\$201,970	-2.10%	1,595	1,744	-8.50%	\$132	\$142	-7.20%
New London	211	214	-1.40%	\$184,244	\$193,192	-4.60%	\$237,953	\$222,560	6.90%	409	440	-7.00%	\$146	\$147	-0.80%
Tolland	80	116	-31.00%	\$158,804	\$159,895	-0.80%	\$198,186	\$211,543	-6.30%	187	196	-4.60%	\$123	\$134	-7.70%
Windham	40	36	11.10%	\$130,268	\$113,483	14.80%	\$158,929	\$159,057	-0.10%	98	104	-5.80%	\$102	\$102	0.10%
Statewide Stats	3,676	4,342	-15.30%	\$220,636	\$226,043	-2.40%	\$261,649	\$266,059	-1.70%	6,699	7,056	-5.10%	\$166	\$170	-2.50%

(Continued on page 33)



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CT MARKET UPDATE

(Continued from page 32)

Average list and sales prices for condominiums fell by -1.70% and -2.40%, respectively, statewide. The average condominium sales price, statewide, stood at \$220,636 for the first eight months of 2011. Average condo sales prices rose the most in Windham County (14.80%), to \$130,268.

Price Per Square Foot:

Finally, average price per square foot for single family homes rose slightly statewide, by 2.10%, to \$208 per square foot. Average price per square foot dropped most sharply in Litchfield County, by -10.90%, to \$164 per square foot. Fairfield County, with the highest average price per square foot, rose by 4.60%, to \$319 per square foot in 2011.

Average square foot pricing for condos fell by -2.50% statewide, to \$166 per square foot.

Those of us who have dedicated ourselves to the New Construction industry over many years understand the cyclical nature of the housing market. There's reason to believe that we have hit the bottom of the current upheaval in the housing market and that conditions will eventually yield to a more positive outlook. While we don't expect overnight improvements, the upcoming election year of 2012 and the likely passage of some form of jobs stimulation by Washington should help set the stage for a brighter future.

U.S. Home Forecast Calls for Pain

In September, the Wall Street Journal reported that economists, builders and mortgage analysts are predicting the weakened U.S. economy will depress housing prices for years, restraining consumer spending, pushing more homeowners into foreclosure and clouding prospects for a sustained recovery.

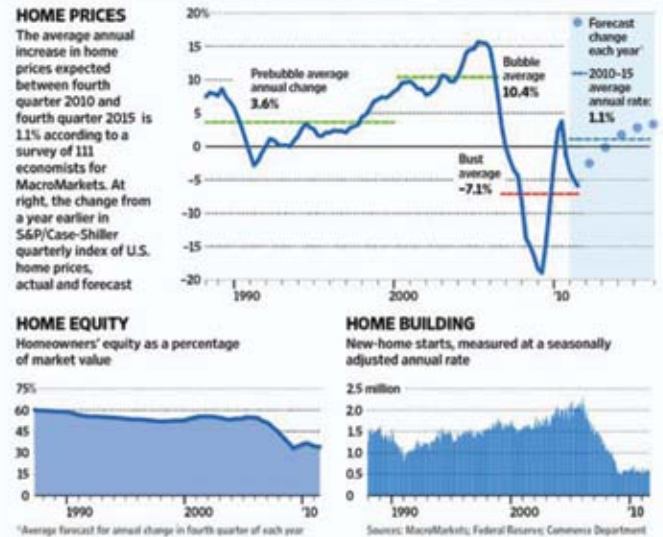
WSJ's Nick Timiraos reported on a new survey of economists stating that the housing market is likely to remain under pressure through 2015.

Home prices are expected to drop 2.5% this year and rise just 1.1% annually through 2015, according to a recent survey of more than 100 economists to be released Wednesday. Prices have already fallen 31.6% from their 2005 peak, as measured by the Standard & Poor's Case-Shiller 20-city index.

If the economists' forecast is accurate, it means housing faces a lost decade in which home prices recover just a fraction of what was lost between 2005 and 2015, leaving millions of homeowners with little, if any, equity in their homes. The

Housing's Rut | Three measures of a lingering problem

Housing's Rut | Three measures of a lingering problem



survey was conducted for MacroMarkets LLC, a financial technology company co-founded by Yale University economist Robert Shiller.

The housing bust has chilled consumer spending—the largest single driver of the U.S. economy—with eroding home equity contributing to the so-called reverse wealth effect that prompts people to spend cautiously because they feel poorer.

One in five Americans with a mortgage owes more than their home is worth, and \$7 trillion of homeowners' equity has been lost in the bust. Homeowners' equity as a share of home values has fallen to 38.6% from 59.7% in 2005.

"With all of the economic turmoil, both domestic and international, there's not much that points to an improving housing market at any point in the near future," said Ara Hovnanian, chief executive of Hovnanian Enterprises Inc., the U.S.'s seventh-largest builder by deliveries.

While home prices aren't falling at anywhere near the pace of 2008, one worry is that even modest declines become self-reinforcing, pushing more homeowners underwater and exacerbating the downdraft caused by more foreclosures.

That, in turn, could prompt more credit tightening by lenders, further shrinking the pool of home buyers when more are needed to purchase bank-owned foreclosures.

The housing bust is weighing on the economy in part because bank-owned foreclosures have sidelined new construction, a traditional employment engine following a downturn.

CONNECTICUT ECONOMY

By Donald Klepper-Smith

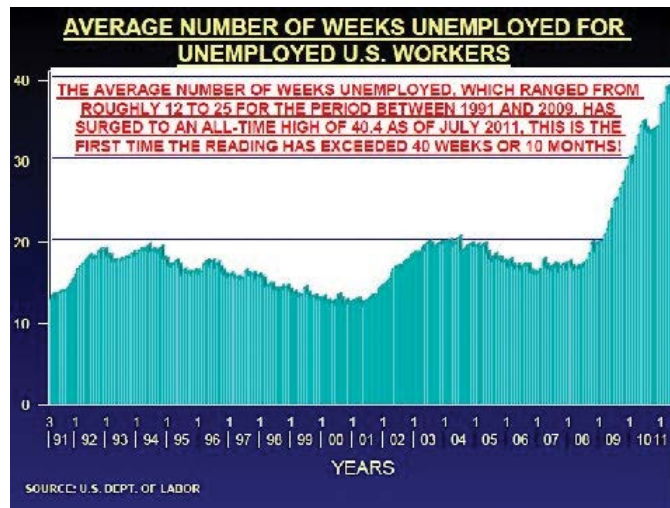
When I think of August and all that happened, the first things that come to mind are the S&P downgrade, the debacle in Congress over the debt ceiling, and wild weather. It all spells one word: uncertainty! And historically, uncertainty is a job killer. So where do we stand in Connecticut on jobs recovered relative to those lost during recession? The Connecticut job recovery rate--defined as jobs gained back as a percentage of those lost during the recession -- is now slightly lagging the national averages given August data. Domestically, we presently have a recovery rate of 21.6% vs. 20.3% in Connecticut. The data shows that the domestic economy lost 8.750 million jobs in the last recession, equating to a loss of 6.3% of our domestic employment base. But we have now added back 1.886 million new US jobs since the lows. In Connecticut, we have now added back 24,200 jobs since the revised low recorded in January 2010, following the loss of 119,200 jobs on a peak to trough basis.

The August numbers for Connecticut were far below my expectations given the fact that we saw no effective change in the U.S. job numbers. It's been a growing concern in recent months that we're now teetering on the edge of another recession. It's very easy to see a "slow growth" economy turn into a "no growth" economy in the space of a heartbeat. I point out that if we do enter another downleg, it will be a separate and independent event, not an extension of the previous recession. In 2007-09 it was primarily the private sector with consumers, businesses, and many financial institutions at risk. Today, the focus is on governments. The public sector -- federal, state, and local government - is now engaged in the same deleveraging exercise that the private sector went through several years ago. One common theme, however, is the extreme loss of confidence -- business confidence, consumer confidence, and investor confidence.

The State's unemployment was recorded at 9.0% in August, roughly on par with the domestic average of 9.1%, down one-tenth from last month. As I've mentioned previously, the job numbers are far more important than the unemployment numbers because of linkages to incomes, spending, and consumer confidence.

My current expectation is that unemployment statewide will range from about 8.5% to 9.5%, but remain high by historical standards over the next several years as profound structural changes and modest demand for labor keeps unemployment high for the foreseeable future.

Connecticut's economic recovery continues in 2011 at a well below average pace. Typically, the State posts average annual gains in the 3%-4% range for our key measure of economic growth- the Farmington Bank Business Barometer (FBBB) -- but this year I expect that we'll see growth in the 1% to 1.5% range, about HALF of the typical gains seen during prior expansions.



Some other data points worth noting for the month:

Our broadest measure of CT consumer spending power, **CT real disposable income**, which is income after taxes adjusted for inflation, is now up a slight 1.0% YTD for the year after eight months of data. In effect, it's hard to make the argument for a robust economic recovery when incomes gains are literally "crawling along". On the auto front, **CT new auto registrations** are up a healthy 29% YTD through August, while **New England Consumer Confidence** as reported by the Conference Board came in at 35.1 in August, the lowest level since June 2009.

What really matters is jobs, confidence, consumer spending power, and the level of uncertainty that is now prompting businesses to hold back on spending plans and hiring, while also putting a damper on personal consumption.

Bottom line: Consumer confidence is still 20-25 points away from what would be deemed economic recovery. As mentioned on multiple occasions in previous newsletters, massive structural changes have come to bear on the domestic labor situation, and it is taking longer and longer to recover jobs lost in recession. These structural changes include costs of doing business, health care costs, outsourcing, use of temp workers, the growing use of the Internet, globalization, offshoring, demographic shifts, DC bureaucracy, and the substitution effect of capital for labor.

I also have a major concern that the traditional tools for stimulating economic growth, namely monetary and fiscal policy, are increasingly ineffective or politically less palatable, meaning that it is going to be harder to stimulate the economy this time around. This means that the next recession could be a problem for many consumers and businesses. In effect, heading into the 2012 elections, it is very likely that the economy you see today is the economy you get down the road! After the fiasco and missteps in Congress about raising the debt

(Continued on page 35)

CONNECTICUT ECONOMY

(Continued from page 34)

ceiling, the growing concern about fiscal discipline, and only the modest success of the \$787 billion stimulus package, I think there is little appetite for another fiscal stimulus package. This is not surprising when you consider we should have seen 4%-5% growth in real GDP as a result, but only wound up with gains in the 3% range. Rather than have the U.S. government allocate stimulus monies on a political basis, I think it makes far more sense to let the marketplace determine whom the winners and losers will be. Therefore, let's put the money back into the hands of the private sector where it will do the most good. The role of government should not be to pick winners or losers, but to create an environment that is conducive to growth for all businesses and let the marketplace make that determination. Going forward, "too big to fail" isn't going to sit well in the small business sector, that's for sure.

Regarding monetary policy, the Fed can't really do any more than what it has done, and interest rates can't go any lower. Moreover, the Fed has been very clear with its recent FOMC statements, and there is little comfort in Bernanke's assessment of the situation. I also have some concerns about how consumers are ill-prepared to weather another recession following one of the worst economic downturns dating back to WWII.

In the US and across Connecticut, savings have been depleted, stock portfolios have been damaged, and the broadest measures of consumer spending power are underperforming thus far in economic recovery. And even with oil prices coming down, folks are struggling. CT real disposable income- the broadest measure of consumer spending power in CT- is up a modest 1.2% on a YTD basis, when we should be seeing gains of 4%-5%. Moreover, you cannot have tangible growth in the local housing markets without substantive improvement in the local labor markets, so jobs will be key.

Investment Outlook

Here are some very insightful remarks from **Bill Gross** of **PIMCO** in his monthly newsletter on the structural roadblocks to our economy:

- 1) Globalization has hollowed developed economy labor markets, 2) technology has outdated entire industries that produce physical as opposed to "cloud"- oriented goods and services – books, records, postal letters and DVDs among the most recent dinosaurs, and 3) an aging demographic is now favoring savings as opposed to consumption in almost all developed nations.

Almost all remedies proposed by global authorities to date have approached the problem from the standpoint of favoring capital as opposed to labor. If the banks could just be stabilized, if the "markets" could just be elevated back in the direction of peak 401(k) levels, if interest rates could just be lower so that borrowers would inevitably take the bait, then labor – job creation – would inevitably follow. It has not. The explanation for why not must at least include the rationale that Wall Street and Main Street are symbiotically connected and if one benefits at the expense of the other, then both ultimately can falter.

- Long-term profits cannot ultimately grow unless they are partnered with near equal benefits for labor.
- There is only a New Normal economy at best and a global recession at worst to look forward to in future years.
- If global policymakers could focus on structural as opposed to cyclical financial solutions, New Normal growth as opposed to recession might be possible.

SBA: CT borrowing soared in fiscal 2011

Connecticut small businesses boosted their borrowing to \$223.7 million in federally-backed loans in fiscal 2011, mirroring the national trend of rising access to credit, new data shows.

Waterbury's Webster Bank was the state's most active SBA 7a lender in 2011, issuing 70 loans totaling \$17 million. Farmington Bank followed with 46 loans for \$8.8 million; No. 3 was RBS Citizens Bank's 40 loans for \$3.7 million; No. 4 Fairfield County Bank made 39 loans totaling \$5.3 million; and No. 5 TD Bank issued 36 loans for \$18.9 million.

Farmington Bank Chairman and CEO John Patrick Jr. said his institution consciously boosted its SBA lending as a means of widening credit access to businesses and stimulating job growth in its markets.

"Through these (SBA) numbers, we're demonstrating that we're leading the way," Patrick said. It's the same picture nationally, SBA officials say.

"SBA-backed lending continued the upward trend we saw last year," SBA Administrator Karen Mills. "Due to the Small Business Jobs Act and a return to pre-recession lending levels, over 61,000 small businesses had access to capital."

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Hot New Home Trends

Practicality is in, as homebuilders cater to buyer's changing wants and needs

The housing market may be down, but it's not out. Homes continue to be built in Connecticut, but with far fewer of the bells and whistles that many homebuyers demanded four years ago. What would-be homebuyers want — and are getting — are different today!

"We sold six homes before we broke ground on our new eight lot development, *Knoll Lane* in Avon," said Bill Ferrigno of Sunlight Construction. "Value is what it's all about, and in Avon these homes are a very good value at \$500,000 to \$700,000 for 2,800 – 3,600 square feet. I'm using house designs from a subdivision we built back in 2002. By and large builders are giving good deals, because to be successful, we have to adjust to the current buyers' market."

From energy savings to accessibility, here are the top six trends that are a *sign of the times*.

1. Smaller homes that 'live' bigger

According to NAHB, the median size of new U.S. homes fell from 2,277 square feet in 2007 to 2,135 square feet in 2009. The overall home size is shrinking 10-15% and that brings down the price, which is the motivation for going smaller. However, good design is more important than ever because most homebuyers want their *Not So Big House* to be open, flexible and work hard to live bigger and appear roomier than it really is.

2. Home offices, outdoor living spaces and mud rooms remain popular

Demand for home offices for telecommuting remains strong. Outdoor living space has remained a focal point even in the face of the housing downturn. Trends toward informal lifestyles, as well as more home-centered activities, have helped maintain interest in outdoor living areas. Mud-rooms are another space that has continued to remain popular and front and side porches are still in style because they help create an old-fashioned, reassuring sense of neighborhood.

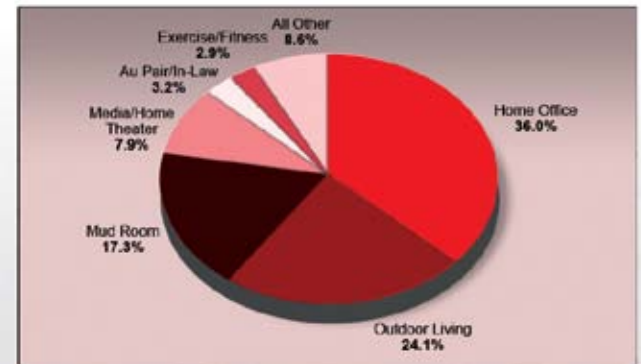
3. A 'Greener' More Accessible Home

Not surprisingly, energy efficiency is one of the year's hottest trends. According to the 2011 *AIA Home Design Trends* survey, the few special features that are increasing in popularity focus almost exclusively on energy efficiency or accessibility. Master bedroom suites on the first floor, easy-to-use handles and faucets, and even more expensive features like ramps into the home and elevators are generally rated as increasing in popularity.

Efficiency takes many forms, including but not limited to builders using advanced insulation techniques, better windows with higher U-Value, sealed ductwork that eliminates air leakage, Energy Star rated appliances and low-energy LED lights.

Figure 1: Home Offices/Outdoor Living Dominate Popular Special Function Rooms

Most popular special function room, % of respondents, Q2-2011

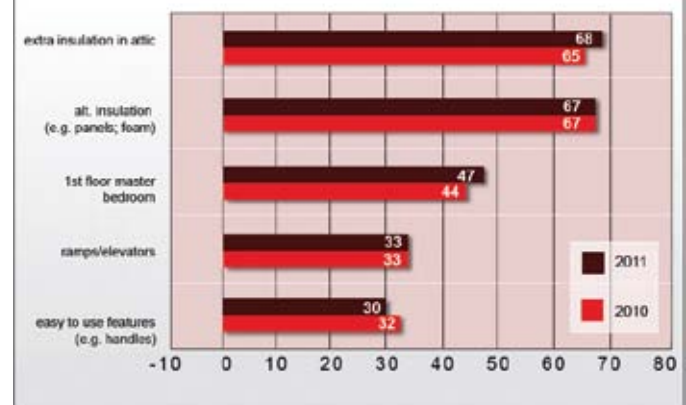


4. Higher R-Value Insulation

"The problem with fiberglass insulation (batts or blown in) is that it doesn't address air infiltration or leakage," says Paul Paris of Zero Draft, Comfort and Energy Specialists, also an approved contractor for the CL&P and United Illuminating Energy Efficiency Fund programs.

Figure 3: Energy Efficiency/Accessibility Remain Popular Special Features

% respondents reporting popularity of feature "increasing" minus % report "decreasing"; Q2



"Air infiltration contributes to about 40% of a homes heating and cooling costs annually. Most people always want to discuss R-Value with me and I tell them that their concern shouldn't be with the R-value but with the air barrier capabilities of the product that they want to use. The reason for this is that fiberglass, cellulose and open cell foam all have similar R-values (closed cell foam offers double the R-value, but it's double the cost of open cell per inch). Spray foam is the only one that is classified as an air barrier, stopping that costly air infiltration."

(Continued on page 39)

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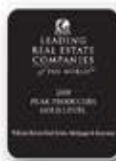
30

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HOT TRENDS

(Continued from page 37)

Paris also says, “Over the next few years, the building code minimums will be raised and air sealing and building performance will be mandatory. In the insulation industry, foam is the way of the future, hands down. Specifically, Icynene foam is a pioneer in renewable, earth friendly water blown products.”

“Open cell foam insulation gives the added advantage of cutting sound transmission,” says Peter Cantone of West Haven based Spray Foam Nation. “However, closed cell increases a home’s wracking strength 2:3 times, and the increased structural integrity allows 24” OC construction vs. 16” OC, so there’s less thermal bridging. You’re also less likely to have a problem with wind uplifts during serious storms.”

Spray Foam Nation is a distributor of spray foam systems and specialty coatings. Their customers are spray applicators, who promote and install better building solutions, but the company also supports builders with training classes. Peter went on to explain why they represent Premium Foamsulate and La Polla Foam-LOK.

“Foamsulate and Foam-LOK spray foams lock in energy savings by adding an exceptionally high R-value insulation system to the building envelope and the roof deck. This advanced insulation and roofing system is spray applied to any shape and substrate. It seals the building envelope to stop heat transfer through the roof deck, minimizes conditioned air from escaping, and restricts unconditioned air from entering the building.”

Mark Nuzzolo of Brookside Development in Woodbridge, CT is a firm believer in dealing with air infiltration to address energy savings. In fact, he is one of a number of builders across the country that has begun offering a **written guarantee** to homebuyers on ongoing energy savings. Others, like JFC Endeavors By Carrier Inc., ask former homebuyers for copies of their utility bills, so that they can produce a credible energy cost history for future homebuyers.

The trend to greener, energy-efficient homes is less about consumer demand and more about builders needing to offer **more value** to stay competitive, not only with other homebuilders, but also with existing homes and foreclosures.

Please see following article on the **High Performance Home** being built in Old Greenwich by

Pete Fusaro, who is chairman of the CT Green Homes Council and serves on the NAHB Green Standards Committee.

Appraisers Making Headway in Recognizing Value of Green Home Features

Even the appraisal industry, which has taken a long time to catch up, is beginning to recognize the added value a high performance, energy-efficient home offers. The continuing effort to provide recognition for the added value of energy-saving and other green features in homes will take another step forward around mid-summer when the Appraisal Institute was expected to add a green and energy addendum to its appraisal report form. Builders can fill it out ahead of time and give it

to the appraiser, who can’t always see what’s behind your walls.

Green builders have been waging an uphill battle in recent years to convince the lending community to recognize the difference between homes that are just built to code and those that incorporate techniques, systems and products that can dramatically reduce monthly utility costs, which represent a significant expense for home owners.

Builders need to educate appraisers on an increasingly important segment of the housing industry about which most appraisers still know next to nothing.

Home related products such as high-performance windows, tankless water heaters, water-saving and conserving devices, and reclaimed or salvaged materials are increasingly sought after. There is a premium that Connecticut builders are willing to pay for these products, but they’re doing their best not to pass along all of the cost to their clients.



4. Low-maintenance products and materials

The **AIA Home Design Survey** also asked residential architects to comment on consumer interest trends for home related products. Low-maintenance products and materials also remain very popular, in particular, synthetic or engineered products for flooring, siding or decking.

5. The downscaled kitchen

Here are a few factors influencing the ‘heart of today’s home’. Baby Boomers are hitting retirement age; lending standards have tightened; consumers have swallowed a slice of frugal pie, and the number of single households – particularly single women – is rising steadily. All of those ingredients are feeding demand for smaller, more budget-conscious kitchens with a heavy emphasis on style and universal design. Beyond cooking and eating, the “heart of the home” has become a café-style gathering space for family and friends

With this in mind, GE has recently expanded its value conscious Café series to include French door and side by side refrigerators, wall ovens and cook tops. This line appeals to clients who love to cook and entertain and who desire high-performance appliances that are easy to install and practically priced. GE Café series have the look of stainless steel, but are focused on **value** and **performance**. This affordable suite comes with all the features home chefs expect, and the fact that each appliance is free-standing, also makes them an easy upgrade. GE builder

(Continued on page 41)



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HOT TRENDS

(Continued from page 39)

distributor, CAFD, has recently installed a GE Café series vignette in their showroom to make it easy for builders to send their customers in to try them out.



GE Café Series in CAFD Showroom

Old Lyme Kitchen Remodel: Making Good Use of Space

Amity Construction & Design demonstrated that good things really do come in small packages during a recent kitchen renovation in an historic home in Old Lyme.

The tiny kitchen - a mere 9½ feet long and 8½ feet wide - was in dire need of storage space and style. The only problem: *expansion of the historic structure was not an option.*

Amity's design staff overcame this challenge with a creative redesign that provided the homeowner with the storage she desperately needed with the panache she desired.

One of the key features is an upper cabinet above the typical upper cabinet. These compartments run around the tops of three walls, greatly increasing storage. Also, drawers were installed in the toe kick area at the bottom to utilize every spare inch of space; spice pullouts on either side of the stove allow the homeowner to store spices that she has collected from around the world, and several drawers were installed as well as a lazy Susan corner cabinet to maximize space.



Some of the unique touches incorporated into the design include:

- A fireclay farm sink that was handmade in England
- Leathered countertops to give a textured look and feel as well as a timeless appearance.
- Wide plank oak floor boards milled from reclaimed barn beams which have a patina that can only be achieved with age.

The finished product is a masterful combination of style and function in a small space.

Luxury for Less

"Every kitchen should have at least one special design feature," says kitchen designer, Mary Jo Petersen. "But it doesn't have to break the bank. Think backsplashes that provide a unique point of interest with an interesting pattern or antique artifact. Plate racks, exposed stemware holders, and glass cabinet doors also provide stylish accents that don't cost a fortune."

One simple way that builders can conserve costs without sacrificing functionality or good looks is to combine certain appliances. "If you have a cook top and a separate wall oven, you will spend 15 to 20% more than if you buy a range that includes both."

In a small space, the entire kitchen becomes a focal point, so it's important to attend to every detail. "Smaller spaces are less forgiving," Petersen said. Little things matter. For example, refrigerators and other appliances should run flush with cabinet faces to maintain clean lines.

Two additional areas, in particular, that can make or break a small space are outlets and endings. "You can maximize the impact of your cabinet design and backsplash by integrating or camouflaging outlets with plug molding, decorative plates, or undercounter strips," Peterson said. "And be sure to design the returns on moldings, especially when the design includes cabinets of varying heights or depths. Or when the cabinets return into ceiling molding."

Practicality, function and multi-purposing are the three maxims for today's kitchen. Function is preferred over size, and doing more with less space is a key consideration. Kitchens will have areas devoted to charging laptops, mobile phones and PDAs and a built-in work space for doing bills or homework. But one critical element has not changed! Making a kitchen a family space is still a priority.

6. A home that makes life easier by being more efficient

"Today, value is equated with features that contribute to efficiency," says Stephen Melman, NAHB director of economic services.

(Continued on page 42)

HOT TRENDS

(Continued from page 41)



This pantry was supplied to builder, Steven Lecher by Royal Closet

That's why walk-in closets in master bedrooms, well-designed laundry rooms and kitchen pantries and mud rooms are likely to continue as the most requested items in homes. **Royal Closet** in Norwalk provides customized storage for any space. Organized mud rooms, garages, laundry rooms, pantries, linen and master closets are the hot button features that turn today's buyer on. Storage may not be as dramatic as a home theater or pilates studio, but they sell homes because today's more practical homebuyer wants their home to work for them.

CAFD Showroom Draws National Attention from GE

GE National General Manager tours 10,000 s.f. CAFD showroom with its live GE Profile, Monogram and new GE Café' equipped kitchens. CAFD is the only showroom in the country to display and use the new super energy saving GE GeoSpring™ Hybrid water heater.

This summer, GE General Manager, Matt Rose, travelled from Louisville, Kentucky to visit Connecticut Appliance and Fireplace Distributors (CAFD) and tour their award winning 10,000 s.f. showroom. CAFD is ahead of the curve, as with their unique outdoor living showroom, which opened this summer; their iPad equipped sales staff for improved customer convenience; and their working display of the groundbreaking



GE national V.P. Matt Rose, Doug DuPont of CAFD, Northeast Regional Manager Vinnie Porecca & GE Regional Rep. Jeff Stokes in CAFD showroom.

GE Hybrid electric water heater – the most energy efficient 40 gallon water heater you can buy. The new GE GeoSpring™ Hybrid reduces water heater operating cost up to 62% and saves approximately \$320 per year. The CAFD display promotes the current \$300 tax credit available to GE GeoSpring™ Hybrid purchasers, as well as a new \$400 rebate for replacing an existing electric water heater.

"I am impressed that our new GE GeoSpring™ is providing all of the hot water for the CAFD showroom," said Matt Rose, as he snapped a photo of the display with his smartphone. "This is the only display like this in the country."

The CAFD showroom won a state HOBI Award for innovative design. Fully working and trimmed out fireplaces and stoves are shown in room settings; home technology products are integrated throughout the showroom, and there is even a fully equipped home theater. CAFD also holds cooking demos in their working kitchens, which feature appliance suites from every leading appliance manufacturer. In addition to GE Profile and Monogram kitchens, CAFD owner, Doug DuPont has installed the newly launched GE Café series of appliances, which Matt Rose and GE Northeast Regional Manager, Vincent Porecca noted on Monday's showroom tour.

CAFD is the leading supplier of home living products in Connecticut. The company spreads the word about its CAFD Advantage on their interactive website cafd.com, which is iPad and smart phone friendly. They offer a **Deal of the Week** on major brand appliance, fireplace and home technology products and promote these deals on both their website and on facebook. com/cafdhomeproducts.

A High Performance House in Old Greenwich

"Consumers equate energy-efficiency with high performance," says Pete Fusaro, a verifier and high end Greenwich builder. Pete serves on the National Green Building Standards Committee, and he is chairman of the Connecticut Green Homes Council.

Pete is also the first builder in Connecticut to receive a Master Certified Green Professional designation. His company, Preferred Builders, is currently building a 2,800 s.f. **High Performance House** in Old Greenwich. Designed by Richard Granoff, Granoff Architects, the home will be NAHB Green and LEED certified, and it will be **EPA Water Sense** and indoor **airPlus** rated.

Why design and build with Indoor airPLUS?

EPA created Indoor airPLUS to help builders meet the growing consumer preference for homes with improved indoor air quality. By constructing homes that meet EPA's stringent specifications, forward-thinking builders can distinguish themselves by being among the first to offer homes designed to deliver improved indoor air quality.

Construction on the home began in September, and Pete is using the latest in green building products and technologies, starting with the foundation.

We used an additive in the concrete footings that waterproofs and provides a capillary break between the footing and the foundation wall. This additive stops the moisture from wicking up into the foundation wall.

KIM® (Krystol Internal Membrane) is a cost-effective, permanent and reliable alternative to traditional membrane-based waterproofing systems. KIM® becomes an integral part of the concrete. It is added to the mix at the time of batching to waterproof the concrete from the inside out. KIM® is permanent and replaces the need for conventional membranes. It has the unique ability to self seal micro cracks that develop in the concrete.

It arrives at the site ready to pour, and by eliminating the need for a conventional membrane system, it saves labor, time and money.

The concrete for the Performance House is supplied by O&G Industries. Pozzotive Plus Concrete is manufactured using up to 30 percent post-consumer recycled glass as a Portland cement substitute and an average of 50 percent post-consumer recycled masonry aggregate from local sources in the Northeast.

Compared to conventional concrete, Pozzotive Plus requires less energy to produce, is stronger, and has greater moisture and chemical resistance, according to the company.

Sustainable Construction

Pozzotive not only has tremendous environmental benefits, but it also affords the opportunity for a conventional product like concrete to become an effective tool in sustainable construc-



Pouring the basement floor O&G concrete with recycled glass for added strength. Wire mesh and spray foam over the trap rock for insulation.



Concrete is being spread over radiant coils.



Performance House being framed.

tion, and instrumental in obtaining valuable NAHB Green and LEED points for a builder.

Pete has updated information on the *Performance House* on his website at www.preferredbuilders.biz, and there are great member resources for builders, remodelers and land developers on both the HBA website at www.hbact.org under **Build Green CT** and www.nahbgreen.org which explains how to implement a particular item in the scoring tool, to choosing certified approved products from the Research Center.



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BUSINESS PRODUCT NEWS

Interstate Lumber Celebrates 89th Anniversary with a Builder Open House at their elegant Interstate Design Center

Located at 184 South Water Street in Greenwich, CT, the *Interstate Design Center* is an experience no builder or remodeler should miss!

On August 4th it was packed with Fairfield County home building industry professionals, both Interstate clients and some who were checking out the facility, and the luxury resources it has to offer hi-end builders.

“In 1922, my grandfather began Interstate Lumber & Mill Corporation as a Greenwich wood-working shop. Today, we have five lumberyards, a 100,000 sf millwork facility, and we continue to serve the finest builders throughout Fairfield and Westchester counties.”

- Sheldon Kahan, Interstate+Lakeland Lumber

It's no wonder that the Interstate Design Center was recognized by the Connecticut AIA and *Pro Sales* magazine as **“2008 Showroom of the Year”**. The eye-catching design features soaring wood paneled ceilings, original brick walls and 5,000 sf of exquisite window, door and hardware displays reminiscent of a 5th Avenue showroom. Custom millwork is creatively presented in a richly paneled library room with deep coffered ceiling and classic fireplace.



Mallory Berko of Fairfield County HBRA, Sheldon Kahan, Interstate Lumber and Greenwich builder, Peter Fusaro.



Builders gathered in Interstate Design Center library room.



Interstate display 3



Interstate display 4

In addition to Interstate's long term relationships with national manufacturers Andersen Windows & Doors, JELD-WEN Windows & Doors, Marvin Windows & Doors, AZEK Building Products, Baldwin Hardware and TrusJoist, the *Interstate Design Center* showcases Pro Domo mahogany windows, BELISLE Ancestral doors & windows, Schlage hardware and much more.

(Continued on page 47)




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INTERSTATE LUMBER

(Continued from page 45)

A new product for a challenging marketplace

What better way for a builder to set himself or herself apart than by offering a major breakthrough in lumber protection. Toward the end of 2011, Interstate will begin offering their builders and remodelers **Eco Red Shield™ Protected Lumber**, a revolutionary product that protects lumber by coating it with chemical solids that control moisture and protect the wood from mold, fire spread, termites and wood rot.



As we know, today's lumber is different than it was 25-30 years ago. Current new-growth lumber is more susceptible to the natural enemies of wood - water, mold, fire and insects. This juvenile lumber acts like a sponge - absorbing moisture and then producing mold and/or wood rot - which in turn attracts termites. This had led to billions of dollars in damage and subsequent home repair.

Eco Red Shield™ will allow builders to encapsulate their homes without the worry of mold and moisture. It also eliminates the risk of termite damage. More importantly, Eco Red Shield™ Protected Lumber provides a healthy and mold-free environment for a builder's homeowner.

What's more, Eco Red Shield's fire inhibitor properties provide "peace of mind in the unfortunate event of a fire". To learn more about **Eco Red Shield™**, contact Sheldon Kahan at skahan@interstatelumber.com.

In addition to their Design Center and Greenwich lumberyard, Interstate + Lakeland Lumber has a 100,000sf millwork facility in Bethel, a retail store and lumber yard in Stamford, and two years ago, they purchased Newtown Lumber. In Westchester, N.Y., their Port Chester yard offers an AZEK showroom, and they have a retail store and lumber yard in Shrub Oak.

CAFD Hosts CEU Credit Seminars for AIACT Small Firms

On September 20th, sixteen AIACT small firms earned CEU credits and learned valuable information from GE Contract Marketing & Specialty Manager, Steve Anderson and Heatilator Regional Manager, Gary Martin. The training programs took place in the award winning hearth product showroom at CAFD, and Gary Martin used the live working showroom fireplaces to demonstrate gas fireplace trends and technology.

In a follow-up survey, architects commented that the presentations were "top notch" and will help them specify the **new** energy saving GE GeoSpring Hybrid electric water heater and innovative gas fireplaces from Heatilator.

Advantages of the GE Hybrid Water Heater

Launched in 2009, the GE **GeoSpring™** is the most efficient water heater on the market.

- The average family will save \$320 per year with the 40 gallon GE GeoSpring Hybrid electric water heater.
- Utilities across the country are offering rebates on the GE GeoSpring™ and in Connecticut, CEEF is offering a \$400 rebate.
- In addition, there is a \$300 tax credit available throughout 2011.
- Considering all of these savings, the GE Hybrid can pay for itself in less than 1 year!
- Every part is warranted for 10 years and the warranty is transferrable.
- No venting is required and its light weight and smaller size make installation easy.
- Water hook-up for the GE Hybrid is identical to existing water heaters.
- It offers the convenience of 4 modes *plus* a vacation mode.
- The GE Hybrid can communicate with a smart meter.
- A survey conducted with consumers 1 year after purchase revealed an unprecedented 95% satisfaction level.
- Next year, GE is coming out with 60 and 80 gallon models of the GE Hybrid.
- In 2015, code will require a heat pump for any water heater over 50 gallons and 200% efficiency will be required. **The GE GeoSpring™ Hybrid is currently the only water heater that achieves 200% efficiency!**

The Latest in Gas Fireplace Technology

Heatilator Regional Manager, Gary Martin, explained how gas logs can be used to convert a wood burning fireplace to gas. He described B-Vent, Direct Vent, Vent Free and Power Vent options and specifically pointed out the differences between vent free and direct vent gas fireplaces:

Vent Free Gas Fireplaces

- generate substantial moisture
- require oxygen depletion sensors
- no national builder installs vent free gas FPL in their homes.
- prohibited in bedrooms and by some building codes in the U.S.

(Continued on page 48)

CEU CREDIT SEMINARS

(Continued from page 47)

- cannot be used under any **Green Building** program

Direct Vent Gas Fireplaces

- 70-80% efficient
- pass every **Green Building** standard
- easy to install
- *require sealed glass

Gas Fireplace Trends

- A contemporary style with cleaner fireplace face and no visible louvers.
- A built-in look with no raised hearth. (*Code requires an 8" non-combustible barrier from the fireplace out.*)
- Heatilator is coming out with a new product with side controls and a slightly raised firebox that looks flush with the floor.
- Although a standard pilot is still the norm, Heatilator offers the convenience of its **exclusive electronic ignition**.
- **Fireplace refractory options** are very popular in the Northeast. Refractory is the inner material of the firebox, and ceramic panels, *available in styles such as Craftsman and rustic*, can enhance the firebox. The Heirloom model refactories achieve the look of masonry.
- Fire Art gas fireplaces have Led Lights that change color and look like an infinity burner. The Solaris power vented FPL is the most expensive at \$16,000.

Inspired by the setting sun, the Solaris see-through direct vent gas fireplace is the most innovative and unmatched hearth product in the industry. Featuring Heatilator patent-pending continuous levitating flames and transparent Razor(TM) burner, the Solaris is a contemporary and award winning fireplace on trend with consumer demands.



The Solaris is available in two models. Solaris36-ST is the world's thinnest see-through fireplace with a levitating flame and transparent Razor burner. Solaris 36-MR is a two-sided fireplace featuring the infinity flame, which provides a 6-foot deep illusion of flame and lighting effects.

Wells Fargo Helps Real Estate Professionals Advance Careers with CENTER STAGEsm Program

As the national leading retail mortgage lender, Wells Fargo Home Mortgage is committed to providing real estate professionals and their clients with the best possible service. One way it has been able to demonstrate that commitment is through its successful *Center Stage*sm program, which has hosted several helpful workshops in Connecticut.

The *Center Stage*sm program assists real estate professionals in gaining insight into proven and effective business strategies to help them grow business and better serve their clients.

The most recent workshops were held during the week of September 19th in Cromwell and Fairfield, CT. More than 147 real estate professionals attended. The event was led by Rick DeLuca, founder and president of Rick DeLuca Seminars. DeLuca provides educational training to real estate professionals across the country by blending his proven teaching ability with a sense of real world ideas.

DeLuca stresses that what he presents are ideas and it's up to the real estate professional to implement them.

"My goal is to present idea after idea that can work for any real estate professional, in any market," he said.

Wells Fargo is proud of the program and the value it continues to bring to the real estate community.

"The response from those attending was overwhelmingly positive" said Chip Poehnert, Wells Fargo Home Mortgage builder branch sales manager. "Rick's easy to follow strategy was a nuts and bolts presentation that could be easily incorporated into a daily action plan by all those in attendance."



DeLuca has presented his Top 10 tips that if implemented, will help real estate professionals, including builders, sustain and grow their business. Things to do include:

1. Do fewer things, but do those things well and consistently.
2. Knowing statistics gives you instant credibility.
3. You must know who your Bull's Eye people are within your database!
4. A message of your character and competence is what builds trust.

(Continued on page 49)

WELLS FARGO

(Continued from page 48)

5. Put yourself in the right place at the right time.
6. The higher the quality of the presentation package, the higher the perceived value of the content and the sender!
7. Never underestimate the power of a handwritten note.
8. Call buyers 1 day, 1 week, 1 month, 6 months and 1 year after the sale.
9. Use the screen capture tool from JingProject.com to send information to buyers and sellers you are working with.
10. If you do an activity more than once, you need a check-list/system!

Superior Walls has been named part of the 101 Best New Products



Each year, the editors of *Professional Builder* and *Professionals Remodeler* explore the building products market in search of the most innovative new materials, finishes, and systems for residential construction.

Products are selected across 16 product categories, including Doors, Decking/Outdoor Living, Home Technology, HVAC, Kitchen & Bath, Siding, Structural, and Windows.

In evaluating the hundreds of new products that debut each year, the editors take into consideration the following criteria:

- Does it create a new product category?
- Does it advance an existing product category?
- Does it greatly reduce costs on labor or material?
- Does it enhance design/style?
- Does it improve energy efficiency/performance?
- Does it make life easier for homeowners/builders/contractors?
- Does it reduce the product's or home's impact on the environment?

The industry's first NAHB Green Approved foundation systems, **Superior Walls' Xi and R-5 insulated precast concrete wall systems** use up to 70 percent less concrete in a new home than conventional foundations. The custom wall assemblies contribute to the overall home insulation value and help reduce air

infiltration into the home, potentially lowering energy costs. The foundation systems come complete with built-in accesses for wiring and plumbing, stud facing for easy drywall installation, and custom openings for windows and doors.

Coldwell Banker absorbs another CT rival

Consolidation in Connecticut's realty broker market continues with Ridgefield-based Coldwell Banker Residential Brokerage buying up Prestige Properties LLC in Farmington, its second Hartford area realty buyout in four months. Prestige's 34 sales associates are being absorbed into Coldwell Banker's West Hartford sales office at 36 Lasalle Road, officials said.

Last May, Coldwell bought out another central Connecticut rival, Century 21 Alaimo & Corrado in Enfield. Alaimo's South Windsor office at 285 Oakland Road was merged with Coldwell's office in that town, at 481 Buckland Road. Coldwell Banker has 46 offices with more than 2,100 sales associates serving Connecticut and Westchester County, N.Y. Coldwell Banker Residential Brokerage is part of NRT LLC, the nation's largest residential real estate broker.

Rockville Financial Expands into New Haven County

Just months after raising \$171 million in a public stock offering, Vernon bank holding company Rockville Financial is preparing to expand in a new market, with plans to open a commercial banking office in Hamden in an office park at 2319 Whitney Ave.

The company has added three former New Alliance Bank senior commercial loan executives to lead their growth in the region.

William H. W. Crawford IV, president and CEO of Rockville Bank, said his goal is to grow the \$1.7 billion bank, which has 21 branches in Tolland, Hartford, and New London counties, to \$3 billion to \$5 billion in assets over the next three to five years. Expanding into New Haven County is clearly part of that strategy.

Prudential CT Realty Embraces QR Codes

Prudential Connecticut Realty has begun featuring real estate signs embossed with QR code/texting icons to make real estate marketing more effective. Prudential Connecticut President Candace Adams says the QR coded signs will be hung on existing yard signs and will also contain a text message code.

Home buyers simply hold a smart phone up to the QR code, as if taking a picture, and scan it. They will be immediately connected to the property's mobile web page where they can view color photos, pricing and property information, including scheduled open houses, as well as the agents contact information.



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Make a Statement.SM

Marvin® Introduces the Wood Ultimate Glider

Hailed by industry experts as one of 2011's best new building products

The new Ultimate Glider from Marvin Windows and Doors is now available in an all-wood version. Marvin designed this versatile with clean lines and recessed hardware and the Clad Ultimate Glider, introduced earlier this year, was recently named one of the 101 Best New Products of 2011 by the editors of *Professional Builder* and *Professional Remodeler* magazines.

“Marvin reintroduced round tops to the homebuilding industry. Now we’ve reinvented another favorite,” said David Hipke, Product Planner for Marvin Windows and Doors. “This window is packed with features that add value. But perhaps its best features are its clean, elegant design and absolute ease of operation.”

The Wood Ultimate Glider features:

- One hand operation
- Patent pending handle and lock system
- Auto locking
- Low handle placement for ease of use – no reaching up
- Exterior of sustainably harvested pine
- Interior available in seven wood species: Pine, Douglas Fir, Cedro Macho, Mahogany, White Oak, Cherry, Vertical Grain Douglas Fir
- Interior also available in Factory Painted White Finish or Primed Wood
- Integrated weep system for drainage
- Several operating configurations

The Wood Ultimate Glider is the perfect choice for a host of building applications, including: *kitchen sink areas, decks and walkways, Close lot lines, knee walls and lower levels, condominiums, multi-family units and assisted living.*

The Wood Ultimate Glider features a patent pending sash removal system built for easy operation. Plus, it can be seamlessly mixed and matched with other Marvin windows, such as the Ultimate Casement. The Wood Ultimate Glider will give homeowners and builders a new reason to take a fresh look at gliders.

Moffly Media launches Fairfield Living Magazine

Moffly Media is pleased to announce the launch of *Fairfield Living* magazine. The first issue will be published in November 2011 and joins the company’s multiple award-winning titles: four regional publications—*Greenwich*, *New Canaan*, *Darien*, *Stamford* and *Westport*—as well as its highly acclaimed home-design publication, *athome in Fairfield County*.

Ring’s End Opens New Norwalk Kitchen Showroom at October 6th Event

On October 6th, Ring’s End held a *standing room only* event to debut their new kitchen showroom on Route 1 in Norwalk.



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SALES & MARKETING

The iPad Requires a Different Way of Thinking for Home Builders

The iPad is a marketing phenomenon. Given the rapid adoption of iPads, websites need to be configured for easy and stimulating viewing on them. And the medium seems to be more about pictures, videos, and interactivity than text. Users like to be able to blow up images, customize floor plans, and watch YouTube content.

Multigenerational Households Are Here to Stay

Often thought to be a product of the recession, the trend—driven by older adults and immigration—has been growing for decades.

Multigenerational households are on the rise. The growing trend for multigenerational living situations is much broader than unemployed boomerang kids and has been growing since long before the Great Recession, according to a recent report put out by AARP as well as a separate study released last year by the Pew Research Center.

The Pew report, titled “The Return of the Multigenerational Family Household,” found that between 1980 and 2008, the number of Americans that lived in a household with at least two adult generations or a grandparent and another generation rose from 28 million, or 12% of the population, to 49 million, 16% of the population.

The Pew Research Center includes instances where adult parents were living with an adult child age 25 or older. The trend has been especially pronounced among the elderly. By 2008, one in five Americans aged 65 or older lived in a multigenerational household, compared to 17% in 1990, according to the Pew Center’s research. By 2010, nearly 3.5 million American householders shared their home with a parent, according to the AARP report, “Multigenerational Households Are Increasing.”

The trend is likely to continue to grow simply “because there are so many Boomers,” says Nancy Thompson, senior media relations manager at AARP.

Another factor driving the growth in multigenerational homes for the past two decades—and unlikely to reverse anytime soon—is the influx in immigrant households in the U.S. Minority Americans are far more likely to have multiple generations living under the same roof, the Pew study showed. While 13% of whites live in a multigenerational household, that number rises to 22% of Hispanics, 23% of blacks, and 25% of Asians. And as of the 2010 Census, the Hispanic population was the fastest growing in the nation.

At a time when builders could use a bright spot, it’s clear that the number of Americans in need of housing that can accommodate multiple generations is growing. And fueled by retiring Boomers and fast-growing minorities, that trend doesn’t look likely to change.

Inside the Minds of Trillion Dollar Women

Setting your building or remodeling project up for success

According to the book *Trillion Dollar Women: Use Your Power to Make Buying & Remodeling Decisions* (BuilderBooks.com), “women are valuable to homebuilders and remodelers because their decisions are worth so much – literally trillions of dollars in homebuilding and remodeling transactions are controlled by female decision makers.”

In fact, women make or direct 91% of the decision to buy a new home.

What is Woman-Centric?

Woman-Centric Design is the science of looking at every feature of a home through a woman’s eyes. Paul Foresman of Design Basics describes the four ‘lenses’ through which women see and measure a home or plan – *those areas used for entertaining, de-stressing, flexible working, and storage/organization*. “Women taught us that we have to bring in both the practical, functional aspects of design *and* have the aesthetics – the ‘wow’ first impressions.”

Design Basics developed the Woman-Centric concept through over 7 years of research, including holding numerous focus groups. “But we also spent time with women in their homes watching what they would do to overcome common design deficiencies,” says Foresman. He cites an example of watching a woman bring her dogs back in through a sliding door. It had been raining and the dogs were tracking their muddy paws onto the carpet. Woman-Centric design would call for a hard surface transition area where pet’s could be to welled before they reached the carpet.

Woman-Centric in Action

What are some of the design elements that make a home more desirable? Foresman lists a few for us here:

Spa Shower: “Our research shows that 78% of women never use the bathtub in the master bath. So when you start designing master bathrooms around the idea of an oversized spa shower, you can create a much more desirable master bath.”

Pet Friendly: Places for dogs to shake off when they come in wet and to store pet toys and supplies.

(Continued on page 54)

TRILLION DOLLAR WOMEN

(Continued from page 53)

Work-In Pantries that are big enough to prepare food in and that has an extra dishwasher and sink. This de-clutters a kitchen, even allowing some upper cabinets to be replaced with windows for a more open feel.

Entertainment Kitchens that flow seamlessly into other living spaces and that accommodate larger groups.

Lockers in the transition space between the garage and home so that every family member can store their personal items.

Attractive Front-Entrance Garages: "We found that women prefer to be able to pull straight in and back straight out of the garage as opposed to making the sharp turns often required for side-load door."

Benefits of Woman-Centric Building

When buyers are introduced to these concepts, such as not having to walk through the laundry room to get from the garage into the house, they ask, "Why don't all builders build this way?" It just makes sense.

And these designs aren't gender-specific. These houses just live well. And that's what we're focusing on. It's the livability as well as the aesthetics; in this marketplace you've got to have both. "We want to give a new definition as to what value really is," says Foresman. "Let everybody else compete on price; I want to focus on making everyone else obsolete by creating a remarkable Woman-Centric model home."

5 Key Changes in Boomers' Expectations for Homes

Del Webb has conducted 10 extensive opinion surveys on the boomers since 1996, and says the famous 76 million cohort has changed significantly over the years. The SURVEY found them considerably less interested these days in heading for the traditional Arizona/Florida locales -- if they'll move at all. And their reasoning for pulling up stakes has changed, too.

Five things to know about boomers' retirement plans:

1. The last day on the job is going to hit later than it used to.

The younger boomers, who are turning 50 soon, plan to retire a median of four years later than 50-year-olds who responded to the survey in 1996 -- at age 67 versus 63. The survey found plenty of people who like to work and want to continue, whether in the same kinds of jobs, as consultants, or some other field, part time or full time. Then there are those who just have to work.

And then there's this sobering admission: Boomers who are turning 50 this year are three times as likely to think they'll never be financially prepared for retirement compared to older boomers -- 41 percent today vs. 15 percent who said that in the 1996 survey.

2. The still-at-work decision will affect whether they'll move.

Among the older baby boomers (who started turning 50

in 1995), one-third plan to move in retirement; more than 50 percent plan to move to a different state, 25 percent to a different city within the same state, and fewer than 20 percent within the same town. Younger boomers now are more interested in moving than their similarly aged predecessors were in the 1996 survey.

3. The ones who are planning to move some distance are changing the rules.

Florida has slid off the map. In the survey, the top two destination preferences were North and South Carolina. **A major influence: cost of living.**

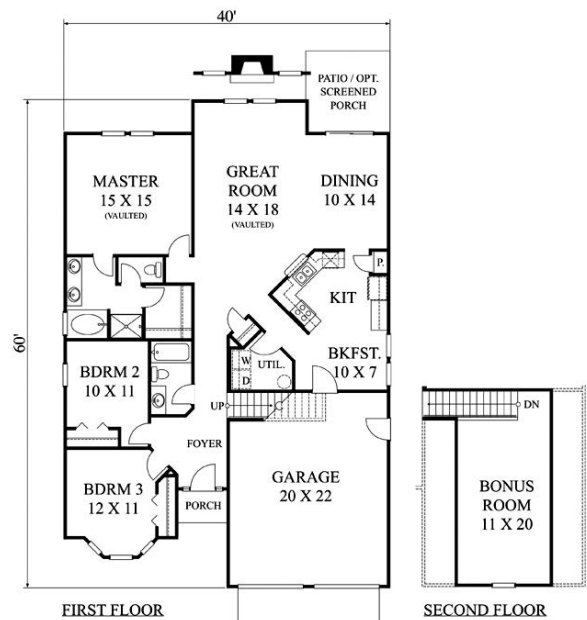
4. What they want once they get there has changed significantly.

Boomers are drawn to urban amenities such as shopping, restaurants and cultural amenities, and access to health care ranks very high for them now.

Another attitude adjustment: The belief within the housing industry that baby boomers will retire to some spot that's close to their relatives has gotten the heave-ho. Being close to grandchildren ranked second to last among their decisions about where to live.

5. The houses they'll live in are changing, too.

Reflecting the economy of the past couple of years, boomer consumers are more accepting of less square footage and are more interested in spaces that can handle multiple uses. They prefer ranch plans like this one by James Wentling Architects.



Builders have changed the "everything is included" approach in order to appeal to financially chastened boomers who are interested in a simpler, less luxurious house to start with, but may add some of the extras as they go along. However, despite their loudly expressed financial worries, home-shopping baby boomers just recently have begun to display a little more willingness to crack open their wallets. There's some *frugality fatigue* setting in.

Lumber Market Update

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

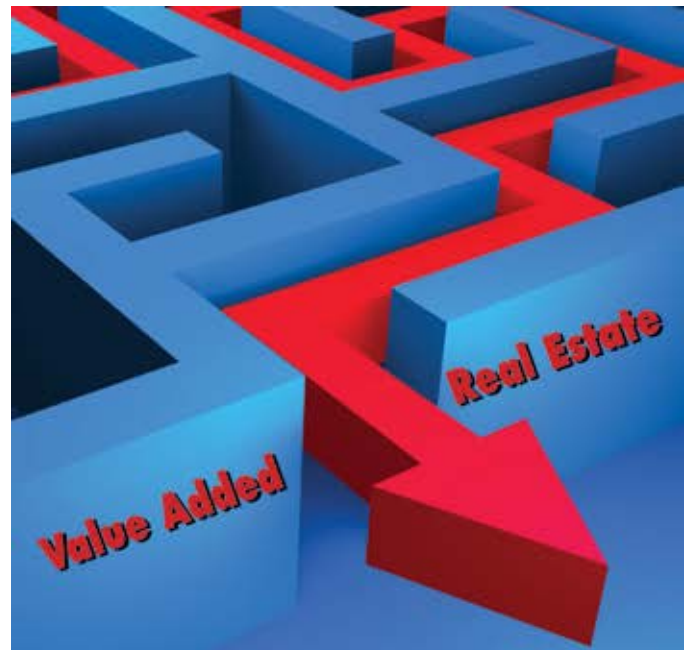


Since my last update, lumber and panel prices have increased from the lows reached in May. Douglas Fir is currently 3.5% below January prices and up 5% from May. KD SPF has fallen 6% since January and has gone up 7% since May. Douglas Fir Plywood is up 2.5% since

January and 10.5% since May. OSB prices have dropped 3.5% since January and are up 6% since May. The steady increases in plywood prices reflect the closure of obsolete mills in the west and south, High log costs due to exports to China from the west coast and a continuing trend towards use of OSB including specialty products such as AdvanTech and Zip roof and wall panels.

Factors affecting the lumber markets over the next few months include low production, mill curtailments and short term closures are common place; rising timber prices as landowners are reluctant to cut much timber at current prices; continued exports to China and other Asian countries; demand for building materials will increase to rebuild or repair homes lost in the U.S. to tornadoes, floods and in the northeast winter related damage. The Japanese earthquakes will also increase demand in the long term. Little if any of the rebuilding seems to have taken place yet.

Recent weeks have seen another round of temporary and permanent mill closures. There is also a continuing trend of consolidation of sales territories by manufacturers and distributors. We are likely to see more of this over the coming months as the long downturn in housing continues. Another winter like last years will be particularly difficult for many businesses.



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New OSHA Requirements - Residential Fall Protection

By Kim Marie DiMatteo — DiMatteo Group



Effective 6/16/11. Enforcement 9/16/11. Earlier directives (in the late 1990's allowed the residential construction industry to by pass some of the original fall protection requirements.

Home building industry felt they could not adopt the standard as it was not feasible and created greater hazards because there was no suitable attachment or anchor points for guard rails or personal fall protection systems. Allowed use of a designated monitor to be sure workers did not get too close to the edge of a low slope roof or to use slide guard on steeper roofs, practical to use and most risky. There continued to be a high number of fall related injury's and deaths in the Residential Construction industry and many industry representatives including the National HBA pushed for and received changes in the form of standard 03-11-002 due to high number of falls in the industry and the availability of many fall protection devices not available in 1995. This change went into effect in June 2011 and enforcement has begun September 2011.

OSHA never defined what residential construction was back in 1995. New Standard defines it as meeting 2 elements. These requirements for Construction employees who are exposed to falls of 5 feet or greater. 1) Structure is used as home or dwelling and 2) Structure must be built using wood frame construction.

Requirements consist of, conventional fall protection: guardrails, safety nets or personal fall arrest systems (PFAS). Alternative fall protection measures must also meet the requirements 29 CFR 1926.502k.

Employers are still able to use alternative fall protection programs if they find that conventional fall protection is infeasibility or creates a greater hazard. If this is the case a qualified person needs to develop a site specific written fall protection plan and also document why convention fall protection options are not feasible. The current standard will now require the employer to prove that conventional fall protection is infeasible or creates a greater hazard.

So what is infeasible? Infeasible is defined in sub part M as meaning that it is impossible to perform the construction work using a convention fall protection system (guardrail system, safety net system, person fall arrest system(PFAS) or that it is technologically impossible to use any of these fall protection systems.

Per OSHA, the presumption of implementing a fall protection system is feasible has the burden of a development a fall protection plan (fpp) in lieu of other systems. Options available include, grad rails, safely nets, personal fall arrest systems, fall restraint systems and fall protection plans.

The fall protection plans must identify areas where conventional fall protection is infeasible and must classify those area's as a controlled accessed zoned(CAZ). See below:

1. Include a description of using other methods to eliminate hazards. It must use as safety monitor system in conformance with 1926.502 (h) if no other system is available.
2. Be prepared by a qualified person
3. Be site specific and in a written content
4. A copy of the written fall protection program must be on site.
5. Be administered by a competent person
6. Explanation of conventional fall protection was infeasible or would create a greater hazard.
7. Contain a method to identify employees allowed in controlled access zone (CAZ).
8. Requires a review of near-miss or accidents involving employees covered by fall protection plan.
9. Must make changes to the plan if review shows need for a change
10. Training must be certified by the employer

To obtain a full description of the new Fall Protection Requirements contact your local OSHA office.

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Contact your Wells Fargo Home Mortgage consultant for details.

Chip Poehnert

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Chip.Poehnert@wellsfargo.com

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1. A non-refundable participation fee or an extended lock fee will be required for participation in a **Builder Best**[®] program. The **Builder Best** program is allowed with qualified products with lock features ranging from 3 months to 12 months. Due to daily pricing variations between products, you are encouraged to work with your home mortgage consultant to ensure that pricing available on the **Builder Best** lock feature that you choose is the most advantageously priced **Builder Best** lock feature for you.

2. Change of loan product or program, change in loan to value ratio, float down or re-lock of rate will require underwriting approval. Changing products is not allowed within 30 days of the original lock. You must qualify for the new product and be within 60 days of loan closing. One-time float down option is available within 60-days of closing to any lender program or re-lock your existing product at the current available price range. Re-lock is not allowed within 30 days of the original lock. If re-lock period exceeds 60 days, applicable extended lock fees will be assessed.

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Connecticut's 9th Annual Build-Pac Golf Tournament Retains its Status as #1 in the Country

On Monday, July 11th, 65 golfers played the TPC Championship course at *River Highlands* and 80 attendees turned out for the post play reception. Thanks to NAHB Build-Pac Trustee, Larry Fiano, this tournament remains the #1 Build-Pac fund raising event in the country!



Lia, Babe, Larry Fiano & Roseann Horney Fiano

The \$43,415 raised was due in no small part to the loyal golf tournament sponsors who supported the event. These suppliers are the backbone of the industry and are willing to contribute whatever they can to see it succeed.

"Our industry is under attack," said Jim Tobin, NAHB senior Vice-President of Government Affairs and chief lobbyist. "People think we are weaker now, so you must be activist . . . meet with members of Congress, and don't let them forget that you are the engine of the economy! This tournament is an important event in supporting NAHB's work in Congress."



(Continued on page 60)



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GOLF TOURNAMENT

(Continued from page 59)

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HBACT President Liz Verna, Developers Council Co-Chair Bob Wiedenmann & Moen rep Mike D'Aquila.

(Continued on page 61)

GOLF TOURNAMENT

(Continued from page 60)



Tony Donofrio, Mark Lovely & Andy Donofrio.



CT Representative Bill Wadsworth (R) 21st Assembly District attended the reception at the invitation of Frank Sanford.



Jeff Cohan, Chris Valente, Greg Ugalde & Terence Beaty.



Attorney Michael Bars & builder Chris Nelson.



Post Tournament Build-Pac Golf Committee lunch. Left: Joanne Carroll, Bob Mariano, Ken Boynton, Greg Ugalde & Steve Temkin. Right: Frank Sanford, Bill Ferrigno, host, Larry Fiano, golf chairman, Bob Hanbury & Bob Wiedenmann.



Golf Committee L-R Bob Mariano, Bill Ferrigno, Bob Wiedenmann, Ken Boynton, Nort Wheeler, Greg Ugalde, HBACT Exec. V.P. Bill Ethier & Larry Fiano presenting split back check to HBACT.

Larry Fiano Is Toasted & Roasted



On July 15th, the Bolton Republican Town Committee honored Larry for his dedication to the town. The respect that Larry commands was evident by the incredible turnout of friends, family, business associates and legislators from both sides of the aisle. HBACT roasters included Bill Ethier, Steve Temkin, Joanne Carroll and our own stand up comedian, the talented, Bob Mariano, who had everyone

at Georgina's restaurant laughing and thoroughly entertained. At the request of Jerry Effren and Rep. Larry Cafero, Larry was presented with a Congressional Citation for his contributions to the Connecticut housing industry.

Like a true Godfather – Larry has taken countless struggling builders and young legislators under his generous wing. Larry's *heart* and his *checkbook* are always open!

Although everyone attended the roast for good natured fun at Larry's expense, it's really impossible to say anything negative about him.

Eighteen years ago, as Larry stepped up in a crisis to become HBA state President for the 3rd time, I presented him with a purple heart. . . Now, 18 years later, he is still having a huge impact on the homebuilding industry, but more importantly on the lives of his family and friends. He is an incredibly loving son, husband, father, grandfather and great grandfather and an invaluable friend! More than a purple heart, Larry deserves a Medal of Honor. *Chen Tona, Lorenzo!*"

HBACT Members Involved Nationally



Attending the NAHB Fall Board Meeting L-R Eric Person, Larry Fiano, Everett Hyde, Dick Kelley, Bob Mariano, George LaCava, Bob Fusari, Greg Ugalde & Ken Boynton.



Attending the Area 1 Caucus L-R Henry Rozewski, Johnny Carrier, Bill Ethier, Terence Beaty, Eric Person, Marion Czaplicki, Area 1 Chairman, Greg Ugalde, Hartford HBA President, Mark Lovely, George LaCava & Nort Wheeler.

Lisa Kidder Joins CHFA as Director Of Communications



In her three short years as Director of PR and Communications for the HBA of Connecticut, Lisa Kidder touched the lives of members in every region of the state. She seemed to be everywhere, covering events from the *Extreme Makeover* projects in Bridgeport, Griswold and Suffield to the Downtown Torrington Re-Development and the HOPE Regional Housing Forums. She attended Developers Council, Sales & Marketing Council and Government Affairs meetings and worked behind the scenes to help make them and Builders Day at the Capitol successful. And she even contributed a column to Connecticut Builder.

Lisa became the go to person for the press on housing issues and her command of social media added greatly to HBACT's reach and recognition.

Our loss is certainly CHFA's gain! We wish you great success in your new position, Lisa, and we all take heart in knowing that you remain in the industry we love so much!



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BAEC NEWS

BAEC House of the Year – A Prototype for Affordable Green

There may be tan siding on the house going up at 623 Voluntown Road, but the structure is “green” through and through. The house is designed to consume less than half of the energy of the average house in the currently-approved building code, and BAEC is using it to spotlight environmentally-sustainable practices and products.

“People say ‘green costs green,’ but that’s not necessarily true,” says BAEC Executive Officer, Renee Main. “Working families need affordable green housing and we’re out to prove it can be done.”

The 1,598-square-foot, three-bedroom, two-bathroom split-level house, on a 1.4-acre lot, will sell for \$219,000 when it’s completed. House of the Year Building Committee Chair Andrew Gil, of Mystic River Building Company Inc., designed the house and is serving as project manager on a volunteer basis.

Gil envisions the house as a “bridge” between sustainable, but high-priced McMansions” and the entry-level home. In fact, he said he modeled it from his own house, but “with significant improvements.”

“To me, what matters is that people like me can afford a house that’s built right and is sustainable,” said Andy. While insulation

is normally set between wood studs, which act as a thermal bridge, contrast, the Griswold house is constructed with an unbroken 7-inch layer of insulation sandwiched between interior and exterior rows of studding.

“It completely eliminates that thermal bridge and dramatically lowers the cost to heat that space,” said Gill. “The tight insulation allows for a much smaller heating system controlled by a hyper heat technology air source heat pump, which circulates air in two zones with natural venting. Hot water is provided by a hybrid air source water heater, which also uses less energy since it’s in an insulated basement.”

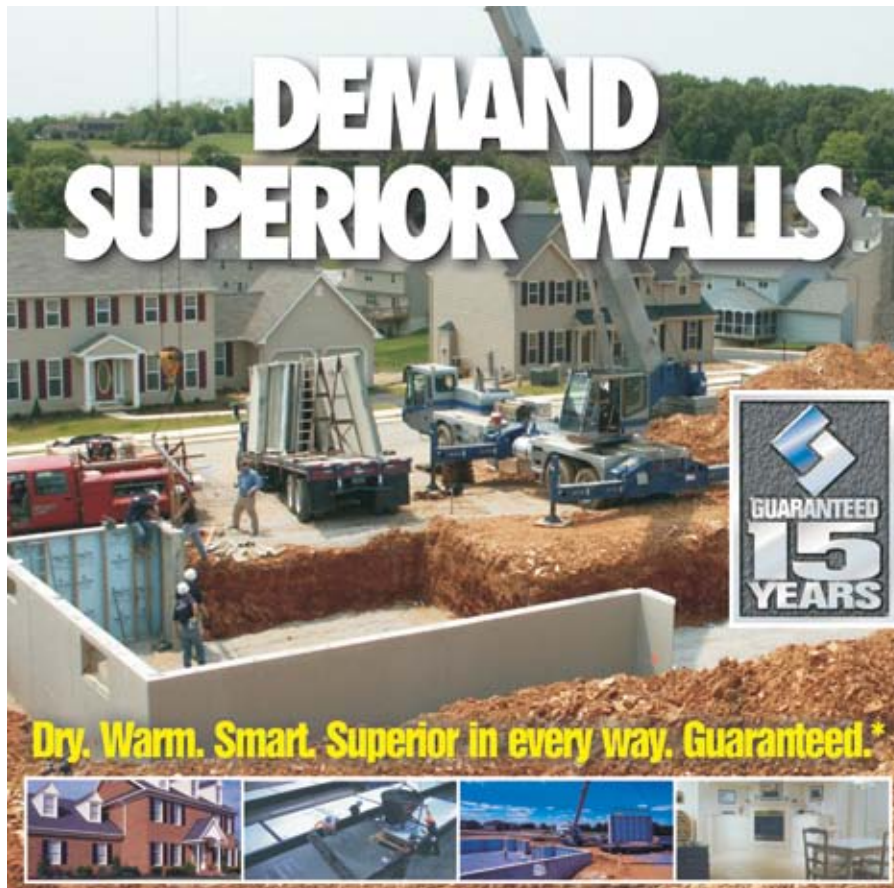
Gil estimates that the annual cost for heating, cooling and hot water in the house will be \$800.”

Other energy-saving features include low-maintenance siding and porch rails and renewable bamboo and cork flooring. Energy-efficient appliances and lighting contribute to the house’s Home Energy Rating Standard (HERS) index of 46, meaning that it will use 46 percent of the energy of a typical house that meets current building codes.

Plans for the house earned a **5-plus star rating** for energy use, the highest rating possible. The home has earned certification for sustainability from the *DOE Builders’ Challenge*, *Energy Star* and the *NAHB Green Standard*

Also contributing to the plans for the house were Chad Whitcomb of the Greensulators, Inc.; Paul Stone of Lombardi

(Continued on page 65)



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HOUSE OF THE YEAR*(Continued from page 64)*

Inside/Out; Nort Wheeler of Mystic River Building Company; and Tim Applegate of New London County Landscaping. When it's completed, the house will be open to the public.

House of Year Contributors – And the List Keeps Growing!

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D&M Custom Homes
Erik's Design/Build Associates, Inc.
John C. George Co. Inc.
Falco Siding

The Granite Group
The Greensulators, Inc. (Chad Whitcomb, BAEC Pres.)
Home Designs By Bruno
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The Kitchen Guy
Lombardi Realty, LLC
Major Electric Supply of CT
Mercury Excelum Inc.
Moen
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Norwich Lumber Company
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HBRA of Fairfield County News

Economist Ed Deak Believes Public-Private Partnerships Can Put the Economy Back on Track

At a September General membership meeting, Fairfield University professor and leading economist, Ed Deak, called for leadership in government and the formation of a public-private partnership that can create jobs for the growing number of Americans out of work. Deak said job creation is the way to get a very vulnerable and fragile U.S. economy on the right track, which will in turn help the housing market reinvigorate itself.

"Congress and the president are on different universes and I don't see this political deadlock turning around until 2013," Deak told the group of members and invited guests. "We've lost sight of what is important – putting people back to work."

Deak didn't mince words about the housing market. He predicted more foreclosures in the pipeline and less home sales, all aggravated by job loss, job uncertainty, lack of confidence about the economy and government, and record-low housing permits and new home starts.

"Banks have a lot of cash and they have plenty of liquidity," Deak stated. "But, they don't have the confidence in the consumer because so many consumers aren't working and they aren't spending money."

On a more positive note, Deak says that household debt is going down as more and more Americans become cautious spenders. He also was encouraged by the large balance sheets that many businesses and corporations are carrying and waiting to spend when consumer confidence returns.



John Matchak, Ginny Matchak, The Woodworkers Club, Ed Deak, Fairfield University and Noel Grabill, Green Demolitions.

John and Ginny Matchak, new HBRA members, are the franchise owners and operators of The Woodworkers Club in

Norwalk. Their business has improved with the lagging housing market since homeowners tend to tackle projects themselves, when they once would have left them to professional builders and remodelers.

HBRA member Green Demolitions, a company that recycles luxury home appliances and home equipment, has exceeded last year's sales and expanded a store in New Jersey, according to its National Acquisitions Manager, Noel Grabill, an HBRA member from Greenwich. "Our motto is - We won't participate in the recession. When times are tough, consumers still want nice stuff, but they don't want to pay top dollar so they upgrade at a price they can afford."

Darien Builder and Westport Resident Michael Palumbo Re-Elected President of HBRA of Fairfield County

Michael Palumbo, vice president/co-owner of E.R. I. Building & Design, LLC in Darien has been re-elected to a second term as president of the Home Builders and Remodelers Association of Fairfield County (HBRA). Palumbo was re-elected along with senior officers and board members at a ceremony held on September 7 at the Norwalk Inn & Conference Center in Norwalk.

Before becoming president in 2010, Palumbo served as senior vice president and was on the HBRA Board of Directors for seven years. He is a member of the American Institute of Building Design (AIBD). Palumbo resides in Westport with his wife Deborah and their five children.



Liz Verna (HBACT Pres.), John Hone (Exec. V.P.), Maureen Hanley-Bellitto (Treasurer), Peter Fusaro (V.P.), Michael Palumbo (HBRA Pres.), Mary Boudreau (Immediate Past Pres.), Marc Tannenbaum, (Secretary).

HBRA senior officers and board members re-elected are:

Executive Committee

Senior Vice President – John Hone, Greenwich Property Management, Greenwich

(Continued on page 67)

MICHAEL PALUMBO*(Continued from page 66)*

Vice President – Peter Fusaro, Preferred Builders, Green Built CT, Greenwich

Treasurer – Maureen Hanley-Bellitto, TD Bank, Westport

Secretary – Marc Tannebaum, Dr. Energy Saver, Seymour

Immediate Past President - Mary Boudreau, Penfield Financial Group, LLC, Fairfield

Board Member:

Peter Gaboriault – Bear Paw Builders, Westport

The association hosts ongoing continuing education that includes, green building technologies, energy efficiency and conservation, strategies, design and building solutions for aging and accessibility, EPA certifications, and construction contracts and law.

For more information, call (203) 335-7008 or e-mail: hbra@buildfairfieldcounty.com.

Hartford County HBA News

Sanford & Hawley Hosts OSHA Fall Protection



Hartford County HBA held an OSHA Fall Protection training class on September 16, at Sanford and Hawley in Manchester. Forty builders and remodelers attended to learn about the new OSHA Fall Protection requirements, which went into effect that day!

HBA of Hartford County Wins Association Excellence Award

The Home Builders Association of Hartford County won the 2011 NAHB Executive Officers Council Association Excellence Award for Best Community Service Project for the Channel 3 Kids Camp Pavilion. HBA Executive Officer, Eric Person, accepted the award at the 2011 Executive Officer's Conference in August, in Naples, Florida. "It is a great honor to be recog-

nized by your peers for the great work that our members are doing to help the lives of those less fortunate," said Eric Person, Executive Officer.



In addition to the award that the HBA received, the National Housing Endowment also made a donation of \$1,000 to the Channel 3 Kids Camp. On Tuesday, September 27, 2011, HBA of Hartford County President, Mark Lovley, an Executive Officer Eric Person, presented Camp Executive Director, Denise Hornbecker and her staff with the check from the National Housing Endowment. Hornbecker noted how grateful they were for the continued support and spoke about the enormous impact the HBA Pavilion had on the campers and staff this year.

Hartford County Executive Officer Appointed to the NAHB EOC Board to Represent the 12 States of Region A

At the Executive Officers Council Seminar in August, HBA of Hartford County Chief Executive Officer, Eric Person was elected to serve a two year term as the Region A Director on the Executive Officers Council Board of Directors. Person said he was privileged to be able to serve the EOC and the EO's from Region A. NAHB's Region A is made up of the following states: CT, ME, MA, NH, RI, VT, NJ, NY, DE, MD, PA, and VA.

Kelly Fradet Hosts Legislative Night

On September 28, Kelly Fradet hosted a Hartford County HBA Legislative Night at Figaro's restaurant in Enfield. There were about 60 in attendance and the following legislators: Senator John Kissel, Representative Elaine O'Brien, Representative Kathleen Tallarita, Representative David Kiner and Representative Christopher Davis. (See photos top of page 68).

(Continued on page 68)

LEGISLATIVE NIGHT

(Continued from page 67)*Kevin Goff of Kelly Fradet.**Moderator Bill Ferrigno with Senator John Kissel.***Hartford County HBA Annual Awards Night**

BUILDER OF THE YEAR
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*L-R Executive officer Eric Person, Brian Liistro & Hartford County HBA President, Mark Lovely.*

ASSOCIATE OF THE YEAR
JIM DiDOMENICO, SANSON, INC.

*L-R Eric Person, Jim DiDomenico & Hartford County HBA President, Mark Lovely.*

REMODELER OF THE YEAR
MARK STIDSEN, LANDSEN CONSTRUCTION

*L-R Mark Stidsen, Marion Czaplicki, Mark Lovely & Eric Person.*

HOUSING HALL OF FAME
DICK KELLEY, RSK-KELCO, INC.

*Dick Kelley and his wife Carol.*

HBA of New Haven County

Name Change

The Board of Directors of the HBA of New Haven County recently voted to change their name to include recognition of 'Remodelers.' They will now go by the name: The Home Builders & Remodelers Association of New Haven County. An updated logo will also be designed.

Autumn Golf Outing:

The HBRA of New Haven County held their Autumn Golf Outing at Clinton Country Club on September 19th. It was a beautiful day for golf and everyone enjoyed the day and the challenging course. Sponsors of the outing were First Niagara Bank (Tom Giloran) and Davey Resource Group- Land Development Services (Allan Fenner.)

Special thanks go to Superior Hearth Spas & Leisure & Debra Wolfenson for donating a beautiful New England Patriots Team Grill; Art's Television and Appliance for donating a S-Led flat screen TV; Vince Fini of Weinstein & Anastasio for donating two tickets to the Giants/Dolphins game on October 30th and Mario Di Gioia of DonMar Development Corp. for donating a week-long stay at The Inn at Long Wharf in Newport, R.I. next June.

Congratulations to Rick Dalene of Dalene Flooring for winning the Patriots grill; Gino Comforte of National Lumber for winning the flat screen TV; Bill Austin of XL Group for winning the Giants tickets and Bob Hanbury of The House of Hanbury for winning the week at the Inn at Long Wharf.

Congratulations also to the top three teams in the tournament: 1st Place- DonMar Development Corp: Michael Di Gioia, Joe Di Gioia, Nick Vallone & Mike Hay. 2nd Place- Tom Giloran, Brian Giloran, Craig Augur & Bill Austin. 3rd Place- Total Interiors: John Castlevetro, Charles Taft, Ed Fargorge & Bob Banning.



DonMar Development Corp.: Michael Di Gioia, Mike Hay, Nick Vallone, Joe Di Gioia.

Installation of the 2011-2012 Board & Asset Protection Night:

On September 15th, the HBRA of New Haven County installed their 2011-2012 Officers & Board of Directors, honored their Past Presidents and heard from a panel of speakers on "Asset Protection & Family Business Planning." Liz Verna, President of the State HBA & New Haven County member, conducted the swearing in ceremony.

Builder Directors: President & Chairman: Mario Di Gioia, DonMar Development Corp.; 1st Vice President: Michael Di Gioia, DonMar Development Corp.; 2nd Vice President: John Castlevetro, Total Interiors, LLC; Immediate Past President: Joe DeFilippo, Maplewood Construction; Kevin Ahern, Litchfield Builders; Mark Nuzzolo, Brookside Development; Bob Wiedenmann, Jr., Sunwood Development Corp.; Joe Ciarleglio, Luanci Construction; Roland Skinner, R.M. Skinner Enterprises; Amy Wiedenmann, Sunwood Development Corp.

Associate Directors: Treasurer/Secretary: Vince Fini, Weinstein & Anastasio, P.C.; Legal Counsel: Greg Gallo, Pellegrino Law Firm; John DiMatteo, DiMatteo Group; Joe Migliaro, L. Suzio Concrete Co.; Bill Ryan, National Lumber; Debra Wolfenson, Superior Hearth, Spa & Leisure; Pete Battaglio, Bemer Petroleum Corp.; Chris Gagnon, Godfrey-Hoffman Associates; Rob Sims, ProHome TriState

Home Show:

The Home Builders & Remodelers Association of New Haven County will hold their spring Home Show at The Toyota Presents Oakdale Theater in Wallingford on February 18 & 19, 2012. For more information on booth space, seminar opportunities or tickets, please call 800.294.7469.



Viglione Heating & Cooling: Chris Piroli, Kevin Reinhardt, Niko Vamvakas, Dave Fitzgerald.

HBA NORTHWEST NEWS



Litco Supply and Tile America Host HBA Northwest Members

A meeting was held on September 12th at the combined Luxury Bath Center Litco Supply, and Tile America. Cindy Greenwood from *Luxury Bath* center gave a tour to those present of her displays and Debra Goodwin from Tile America gave a tour of her products and displays. Making a presentation on LED Lighting were Ken Huber and Jim Meltzer from Connecticut Lighting Centers.



Left to right: Tim Bobroske-HBA of Northwest Ct, President, Steve Temkin -Executive Officer HBA of Northwest CT, Steve Mona- Northeast Cabinetry, Mary Anne Sok- Staff Member HBA of Northwest CT, John Bertell-Northeast Cabinetry, Debra Goodwin- Tile America, Cindy Greenwood-Manager Luxury Bath Center-Litco, Brian Malarkey-Nova Ventures, Jim Meltzer-Connecticut Lighting Centers, Ken Huber-Connecticut Lighting Centers.



Debra Goodwin-Tile America, Dan Storrs-Phoenix Home Builders, Cindy Greenwood Manager Luxury Bath Center-Litco Supply, ReJean Labrie-ReJean Home Improvement, Henry Rozewski-Progress Lighting, Jeff Domain-Luxury Bath Center-Litco Supply.

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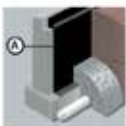


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