

CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut



Fall 2014



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

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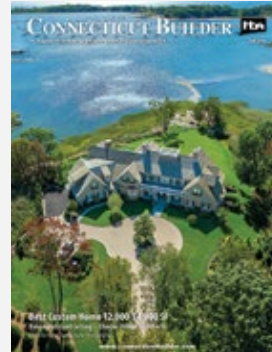
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An aerial view of the front of the Best Custom Home 12,000-14,000 SF. A New England shingle style gem with cedar shingle flared gable roofs, this gracious Greenwich home sits at the end of a circular driveway on a scenic cove of Long Island Sound.

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From the desk of Kenneth J. Boynton



As my final two months remain as HBRA of Connecticut Board Chairman & President, I would like to take this opportunity to thank all of our members, both Builders and Associates, for having the trust in me to serve for the last two years. Our Association has had its challenges in this difficult economic environment, but with the hard work of our Executive Officer, Bill Ethier, and his one and only staff, Joanne Hoerrner, we have been able to keep this great organization running strong. Our books are in the black and we have completed the work the Board and committees have asked us to do. Thank you, Bill and Joanne, for working with many hats.

We have a very active Government Affairs Committee, chaired by Bob Wiedenmann of Sunwood Development. Our GA committee has taken on several challenging bills before the State Legislature and, with two notable exceptions, we came out on top of our proactive initiatives. We did not win property tax relief for homes under construction nor limits on the subdivision public hearing process. The GA Committee will continue to pursue improvements in Connecticut's difficult permitting systems. We also defeated a bunch of bills that would have hurt our industry. All of this is on our web site for your review. I encourage you all to look at this site, www.hbact.org, for a wealth of information on our industry. Our Government Affairs work is one of or the most important things we do. Members who become involved in our efforts direct what we work on. You can also support our cause by coming to the annual Home Building Industry Day at the Capitol, in the spring. We show the politicians we are united and have great numbers. This not only gets us a seat at the table, but also helps explain the issues we face to move

Our Association has had its challenges in this difficult economic environment, but with the hard work of our Executive Officer, Bill Ethier, and his one and only staff, Joanne Hoerrner, we have been able to keep this great organization running strong. Our books are in the black and we have completed the work the Board and committees have asked us to do.

Connecticut forward. Thanks to all that are always there, and we look forward to new faces joining with us.

The state Home Builders and Remodelers Association is a great value to all of those who join a local. We have great local associations that cover the entire state (Northwest HBRA, Fairfield HBRA, Central HBRA, and Eastern HBRA). When you join you not only become a member of your local, but also the HBRA of CT and

the National Association of Home Builders, or NAHB. If you have the interest, there are meeting and event opportunities at all three levels. In addition to the state HBRA's day at the state capitol, you can attend the Legislative conference in Washington DC, the International Builders Show (IBS) in Las Vegas this year, become involved in a "Builder 20" club, or many other ways to network and learn. The amount of information you can take home will improve your business. ... It has mine.

Nort Wheeler of Mystic River Building Company will be your next state HBRA Board Chairman & President, starting in January 2015. Our Association will be in good hands with Nort and his new Team. All those who worked on my team, a special Thank You, my Executive Committee, George LaCava, Bob Mariano, Henry Rozewski, Liz Verna, Bill Ferrigno, Nort Wheeler, Pete Fusaro, Bob Wiedenmann Jr., John Carrier, Greg Ugalde and Jim Williams.

Again, thank you for the privilege of serving as your Chairman of the Board & President, 2013-2014.

Kenneth J Boynton
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An Emerging Housing Crisis?

By Bill Ethier, CEO, HBRA of CT (9-29-14)

(adapted, with permission, from Patrick Sullivan, CEO, HBA of St. Louis)

Nationally acclaimed academics and authors Wendell Cox and Joel Kotkin have recently made the case for an emerging housing crisis in America.¹ They cite “a growing gap between the amount of new housing being built and the growth of demand.”

They write that “our still-youthful demographics are catching up with us. After a recession generated drought, household formation is again on the rise,” citing data from the Harvard Joint Center for Housing Studies. And from another study, they report, **“the country is building barely one-third the number (of new homes) needed to meet the growth in households.”**



opportunity for those of us in the home building industry. Easy to state, harder to do in practice, we need to carefully assess the demographics, in and out migration patterns and job creation data for Connecticut and its many submarkets. We then need to build the right product at the right price for the prospective buyers – **but any success depends on governments and utilities setting the table and allowing us to build.**

From a national perspective, the two authors state, “the groups most likely to be hurt by the shortfall in housing include young families, the poor and renters. These groups include a disproportionate share of minorities, who are more likely to have lower incomes than the population in general.”

The growth in households is being driven both by immigrants and the huge millennial population cohort, people in their 20's and 30's who are beginning to have families and moving into their first-time home buying years. This generation now outnumbers baby boomers. And, contrary to the notion that they all want apartments in our cities, popularized by smart growth and transit advocates, new research shows that home ownership remains an important long-term goal. Additionally, 48% want their next housing to be in the suburbs, compared to 38% desiring an urban setting.

Certainly the warning from Cox and Kotkin presents a good-news

Cox and Kotkin then point to the correlation between government regulation and the increased cost of housing — a relationship that drives new home prices beyond the point that many would-be buyers can afford. NAHB economic experts calculate that for every \$1,000 increase in the price of the typical new home, some 206,000 households nationally are priced out of the market for that home. Edward Glaeser, Professor of Economics at Harvard University, brings it closer to home: **“Housing regulations, more than those that bind standard businesses, explain the Sun Belt’s population growth. If [northeast states] want to stop losing Congressional seats, then they must revisit the rules that make it so difficult to build.”** For more, see: www.hbact.org/RegulatoryHurdlesInCT.

While the growing demographic disconnect presents an opportunity for those of us in the shelter industry, it also calls attention to the continued need for all of us to work to influence government regulation in such a manner that we keep housing safe while also eliminating the “nice but not

Certainly the warning from Cox and Kotkin presents a good-news opportunity for those of us in the home building industry. Easy to state, harder to do in practice, we need to carefully assess the demographics, in and out migration patterns and job creation data for Connecticut and its many submarkets. We then need to build the right product.

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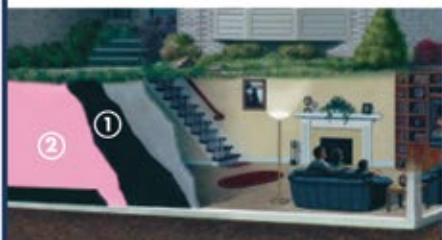
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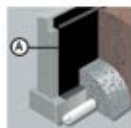
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An Emerging Housing Crisis?

(continued)

necessary” regulatory costs associated with land development and new construction. That’s what the HBRA of CT does. Our vision and mission says it all: “Building Connecticut’s Economy, Communities and Better Lives with Advocacy and Knowledge that Solves our Member’s Problems.”

Yet, in fighting taxes, fees and regulations that specifically and adversely impact housing production, it’s been difficult to say the least to garner allies. Each industry association focuses on its own set of issues. General business organizations focus on broader business-friendly goals. Even affordable housing advocates who admirably promote the interests of those “groups most likely to be hurt by the shortfall in housing” opt to ask for more taxpayer money to buy housing subsidies for people rather than work to reduce housing taxes, fees and regulations that could produce the same benefit for many. So, often working alone on numerous issues of direct impact to the shelter industry, it remains vital that the HBRA remain strong and capable.

As Cox and Kotkin so well note, **“Nothing speaks to the nature of the American future more than housing.** If we fail to adequately house the current and future generations, we will be shortchanging our people, and creating the basis for growing impoverishment

As Cox and Kotkin so well note, “Nothing speaks to the nature of the American future more than housing. If we fail to adequately house the current and future generations, we will be shortchanging our people, and creating the basis for growing impoverishment and poor social outcomes across the country.”

and poor social outcomes across the country.”

That grim prediction is not a foregone conclusion for our nation’s or state’s future. **We have the opportunity to create a bright and exciting future in safe, desirable neighborhoods with affordably priced homes.** But doing so will require much diligence on our part – to study the demand, and control the price points. If we miss that mark, the risk of project failure rises exponentially. **It also requires those in government who make regulatory and tax policy – and utilities who control needed infrastructure – to understand the extremely adverse impact their actions can have** on our collective ability to improve the life and opportunity for many more citizens by building new homes. Over regulation, over taxation, and excessive fees from or unresponsive utilities can kill a new home community as quickly as poor market feasibility research.

Message to policy makers, regulators and utilities: Help us create increased opportunities for Connecticut’s people by both promoting a beneficial business climate to grow jobs and letting us build the economy, communities and better lives by addressing adverse tax, fee and regulatory policies that constrain building homes.

Message to HBRA Members: Thank you for your membership! Working together, being an active member, attending meetings, or picking up the phone to call your legislator, we can be even stronger. Urge your state legislators and town officials to help us. Keep their feet to the fire, pre and post elections, throughout the year. And, be sure you and all of your trade partners remain strongly committed to the HBRA, so we can do the advocacy and knowledge work that individual members often could not do on their own. It is for your own good, but also, for the good of our state and our nation to preemptively solve the next housing crisis. □

¹ Special Report: America’s Emerging Housing Crisis (Newgeography.com 5-5-14). Joel Kotkin is executive editor of NewGeography.com and Distinguished Presidential Fellow in Urban Futures at Chapman University. Wendell Cox is principal of Demographia, an international public policy and demographics firm.

² Millennials and Their Homes: Still Seeking the American Dream (2014 The Demand Institute).

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IMAGINE THE POSSIBILITIES

Best Custom Home 12,000 -14,000 SF

Photos by Woodruff/Brown Photography



This 13,000 sf New England shingle style home was a 20 month build by Richard Koch, Davenport Contracting and Charles Hilton Architects spent over one year on the architectural drawings. The exterior walls of the first floor are clad in large river stone with deep inset joints, and the second floor exterior is cedar shingles.

The rear waterside façade of the home features a casual screened porch with basketweave bluestone floor, and Doric columns support a second open pergola covered porch and a third Summer porch.

Best Exterior Home Feature

Elevated high above the pool terrace, and beneath the master study, sits a projecting semi-circular Summer Porch with Doric columns, massive stone fireplace, seating area and 180 degree view of Long Island Sound.

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Best Custom Home 12,000 -14,000 SF

Photos by Woodruff/Brown Photography

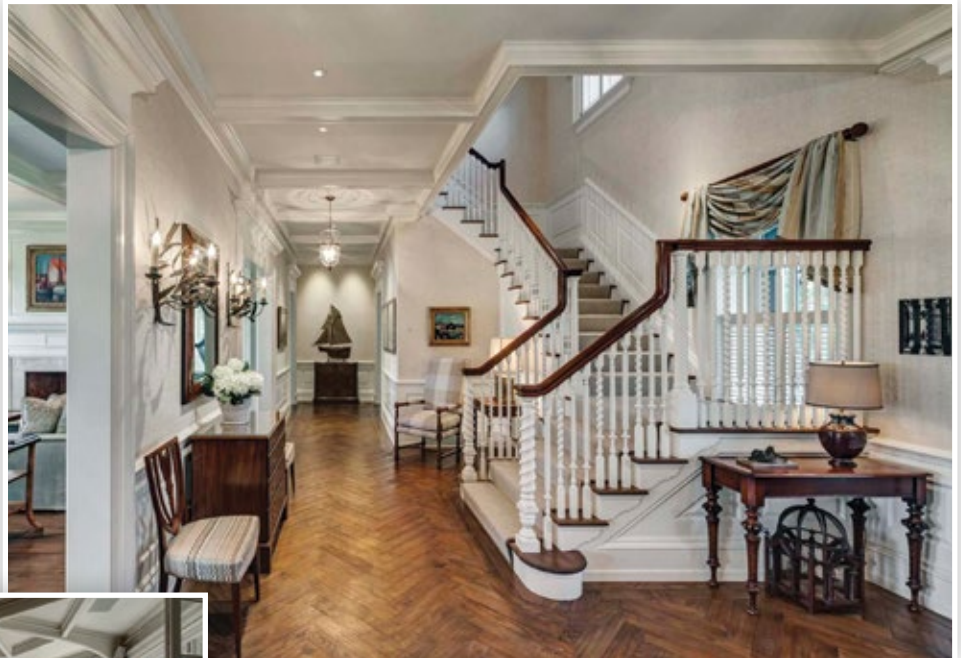
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Best Entry Foyer

The wainscoted entry hall with flush board and beamed ceiling features a herringbone oak floor and spectacular stairway with alternating custom balusters, spiral fluted posts and deeply carved newels.

Best Kitchen Over \$200,000

The kitchen is outfitted in rift and quarter sawn oak cabinetry with a thin marble brick tile back splash, a bronze range hood, and a large center island with turned corner post supports and Taj Mahal quartzite top. An elliptical arch opens to a beamed breakfast room with panoramic water views.





Best Bath Over \$100,000

French entry doors open to the octagonal master bath with barrel vaulted ceiling and his and hers marble vanities in opposite alcoves. An angled raised paneled marble slab shower has its own window and mosaic marble floor, and the tub niche is centered under a radius window.

Best Home Office

The semi-circular master study is designed with beadboard ceiling framed in mahogany beams with angled supports resting on ogee shaped brackets. Built-in his and her desks with mahogany tops sit in front of radius paned windows with views of the water. ☐



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A New Home Builders & Remodelers Insurance Program Replaces The Hartford

Acadia Insurance Comes to the Rescue

By Kathy Morrison, CIC, The Roberts Agency Inc.



Kathy Morrison

As many of you know, our agency put together the original Home Builders Insurance Program with The Hartford Insurance Company back in 1998. After 16 years, The Hartford is not renewing the program starting with the October 1, 2014 renewals. Non-renewal notices have been going out at least 60 days in advance.

The Good News

It is with great pleasure that we formally announce that The Roberts Agency, Inc. has been able to put together a NEW Home Builders & Remodelers Insurance Program with Acadia Insurance. This program is effective October 1, 2014, and covers the entire State of Connecticut. Acadia is A+ rated and affiliated with W. R. Berkley Corporation (Greenwich, CT). They have been writing business in New England and have a local presence with an office in Rocky Hill, CT.

I have outlined answers to some of the questions that I have received over the past few months.

- ▶ **LINES OF BUSINESS** – Property, General Liability, Business Automobile, Builders Risk, Contractor's Equipment, Installation, Worker's Compensation, Umbrella.
- ▶ **CLOSED PROGRAM** – As with The Hartford, this insurance program is not open to all agents that write with

Acadia. It is a closed program with 11 agents that specialize in this type of insurance and have access to write in this program.

- ▶ **UNIQUE COVERAGES** – Acadia has tried to replicate the property and general liability forms and coverages provided by The Hartford. You can discuss the details with your current agent.
- ▶ **CLAIMS & CUSTOMER SERVICE** – Acadia has been exceptional with our clients and is one of the reasons we approached them with the program.
- ▶ **LOSS CONTROL/SAFETY** – It's imperative that we keep this program viable and that all the Builders & Remodelers that are in the program "think safety" and do their best with Loss Control & Safety measures. Your agent should be able to assist you with this area (i.e. subcontract agreements, hold harmless clauses, safety manual...). A representative from Acadia will be speaking with every account and

depending upon the account they may do a physical inspection. The purpose of their call is to find out how they can assist you with your insurance needs.

- ▶ **OSHA-10 CERTIFICATION CLASSES** – Acadia will be offering free classes throughout the year at their facility in Rocky Hill. Check with your agent to register for the next class.
- ▶ **WEBSITE LOSS CONTROL** – They can offer support in training, free online video ordering, and creating customized safety programs. As an Acadia customer, you have access to 450 safety and training videos and safety programs in over 70 areas.
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Builder News

Location is everything in Connecticut's 2014 housing market

Tell me what town you are building in, and I can tell you how successful a year you've had. If you're in Fairfield County, it's Westport or Greenwich, which is born out by the number of custom and SOLD spec home HOBI entries from builders in those towns. In Hartford County, Southington reigns supreme; in New Haven County, Wallingford; and in Middlesex County, it's Middletown.

Fairfield County

Almost all of Connecticut's population growth is taking place here in Fairfield County. The county's population grew by more than 2.5 percent between 2010 and July 2013, a -- or by about 23,000 people. It grew by more than 6,000 in the last year. Stamford, Westport, Wilton, Shelton, Danbury, Bethel grew the most in Fairfield County.

In 2013, Fairfield County had more than TWICE the housing permits of any other county in CT and represented over 50% of the 5,424 permits in the state.

Westport and Greenwich are the hot towns for new construction, and international buyers are playing a key role in these towns.

SIR Development sold 12 spec homes in Westport this year ranging from \$1.6 million to over \$3 million. Milton Development sold 9 multi-million spec homes in Westport and currently has 17 spec and custom homes in various stages of construction

Hartford County

Toll Bothers sold out Southington Ridge in record time and Mark Lovley is experiencing excellent sales, while Liz Verna is about to begin a new single family community with Iannini Development in Southington.

Liz and Gerald Verna will be developing 98 lots in Southington with Iannini Development, who owns the land. Homes are designed by architect, Mike Helske of Spindrift Design in Guilford and will range from 2,000-2,400 sf with sales prices of \$400,000 to 450,000. Calcagni Real Estate is marketing the development.

New Haven County

Liz & Gerald Verna have started construction on a new pocket community of fourteen townhomes that hits all the right buttons for the new singles and married without children demographic. The 1,700 square feet townhomes at *404 Main* are in the popular Yalesville neighborhood of Wallingford, and offer the affordability and transit, recreation friendly location Millennials and aging boomers crave in a new home. Starting at \$279,900, and with condo fees of only \$150 per month, the townhomes are on the CT Transit bus route and a short walk to the Quinnipiac Linear Trail.

Designed for the new demographic

Each three level townhome is designed with an attached garage, open kitchen great room and powder room, outdoor deck, full basement for added storage, and most unusual – three bedrooms and three full baths. There are two en suites

on the second level and another on the third level. This arrangement is perfect for today's blended and non traditional households. A single woman living with her mother, or empty nesters and their boomerang adult son or daughter will appreciate the privacy afforded by a separate level bedroom suites.

Doubling up has become a means for cash strapped Millennials to afford living on their own, and *404 Main* will allow a Gen Y or Millennial to invest in home ownership, and offset the cost of mortgage and taxes by renting one or two bedrooms suites to friends.

Demographics is driving the demand for affordable attached homes in transit oriented neighborhoods, and this trend suggests that we'll need to build many more townhomes like *404 Main* in the coming years.

Middlesex County

Sunwood Development is selling well at *Ridgeview in Middletown*. After a March Grand Opening, Calcagni Real Estate has contracts on half of the twenty homes at Sunwood's newest single family community. The community is located on a beautiful hilltop site in the Westfield section of Middletown. Bob Wiedenmann is about to begin development of a new single family community in Northford.

Tell me what town you are building in, and I can tell you how successful a year you've had. If you're in Fairfield County, it's Westport or Greenwich, which is born out by the number of custom and SOLD spec home HOBI entries.

- Joanne Carroll, editor CT Builder

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Builder News

(continued)



Tolland County

Santini Homes leases up its townhouse rental buildings in Ellington as fast as they can build them. Their latest luxury rental community, *Deer Valley North* in Ellington, won 2014 HOBI Awards for “Best Rental Community” and “Best Luxury Rental Unit”. The first three buildings are completed and already 100 percent leased and Eric Santini hosted a lunch meeting of the Sales & Marketing Council at Deer Valley North in late October!



- ▶ The clapboard and stone accented townhomes are built to Energy Star 3.0 and designed to look like classic New England luxury homes. Residents have access to the existing Deer Valley Clubhouse with Olympic sized pool, billiards room, home theatre and bar area, as well as a new state of the art on-site clubhouse featuring a 730 sq. foot fitness room.
- ▶ Great rooms feature plank hardwood flooring, and CAFD is supplying Heatilator Novus gas fireplaces with large viewing area, realistic roaring flames and IntelliFire Plus Ignition System, which conserves fuel and money when the fireplace is not in use. CAFD is trimming each fireplace with classic style white mantle and slate surround. Elevator Service Company is providing personal elevators for two bedroom units.

RMS Companies Deliver Successf Work Play Living in Stamford



Randy Salvatore, founder and president of Stamford-based RMS Cos., is one of the many developers heralding the move toward a “work, play, live” culture in downtown Stamford. Since 2009, he has been buying up real estate and building chic and modern rental housing units and hotels that cater to the young crowd and the hip empty-nesters.

“Stamford has grown by close to 2,000 more people in the past two years. There are more entertainment options, better restaurants and shows.

The Verano roof deck

This year, RMS won a HOBI Award, Best Mid-Rise Rental Community for “The Verano”, a new 58 unit boutique apartment building on Summer Street with



fitness center, resident lounge with fireplace, bar and pool table and a landscaped roof deck with gas grilles and a 60” all weather HD television.

Stamford Mixed Use

The newest RMS addition to the downtown will be a \$50 million, 122-unit project on Washington

Boulevard slated to open in 2015. This is Salvatore’s first mixed-use building project, and it will include retail tenants, such as a restaurant and pharmacy.

According to John Ruotolo, vice president of operations of the Stamford Downtown Special Services District, residential units in downtown Stamford have tripled over



(continued)



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Builder News

(continued)

the past 15 years from 2000 to 6,400, and there are 2,200 more units in the pipeline.

Rental living has become more appealing because singles don't want the long term commitment of home ownership.

Some of the projects RMS has completed in the downtown over the years

include 100 Prospect St., a \$25 million, 82-unit apartment building; The BLVD, a nearly \$33 million, 94-unit apartment building on Washington Boulevard; Parallel 41, a \$45 million, 124-unit apartment building; The Moderne, a \$20-million, 58-unit apartment building on Franklin Street; and The Verano, a \$20 million, 58-unit apartment building on Summer Street. He also opened "New-York style boutique" hotels in Stamford

and Norwalk under the name Hotel Zero Degrees in November 2009 and April 2013, respectively.

Salvatore, who has a number of luxury single-family houses and townhouses in his portfolio, said he plans to build more hotels in Danbury and in Westchester County.

By Carrier Inc. Wins "Best Condominium Community" for Harvest Village



Harvest Village Johnny Carrier won "Best Condominium Community" for his 60 unit attached townhouse community in Newington. Traffic has been slow, but twelve are sold at \$275,600 to \$377,600, and he gets constant requests for a first floor master. Johnny just purchased another site close to UCONN Hospital where he will be building 94 condos with approximately 2,000 sf of living space and two car garages for just under \$400,000.

Toll Brothers Higher Prices Are Turning Off Buyers

Toll Brothers Inc. shortfall in new orders for its fiscal third quarter underscores a challenge now facing the U.S. home-building industry: Aggressive price increases in the past two years have hobbled demand at a time when builders finally are ramping up supply.

According to Wall Street Journal real estate blogger, Kris Hudson, Toll Brothers reported that new orders for the quarter ending July 31 amounted to 1,324 homes, a 6 percent decline when analysts were expecting a 10 percent gain.

Toll executives noted a "lessening of pricing power," which has been a trend of late for both new and existing homes as buyers finally have started balking at paying continually rising

prices. The average price of Toll's contracted homes posted year-over-year gains of 7.5% to 21.4% in recent quarters. But its average for its fiscal second quarter of \$717,000 was up only 1.4% from a year earlier.

Toll's average selling price is still nearly 19% greater now than it was two years ago. Meanwhile, the gap between the median price of new homes and that of existing homes has widened in recent years, likely pushing some buyers this year to opt for less-expensive resales.

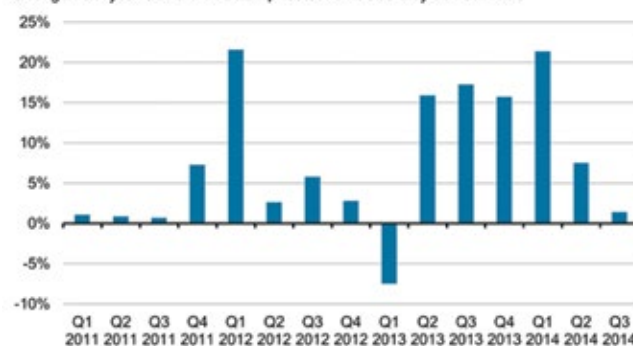
Most builders have aggressively been purchasing land in recent years, and now that they have finally started to resolve their supply constraints, buyers are drawing back from higher prices, thus sapping demand for their product.

Nishu Sood, an analyst tracking home builders for Deutsche Bank Securities. "This is more of a return to normal use of incentives, whereas we had a lower-than-normal use of incentives in 2012 and 2013."

Traffic and deposits typically lead contracts by two to six weeks. Toll's Mr. Yearley noted that the builder's traffic was up 13% in the third quarter from a year earlier and up 19% in August. He added that deposits were up 18% in August from a year earlier. "With traffic creeping up and deposits improving, we feel better, maybe, about September and October" sales, Mr. Yearley said.

Luxury Home Letdown

Change from year earlier in median price of homes sold by Toll Brothers



(continued)

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Rich Rosano front row center

Richard Rosano RR Builders Hosts Builder 20 Club in New Canaan

The group came in from the Mid-West, Southwest, Southeast and Northeast. This was the first time several members had visited Manhattan and Connecticut.

Rich took club members on a tour of three of his New Canaan homes:

- ▶ 12,000 sf New Canaan shingle style home with use of many antique materials-wide plank flooring, beamed/cathedral ceiling family room and antique millwork throughout.
- ▶ 8,000 sf New Canaan clapboard colonial with contemporary interiors, dark ebony floors, high-gloss lacquered millwork, Greenwich brick and natural slate pool house with cathedral ceiling of picked pine boards against darkly stained custom mahogany exposed trusses to match custom millwork, limestone, new pool/spa.
- ▶ 11,500 sf New Canaan shingle style spec home that is closing this week to first time homeowners.

Photo by Jane Belles



Photo by Jane Belles



Hobbs Inc. Buys Stamford Office Building for \$13.5 Million

Hobbs Inc., the luxury three generation home building business, has purchased a 63,000-square-foot office building in north Stamford, and plans to move its growing operations from New Canaan.

The purchase price was \$13.5 million.

The 60-year-old business will occupy 12,000 square feet at the building -- about the same size as its space in New Canaan, property it owns and has put on the market, according to Scott Hobbs, president of the company, which he co-owns with his brother, Ian.

The company's 60 other employees in the field and at offices in New York City and Bridgehampton, N.Y., will not be affected.

The property also has a solid tenant mix, and is 87 percent occupied by 14 tenants ranging from medical offices to the financial industry.

Greystar buys Danbury 10-acre parcel for apartment complex

Hailed as a cornerstone of downtown Danbury's redevelopment efforts, a \$70 million housing complex is moving forward. Officials with Greystar, the largest manager of multifamily housing in the nation, confirmed Wednesday they have purchased a 10-acre site off Kennedy Avenue this week for \$7 million. The company plans has begun construction on 375 apartments ranging from studios renting in the mid-\$1,000s to townhomes that will fetch rents in the high \$2,000s range, according to Greystar Director Daniel Lee. That would result in some of the highest rents in the city.

Hailed as a cornerstone of downtown Danbury's redevelopment efforts, a \$70 million housing complex is moving forward. Officials with Greystar, the largest manager of multifamily housing in the nation, confirmed they have purchased a 10-acre site off Kennedy Avenue for \$7 million.

"It's incredibly rare to find a 9.5-acre site in the middle of a downtown, and we believe that the location, visibility, and walkability of the site make this a truly unique and exciting opportunity."

The nearby BRT-built Brookview Commons was a sort of prototype during negotiations with potential developers to show what is possible in downtown. The market-rate apartment building, has attracted affluent young professionals because it is close to the train station and other downtown services.

Residential units could be ready by the spring of 2016 with a completion of the project by the end of 2016. Greystar's construction sequencing will enable them to deliver apartments to the market during the course of construction.



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(continued)

From Bad to Worse – Clean Water Act Expansion Will Harm Builders

The Environmental Protection Agency's (EPA) proposed expansion of the Clean Water Act (CWA) will interfere with the ability of individual landowners to use their property and negatively impacts economic growth. EPA's proposal will dramatically increase the cost and time needed to obtain a wetlands permit prior to home construction, which will greatly impact the fledgling housing recovery.

"EPA was told to make changes to the rule so that everyone understands exactly when a builder needs a federal wetlands permit before turning the first shovel of dirt," said Kevin Kelly, NAHB president and a home builder and developer from Wilmington, Del.

"Instead, EPA has added just about everything into its jurisdiction by expanding the definition of a 'tributary' – even ditches and manmade canals, or any other feature that a regulator

determines to have a bed, bank and high-water mark. It's a waste of taxpayer resources to treat a rainwater ditch with the same scrutiny as we would the Delaware Bay," Kelly said.

Expanding federal authority under the Clean Water Act would greatly increase the number of construction sites required to obtain appropriate permits, which will also result in the delay or impede construction projects.

It's clear to us that this new proposal is not at all what Congress intended when it told EPA to clarify its jurisdictional reach," Kelly said. "The agency needs to go back to work on this. We need to protect the environment with a carefully crafted rule, not this hurried, catch-all attempt. Adding this layer of regulation makes the land development process more expensive and time consuming. That's bad news for home buyers and for the economy."

NAHB Supreme Court Victory Stops EPA

In a major victory for NAHB, the U.S. Supreme Court today ruled that the Environmental Protection Agency (EPA) does not have the authority to require multifamily and commercial builders to obtain costly pre-construction permits for greenhouse gasses emitted from the buildings they construct.

The case against the EPA was brought by NAHB and its coalition partners and revolved around whether the agency has the power under the Clean Air Act to regulate greenhouse gas emissions from stationary sources that could include everything from factories, refineries and power plants to apartment and commercial buildings.

"Because of the way the EPA interpreted the [Clean Air Act] statute, the agency sought to treat apartment complexes as if they are power plants," NAHB Chairman Kevin Kelly said in an official statement. "That makes absolutely no sense and would have dealt a major setback to the housing recovery. Today's verdict strikes an important blow against federal agencies overreaching their authority."

If the EPA had prevailed, it could have forced many builders and developers to obtain an expensive pre-construction permit for greenhouse gas emissions, which would severely curtail apartment and mixed-use development. Some single-family and potentially even master-planned community development could also have been affected.

Based largely on EPA's own estimates, the cost of the permit alone could have been about \$60,000 per multifamily property, with costs due to delays averaging about \$40,000 across all building sizes. For a property with 50 or more apartments, costs due to delays could have reached up to \$200,000.

The Supreme Court decision stops EPA in its tracks and represents a significant win not only for multifamily builders, but for all builders that deal with excessive and unlawful EPA rules.



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- ▶ Residential Construction Performance Guidelines, 4th Edition
- ▶ Cost of Doing Business Study, 2014 Edition
- ▶ Your New Home and How to Take Care of It
- ▶ Jobsite Safety Handbook, English-Spanish
- ▶ 2012 ICC-700 National Green Building Standard™

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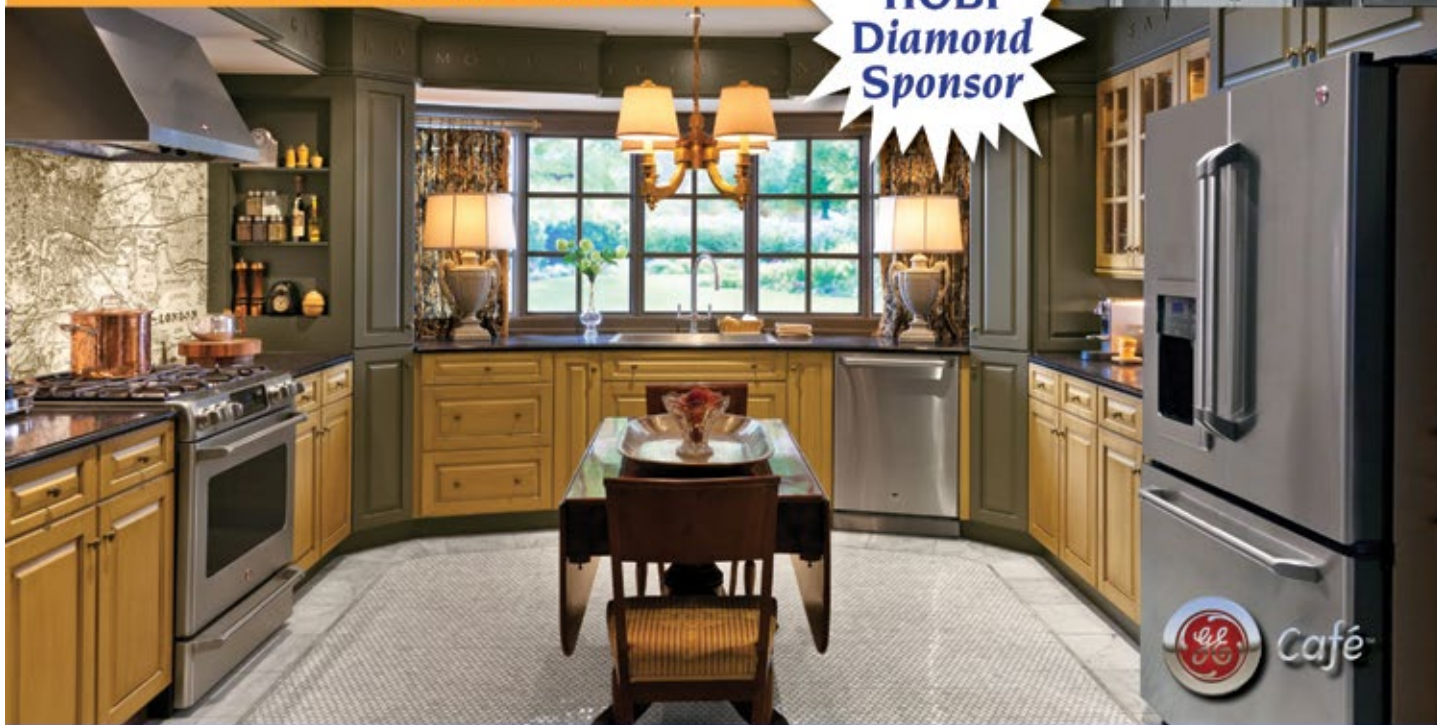
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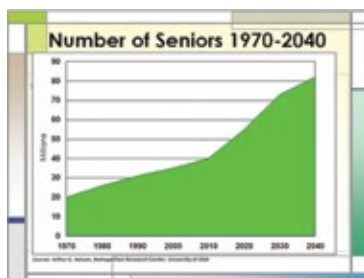
Ten musts to know about demographics and the future real estate market

Professor Arthur C. Nelson, of the University of Utah, has made a career out of studying the relationships between demographic and real estate market trends.

He predicted the 2007 collapse of the housing market because of oversupply of key housing types so, when he talks, I listen. And his latest analysis suggests that the growth in demand for new housing over the next 30 years will consist primarily of demand for smaller homes on smaller lots, a reversal of the type of demand that fueled sprawl in the late 20th century.

Much of Nelson's thinking is collected in his data-rich 2013 book, *Reshaping Metropolitan America*. Nelson's most recent analysis projects out not just to 2030, as in his book, but out to 2040. Here are the highlights as reported on current NRDC blog:

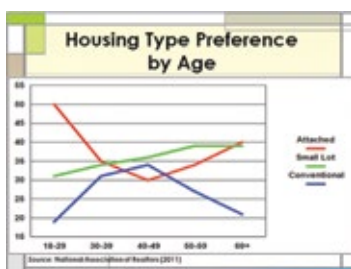
1. The US population will grow by 31 percent between 2010 and 2040. In 2010, our population stood at about 308 million people. By 2040, we will be at about 406 million.



2. More than 40 percent of population growth between 2010 and 2040 will be persons aged 65 and older. On 2010, ages 65 and older claimed 40 million people, or 13 percent of total population. By 2040, the share of seniors will be 81 million, or 20 percent of the total.

3. The share of household growth claimed by ages 35-64 (the bracket traditionally seeking the most housing space) will almost be halved. From 1990 to 2010, 65 percent of household growth consisted of persons aged 35 to 64. Between 2010 and 2040, only 35 percent of household growth will comprise persons in that age bracket.

4. More than 80 percent of growth in households will be households without children. This makes sense given that the baby boomers, the largest generation in American history, are now empty nesters; people are living longer; and the Millennial generation is, for the most part, not having children yet.



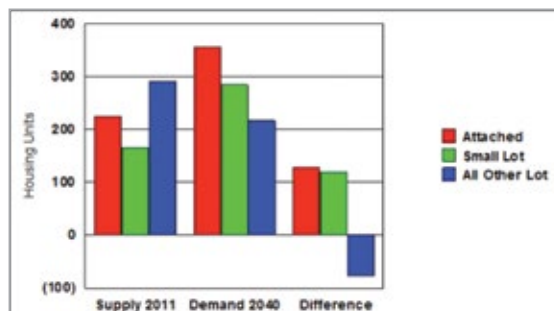
5. More than 40 percent of growth in households will be single-person households.

6. Half of all new housing demand will be for attached homes and the other half for small lot homes. This is another reversal from past preferences.

7. Demand for large-lot homes will decline below 2011 levels. At first blush, this statement seems shocking. But, on further consideration, it isn't, given that Nelson isn't saying that demand will dry up. He's basically saying that this isn't the part of the market that will experience growth. Demand for large lots will continue, but it won't be as high as before. This could portend more mortgages under water for those who have invested in large-lot homes.

8. Half of the growth in households will be renters. The home ownership rate has been declining since 2004.

9. The next 30 years will bring demand for over one billion square feet of nonresidential space, or almost twice what exists now. That is a bit scary to contemplate, until one considers Nelson's next point:

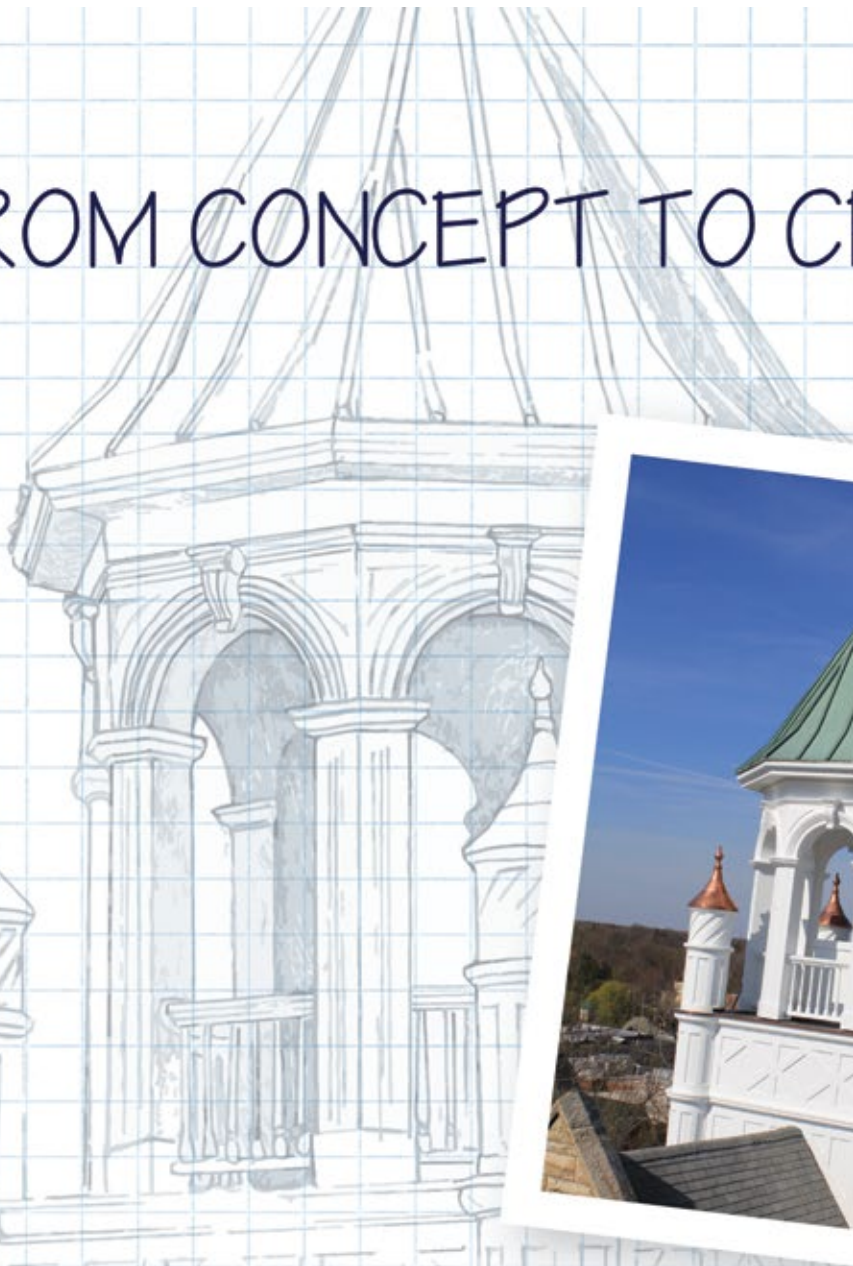


10. Seventy percent of new nonresidential space will be re-development on existing developed lots. In fact, Nelson says that, if the density of new development were increased (from an average floor-area ratio of 0.2 to 0.5), all new nonresidential and attached residential demand could be met on existing parking lots. That's a pretty amazing statement. (A floor-area ratio of 0.5 means that a one-story building would occupy half its lot; a two-story building would occupy one fourth of its lot; and so on. Large surface parking lots are the biggest cause of low floor-area ratios.)

Redevelopment opportunities arise much more frequently on aging commercial building sites than on residential sites, because of the much shorter average life spans of commercial buildings, especially retail.

Kaid Beinfield's Blog, Switchboard, is the staff blog of the Natural Resources Defense Council. □

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First Nine Months of 2014 Highlight Positive Outlook for Multifamily Home Construction

Millennial buyers are finally increasing their rate of household formations, but through renting, not buying

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



But who is renting and why? The answer is one you'd likely expect: Millennials. But the reasons are varied. The desire to live in urban settings, student loan

debt and dwelling flexibility are a few of the commonly cited reasons why Millennials still veer toward renting. However, Jed Kolko, chief economist for Trulia, recently found that on average it is 38 percent cheaper to buy and own a home than to rent. However, regardless of the financial incentives to buy, Millennials are still firmly entrenched in the rental mindset.

Connecticut Housing Permits Experience Significant Gains

Housing permits saw a significant jump in the first eight months of 2014 over the same timeframe last year—with the total number of permits rising to 3,197 total

units, up from 2,723 total units in 2013, an increase of 17.4 percent. The majority of this increase was in three-to-four unit permits, which increased 100 percent, from 38 in 2013 to 76 in 2014, and in two-unit permits, which increased 66.7 percent, from 36 in 2013 to 60 in 2014.

Single-Family Home Sales Continue Downward Trend in Connecticut

In the state of Connecticut, home sales fell slightly in the first nine months of 2014, as compared to the same period of 2013 (-2.00 percent.) By county, Fairfield County saw a 7.5 percent decline during this timeframe, while Middlesex County experienced a rise in home sales of 7.4 percent. Additionally, average sales price saw an increase of 1.5 percent statewide, inventory increased by 6.8 percent and price per square foot increased by 2.0 percent.

Over the past nine months, we've seen a lessening gap between home sales and average sales price, as both statistics come closer to matching their 2013 levels. The increase in inventory is encouraging for the market, as a fresh influx of new listings will hopefully inspire eager buyers who have been experiencing a shortened supply.

Connecticut Condominium Sales on the Rise

While single-family home sales experienced a decrease, condominium sales in Connecticut saw a slight rise of .2 percent overall. New London County saw the most dramatic increase (14.4 percent), with Tolland County experiencing a 5.8 percent increase and Middlesex County reporting a 4.4 percent increase. Fairfield County, the states most densely populated county, saw a rise of 2.2 percent. Decreases of 3.9 percent and 2.5 percent occurred in Hartford and New Haven Counties, respectively. *(continued)*

State of Connecticut Housing Permits Issued

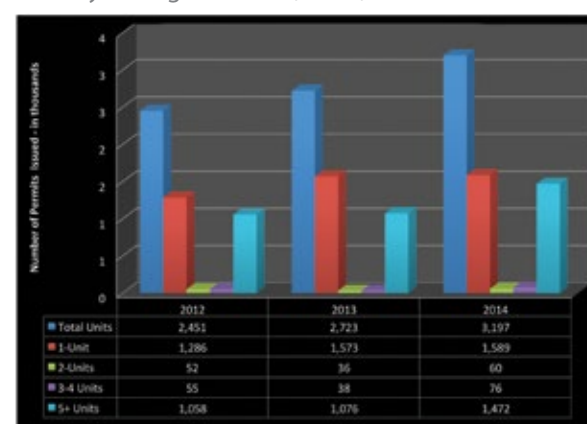
January to August – 2014 vs. 2013

	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	YTD August
2004	615	497	800	884	770	1,072	990	942	985	731	1,189	889	6,570
2005	570	448	787	853	945	1,030	875	848	996	724	994	893	6,356
2006	464	647	843	691	817	745	618	562	730	767	555	604	5,417
2007	466	336	484	743	745	670	711	619	463	528	521	333	4,774
2008	454	251	386	363	493	740	409	288	386	445	542	153	3,384
2009	92	200	208	339	192	403	446	217	218	354	216	251	2,097
2010	156	179	223	783	229	247	278	230	380	221	264	215	2,306
2011	115	105	222	216	201	391	258	232	432	178	234	253	1,740
2012	154	401	222	222	313	405	375	359	420	529	216	524	2,451
2013	236	244	301	337	380	389	420	416	229	517	272	286	2,723
2014	533	171	249	336	424	777	327	380					3,197

Data Source: US Census
Compiled by DECD Research

CT Monthly Housing Permits Issued By Type

January to August – 2012, 2013, 2014



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First Nine Months of 2014

(continued)

Additionally in the first quarter, average sales price of condominiums increased 1.5 percent, while inventory decreased by 3.2 percent, year-over-year. These factors indicate increasing demand for condominiums throughout Connecticut. However, unlike with single-family homes over the past nine months, there has been an overall decrease in the amount of inventory and an increase in units sold, illustrating the opportunity present for builders who are looking to introduce new condominium inventories onto the market.

Labor Shortages Effect Buyer Satisfaction, Increase Builder Costs

According to the National Association of REALTORS® there is a growing trend with new construction homebuyers being ultimately unhappy with their purchase. Many new construction projects have encountered labor shortage, which ultimately leads to new homes being delivered late with minor, but frustrating, issues like sticky doors and loose floor tiles.

A National Association of Home Builders (NAHB) survey found that 46 percent of builders have reported a shortage of labor in 2014, the highest shortage reported since 2000 and slightly higher than at the peak of the housing boom in 2004 and 2005, when the United States was averaging about 2 million housing starts a year (compared to an average of 1 million in 2014.)

Not only are labor shortages effecting buying satisfaction, they're also increasing the cost for builders. The same NAHB survey reported a 2.9 percent increase in labor costs and a 3.8 percent increase in subcontractor costs.

Three out of five builders said that the shortages caused them to pay higher wages and subcontractor bids (65 percent), raise home prices (62 percent) and created difficulty in completing projects on time (60 percent). Builders also reported that shortages made some projects unprofitable (36 percent), caused them to turn down some projects (18 percent) and slowed the rate they accept incoming orders (13 percent.)

Builder Confidence on the Rise

Despite this, the NAHB/Wells Fargo Housing Market Index hit its highest consecutive reading since 2005 in September. For the new-home market, builder confidence rose to a level of 59—with readings above 50 indicating more builders view conditions as "good" rather than "poor." The index measures perceptions of the single-family new-home market on home sales and sales expectations for the next six months, as well as builders' perceptions of buyer traffic. Also interesting was that builder confidence rose consistently across every region in September.

Who's Buying New Homes?

A study conducted by NAHB and Metrostudy collected new-home closings over the past year to look at the average new-home buyer. In the Northeast, through July 2014, 7,977 out of 222,177 closings were new-home sales. The average Northeast

buyer paid a median of \$343,777.78 (\$164.40 per square foot) for a new home. About 64 percent of new-home buyers in the Northeast are married and have one or two children, with an average household age of 46.

Economic Growth

The U.S. economy grew at its fastest pace in two-and-a-half years in Q2, leading the Commerce Department to raise its estimate of growth in gross domestic product to a 4.6 percent annual rate from the 4.2 percent pace reported in August.

A faster pace of business spending than previously estimated was the main factor behind the revision to gross domestic product, which had its best growth performance since Q4 2011. It's also expected that household spending will accelerate, with consumer sentiment hitting a 14-month high in September.

Conclusion

While total unit sales for single-family homes may have declined through September 2014, as compared to 2013 levels, their decline has slowed significantly in the last quarter, indicating a market closer to even for the last quarter of 2014. Additionally, with a continued rise in condominium sales and permits issued for multi-family homes, the market for rental and condominium units remains strong. As we look forward to the start of 2015, reports on millennial homeownership, particularly their preference for renting, combined with dropping condominium inventories in Connecticut, presents a growing market segment for new construction builders and developers to consider into the New Year. □

CT Real Estate Market Overview

January to August – 2014 vs. 2013

First Nine Months - 2014 vs. 2013 Single Family Marketplace												
County	Number of Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Inventory		% Inc. / Dec.
	2014	2013		2014	2013		2014	2013		2014	2013	
Fairfield	5,620	6,078	-7.50%	\$839,503	\$777,682	7.90%	\$1,310,984	\$1,238,021	5.90%	5,790	5,614	3.10%
Hartford	5,257	5,273	-0.30%	\$363,700	\$261,232	0.90%	\$127,720	\$125,615	0.60%	4,288	3,962	8.20%
Litchfield	1,235	1,259	-1.90%	\$291,599	\$308,952	-5.60%	\$115,113	\$138,902	-4.40%	2,107	2,059	2.30%
Middlesex	1,211	1,128	7.40%	\$304,907	\$301,361	1.20%	\$448,275	\$468,573	-4.30%	1,480	1,361	8.70%
New Haven	4,014	4,134	-3.10%	\$258,737	\$267,362	-3.20%	\$156,364	\$149,300	2.00%	4,507	4,007	10.50%
New London	1,788	1,732	0.30%	\$255,412	\$251,576	0.70%	\$383,964	\$383,531	0.10%	2,146	2,013	6.60%
Tolland	953	910	4.70%	\$238,553	\$239,835	-0.50%	\$293,592	\$288,235	1.90%	1,015	889	14.30%
Windham	781	707	10.50%	\$170,715	\$173,252	-1.50%	\$235,239	\$227,906	3.20%	853	806	5.80%
Statewide Stats	20,809	21,230	-2.00%	\$416,973	\$410,775	1.50%	\$616,283	\$607,462	1.50%	22,189	20,783	6.80%

First Nine Months - 2014 vs. 2013 Condominium Marketplace												
County	Number of Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Inventory		% Inc. / Dec.
	2014	2013		2014	2013		2014	2013		2014	2013	
Fairfield	1,885	1,884	2.20%	\$133,013	\$120,822	3.80%	\$186,814	\$179,887	1.80%	1,517	1,586	-4.40%
Hartford	1,391	1,447	-3.90%	\$180,009	\$176,439	2.00%	\$196,166	\$190,823	2.80%	1,178	1,227	-4.00%
Litchfield	196	192	2.10%	\$158,868	\$137,533	15.50%	\$174,960	\$174,705	0.10%	330	303	8.90%
Middlesex	761	750	1.40%	\$159,249	\$161,236	-1.20%	\$218,823	\$227,923	-4.00%	280	276	1.40%
New Haven	1,257	1,289	-2.50%	\$157,621	\$166,497	-5.30%	\$192,147	\$197,483	-2.70%	1,256	1,274	-1.40%
New London	262	229	14.40%	\$140,179	\$172,465	-18.70%	\$228,607	\$229,548	-0.40%	300	342	-12.30%
Tolland	146	138	5.80%	\$173,988	\$165,386	5.20%	\$185,403	\$187,420	-1.10%	172	181	-5.00%
Windham	52	50	4.00%	\$132,267	\$128,863	2.60%	\$143,871	\$144,797	-0.60%	62	73	-15.10%
Statewide Stats	5,450	5,439	0.20%	\$223,479	\$220,076	1.50%	\$252,711	\$252,183	0.20%	5,096	5,265	-3.20%



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The Connecticut Showcase Home Revealed

Incoming HBRAC President, Nort Wheeler, completes the 2014 Showcase Home



Built by New London County Graduate Master Builder and Certified Green Professional, Nort Wheeler, the 3,443 sf HBRAC Showcase Home is located on a beautiful one acre hilltop lot at The Reserve at Farm View, a nineteen lot single family community in Norwich by Silver Heights Development and Mystic River Building Company.



The home is certified NAHB Green and features:

- ▶ **American Standard AcuComfort™ Variable Speed Heat Pump** – precise, quiet comfort and a lower cost of operation.
- ▶ **State Premier® Hybrid Electric Heat Pump Water Heater** – more than twice as efficient as a standard electric water heater.
- ▶ **Site Sage/E-Monitor** – will track the home's energy consumption.
- ▶ **Huber Advan Tech®** Flooring, Zip-wall and Zip-roof sheathing.
- ▶ **Trus Joist™** high performance floor joists, TimberStrand® LSL rim joists and tall wall studs, and TrusJoist Microclam® headers and beams.
- ▶ **Andersen 400 Series Windows** upgraded to DP50 for added protection against driving rain and heavy winds.
- ▶ **Trim Solutions** patented PVC window surround continuous built-in water management system & integral weather

stripping and Mastic 4" vinyl clapboard siding with Fypon Cellular PVC 8" Corner Trim with Trim Solutions patented hidden fastening system.

Choosing Green Means Making Intentional Decisions About:

- Energy-efficiency improvements such as a high-performance building envelope and windows, energy efficient HVAC systems, appliances and lighting
- Water conservation measures such as water-efficient appliances, faucets and fixtures, filtration systems and drought-resistant or low-maintenance landscaping
- Resource conservation using materials and techniques such as engineered wood and wood alternatives, recycled building materials, sustainably harvested lumber and more durable products
- Indoor environmental quality considerations using effective HVAC equipment, formaldehyde-free finishes, low-allergen materials, and products with minimum off-gassing or low volatile organic compounds (VOCs)
- Site design encouraging preservation of existing trees and vegetation and minimizing soil disturbance and conserving on site ecological habitat.
- Home owner education through operating guides and manuals.

Nort Wheeler applies his many years of training and experience to emphasize high-performance and energy efficiency in every step of home building and land development.

Among the many performance-related choices builder Nort Wheeler made, is

(continued)

The Connecticut Showcase Home Revealed

(continued)

I am committed to energy savings in every E-Save home we build. The Connecticut Showcase Home is an opportunity for us to educate homeowners about the very latest in green building and healthy, comfortable homes.

– Norton Wheeler, Graduate Master Builder (GMB), Certified Green Professional (CGP), and Certified Aging in Place Specialist (CAPS).

the Site Sage/E-Monitor, which will track the home's energy consumption. The cutting-edge feature of the SiteSage/eMonitor service is its capability to display electricity use by individual circuit so you can see real-time and historical information of everything using energy, not just major appliances, entertainment centers, and air conditioning, but also the circuits you may not have realized are actually a significant part of your home's energy usage.



The home will be heated and cooled using an American Standard AcuComfort™ Variable Speed Heat Pump, which takes home comfort to a new level. The system will maintain the ideal comfort level and control the humidity of the Showcase Home, no matter what the weather is outside. It offers precise, quiet comfort at a lower cost of operation. Portland Winair is also supplying an American Standard ERV system and a Honeywell Steam Humidification system.

Designed to cut HOT Water energy costs by more than half

On average, water heating accounts for 14% of household energy use, so savings in water heating costs make a big difference in a household budget. The Connecticut Showcase Home features a State Premier® Hybrid Electric Heat Pump Water Heater.

This advanced design integrates heat pump technology into a product that is more than twice as efficient as a standard electric water heater. It's the most versatile and energy-efficient option for homeowners looking for cost savings and performance. Another added benefit is that the heat pump water heater also helps to dehumidify your basement.

The State Premier Hybrid Electric Heat Pump Water Heater can save a typical household up to \$393 per year on their electricity bills compared to a standard electric water heater. That's a savings of more than \$3,930 over a 10-year period.

Insulation

The Showcase Home is insulated with 2" R10 Tongue and groove Dow Styrofoam below the basement slab. Nort used the same material (2") to cover the inside of the foundation walls, which are also R-10. The basement and first floor rim joists are insulated with 3" of closed cell foam insulation. The first floor window headers were installed in the second floor rim joist to provide a higher insulation value in the wall cavity.

The home's exterior walls are 2x6 at 16" OC with taped Huber Zip wall sheathing. That is covered with 1" T&G

Dow R5 sheathing which is also taped. On the inside is Pink Owens Corning R21 high density fiberglass insulation providing an exterior wall assembly of greater than R26.

The attic is insulated with 18" of recycled loose Cellulose insulation by Greenfiber, providing a super efficient R60 ceiling. The Greenfiber product is Borite treated and will help deter pests.

CAFD provided real appliance and fireplace value through its relationships with GE and HHT and their generous builder programs. Appliances include a 36" six burner GE Monogram gas range top, GE Profile refrigerator, wall oven, Advantium convection microwave and dishwasher. CAFD also supplied a Heatilator Heirloom gas fireplace for the family room. Bender Plumbing worked with Kohler to offer real value in the tubs, shower bases and toilets for the Showcase Home. All of the home's faucets, shower and bath valves and trim, bath accessories and the kitchen sink are courtesy of Moen.

A Masonite fiberglass mahogany front entry door by Cleary Millwork makes a bold statement in the entry. Anderson 400 series windows were upgraded to DP50 for added energy efficiency and protection from the elements. On the exterior of the home, Hood Distribution supplied Clubhouse Decking and railings. At the core of this product is KORELITE, a 100% PVC which makes CLUBHOUSE DECKING up to 25% lighter than most wood composites and adds superior strength, and it is backed by a 25 year warranty.

Designed by prominent Mystic architect, Peter J. Springsteel, the four bedroom 2014 Connecticut Showcase Home sits on a beautiful level one acre hilltop lot, bordered by stone walls on both the east and north. The front of the home faces south for sun drenched indoor living. The private back yard offers a stunning view of the Last Green Valley and distant farmland. Rock Solid Masonry installed mosaic bluestone sidewalks and a 800 square foot patio with custom firepit. – perfect for outdoor entertainment.

Showcase Home Contributors

American Standard	Mark Rich Graphic Design
Anderson Windows	Moen
Artisan Stairs	New England Web Services
Bender Plumbing/ Kohler	Owens Corning
Builders Concrete	Panasonic
CAFD/ GE & Heatilator	Pattaconk Millwork
Color Dynamics Painting	Peter Springsteel
C&R Insulation	Perkins Lawn Care
Cirrito Mechanical	Plant Lot Farms
Cleary Millwork/ Masonite Building Products	Plimpton & Hills
Clubhouse Decking/Hood Distribution	Preferred Builders
Cyclone Home Systems	Ring's End Lumber
Diamond Cabinets/ General Woodcraft	Savannah Specialty Products Framing
Dow Chemical	Site Sage E-Monitor
Granite City Electric	Tile America
Hocon Gas	Trim Solutions
Huber	UBS
JMC Resources	Universal Components Corp.
Katherine Jane Interiors	Velux America
Klaus Larsen Roofing	Villas Hardwood Flooring
Kitchler Lighting	Weyerhaeuser Trus Joist
Lombardi Inside Out	

Education and Charity – a Home Show in a Home

The HBRACT Connecticut Showcase Home program is designed to demonstrate the experience, professionalism and high standards of its members, and to showcase trend setting, high-value home products. Nort provided educational opportunities for HBRA members and the public by holding open houses at various stages of construction throughout the summer.

On October 29th, he hosted a benefit at the Showcase Home for Backus Hospital physicians to celebrate Backus' new partnership with the Memorial Sloan Kettering Cancer Center and the success of more than a year's worth of hard work to align with the standards of the nation's top ranked cancer center.

On November 1-2, Nort held a very successful Open House Weekend for the general public and raised funds to benefit the patients of the Backus Hospital Cancer Center.

As incoming HBRACT President, Norton Wheeler of Mystic River Building Company, built the 2014 Connecticut Showcase Home to demonstrate how a green, healthy home consumes less energy, while creating a safe, well-ventilated, and contaminant-free living environment. His four bedroom high performance home combines innovative construction, energy and water saving technologies and superior indoor air quality to deliver lasting comfort and healthy living! ☐



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...loves **natural materials** in architectural designs,
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...is **all about the mix**: stylish spaces large and small,
bold design yet simply stated, **sophisticated** yet leisurely.

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O&G Industries Launches New Luxury Lifestyle Magazine

Stylish Spaces with Masonry is a luxury lifestyle magazine from O&G Industries which will be published on an annual basis. Several local and national contributing editors will be featured in the premiere issue.

The goal of Stylish Spaces with Masonry magazine is to provide content that is sophisticated, thought provoking, educational and inspiring. The publication's editorials will focus on inspiring projects, products, services and solutions. Stylish Spaces is not the typical luxury publication, rather it targets those individuals who desire and have the means to experience the finer things in life, including projects with minimal costs. The magazine will offer unique sections, such as; green materials, leisure styles, masonry trends, new products, sensible design, and style & technology

A controlled distribution model will place the magazine directly in the hands of some of the most affluent communities in Connecticut, New York, Massachusetts, and beyond. Stylish Spaces with Masonry magazine will be distributed to affluent homeowners, as well as luxury building remodeling and architectural firms and showrooms, including O&G's six Earth Products Showcases.

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**Connecticut
Builder Magazine**

Houzz Smart

A must use web platform to communicate with clients and generate leads

Significant Homes has received 25,000 hits on this room posted on Houzz, and many Houzz users saved the photos to their Ideabooks. Users also generated dozens of comments and questions related to the home.



HOUZZ has become the new home magazine and much more. Savvy builders, remodelers and architects are using it to streamline their building process; communicate with clients and subs; and generate leads.

As we toured this year's custom and spec homes for the HOBBI Awards, several builders referred to Houzz, and how it has changed the way they interact with their clients, and promote their businesses.

"The photo of this room has 25,000 hits on Houzz," said Whit Mathews of Significant Homes, as he showed HOBBI judges the wood-clad lower level recreational space of a Greenwich custom home, complete with built-in bunk beds, a banquette and

requisite bar. "Now instead of sending drawings or magazine photos back and forth, we share our clients' Idea books. It has made decision making so much easier and less time consuming."

A couple of years ago, a client asked Whit to look at an Ideabook on Houzz.com. The client wanted to share photos of a kitchen cabinet style she liked. This was the first time he had been asked to view a client's Ideabook, a concept radically different from how design ideas were previously exchanged between the

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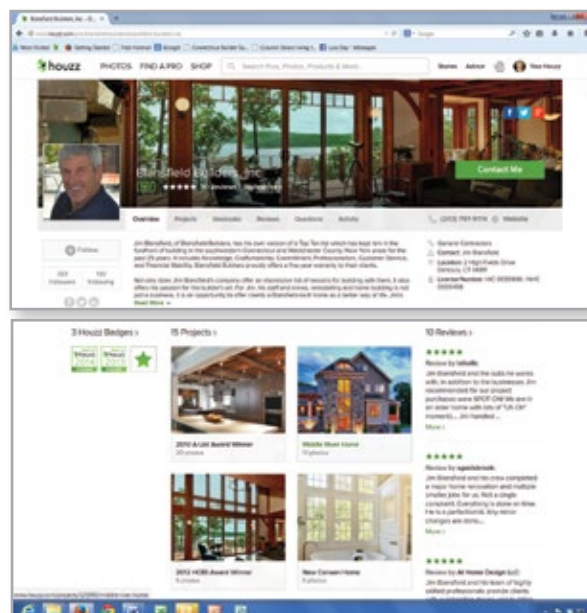
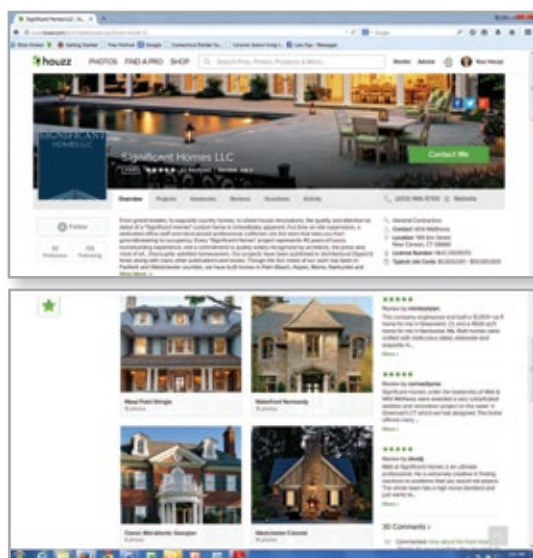
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Houzz Smart

(continued)

builder and his client. In the past, clients would buy magazines and tear out photos they liked.

Significant Homes joined Houzz to view the Ideabook, which is a visual communication tool that makes it easier and more efficient for homeowners and remodelers to discuss design ideas, and he quickly realized the potential of electronically sharing design ideas with clients.



"As Houzz grew, and more of my clients became aware of it, I saw the marketing value for our company in addition to the sharing of ideas," Whit says.

Houzz portfolios have grown into a critical electronic contact point between homeowner, builder, and architect.

"I don't know anyone building or remodeling who doesn't have a HOUZZ account," said a young Westport mother who was one of several participants in a recent focus group conducted by marketing consultant and HOBBI Awards producer, Joanne Carroll. "Houzz is pretty standard now. It comes up everywhere in search engines."

Another participant, who was in the process of building a custom home, explained her experience. "The first thing my interior designer asked was 'Do you have a Houzz account?' Then she plugged into it, and I started files on each room, so she could share it with her vendors. I use it for design ideas. You can look at 12 magazines and not get what you want."

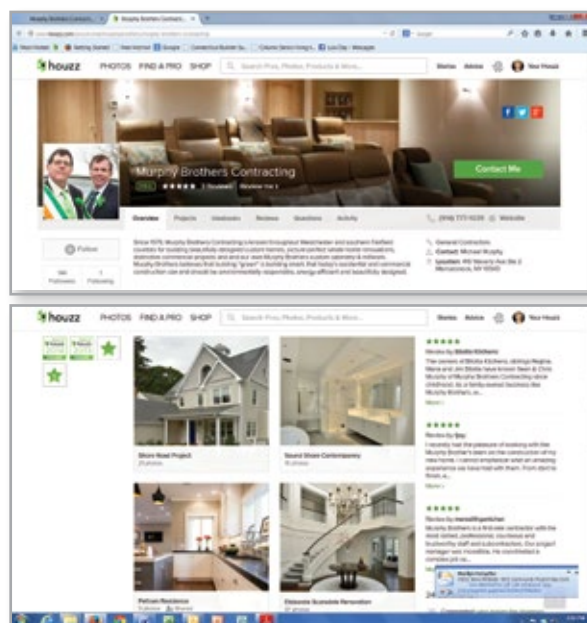
How builders view Houzz

"We see Houzz as an opportunity to showcase our work before a large, interested audience, many of whom are seeking design ideas and building professionals," says Michael Murphy of Murphy Brothers Contracting. Murphy Brothers not only markets to potential custom home and remodeling clients, but to the architects who might recommend or ask Murphy Brothers to bid on a project. With that in mind, Murphy Brothers recently sponsored a Houzz seminar for Westchester and Fairfield County architectural firms.

In the three years since Jim Blansfield, Blansfield Builders, created his Houzz portfolio, it has evolved into a marketing tool to share project photos, show reviews his clients have written about working with Blansfield Builders; and act as a material and product selection catalog.

Redding resident Maria Vanoni found Blansfield on Houzz, and hired him to remodel their 1968 home. Jim Blansfield says that his company's online presence on Houzz has led to a number of contracts.

"We find that social media has become a big player in lead generation. It's amazing how it's developed," Blansfield said. "We're constantly updating our Houzz portfolio."



(continued)

Houzz Smart

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What can Houzz do for you?

Your company already has a website, a Facebook page, and perhaps YouTube, Twitter and Pinterest accounts. How does a Houzz portfolio fit into this complicated scheme of electronic marketing strategies?

Currently, more than 350,000 home improvement professionals, builders, architects, and designers use the free options available on Houzz. They use Houzz as a business tool to interact with existing and prospective clients and other professionals. More than 16 million people use Houzz every month—90 percent of whom are homeowners. Homeowners are using Houzz to gather design ideas for anything from a small remodeling project to a new custom home.

Six Quick Tips for a Successful Houzz Portfolio:

1. Professional photography is a must.
2. Organize photos by project architectural style and room type.
3. See your Houzz portfolio through the eyes of a potential client.
4. Encourage clients to make Ideabooks.
5. Respond to homeowner's questions about projects and products.
6. Pre-qualify all inquiries by location and budget.

Houzz portfolios have grown into a critical electronic contact point between a homeowner and a builder or remodeler.

Typically, a homeowner will visit Houzz to create and then share an Ideabook with a builder or remodeler. The Ideabook is made up of photos and anything the homeowner may find interesting among the thousands of Houzz portfolios, including 3 million photos of home interiors, exteriors and products. Homeowners can then share the Ideabook with their builder or remodeler, since it's often challenging for homeowners to articulate what they have in mind.

Specifically, homeowners can go to your Houzz portfolio

and save a photo of any room, product, or design idea they would like to incorporate into a project in their Ideabook. Design trends and styles can be categorized or searched on Houzz, and homeowners can contact you to ask what products were used on a project; and, perhaps most importantly, homeowners can connect with a local builder or remodeler to discuss their project.

A design tool to use with subcontractors

Professionals can create Ideabooks with images and products they recommend for a client, and then share the Ideabook for feedback. For example, you can show a subcontractor exactly how a specific detail on a new construction or remodeling job should be executed.

Houzz is designed to push homeowners to your website.

Houzz is another aspect of your company branding and SEO formula, designed to expose your company to as many potential clients as possible. Because Houzz is a lead-generation tool that introduces a builder or remodeler to potential clients, it is not intended to draw homeowners away from your website. In fact, the Houzz portfolio serves as another channel to build your brand online, and it is designed to push the homeowner to visit the builder or remodeler's website.

Your website still gives the homeowner a fuller picture of everything your company does, including an in-depth description of your abilities and company history. Houzz should be viewed as a secondary reinforcement that can convey the scope of your work to the homeowner before you even communicate. Through reviews and encourage homeowners to use your website.

Professional photography and a compelling profile

You want to create a stunning presentation, because Houzz portfolios are all visual. The quality of photos on your page can determine whether or not a homeowner will contact you. It's very simple: Excellent photos organized in a cohesive manner generate leads, and bad photos cause your Houzz portfolio to be ignored.

Your profile is where prospective clients will go for information, so be sure to provide a good sense of who you are and what makes you different from other industry pros. Finally, be conscientious about keeping your Houzz portfolio current. In today's online culture, Houzz Smart builders get the most attention and the most work! ☐

10 Simple Ways You Can Stay Relevant After Handing Over the Keys

It's the little things you do that will increase your brand awareness



1. Call clients from time to time
2. Write a letter
3. Share your list of relevant suppliers.
4. Send a copy of your client's closing statement during tax time
5. Share hyperlocal real estate news
6. Introduce your clients to new people in the area
7. Host a party for your network
8. Give them an iPad with your name on it.
9. Do not spam them with irrelevant emails, calendars and magnets.
10. Answer the phone when they call.

Will Caldwell, is the CEO and co-founder of Dizzle, a mobile real estate tech company that helps Realtors generate more word-of-mouth leads. This has just as much relevance for builders. ☐



In Good Times and Bad – a Consistent Construction Lender

Founded in 1849, Savings Bank of Danbury is a full service community mutual bank. Over the last eighteen years, through recessions and fluctuating markets, SBD has never stopped providing essential construction lending and financial services to Connecticut builders.

Last month, Connecticut Builder publisher/editor, Joanne Carroll, spoke with SBD Chief Lending Officer and Executive Vice-President of Commercial Lending, Nicholas Gazetos. Nick has been with the bank since 1997.

“Even in the worst of times, good builders can thrive, and they appreciate an institution like Savings Bank of Danbury, who has been in the construction lending market consistently over the years,” said Nick. “We are not a fair weather friend, and builders have taken notice.”

The Bank’s Fairfield County market stretches from Greenwich to Milford and they are active throughout Litchfield County. In 2008, the bank added builders in the towns of New Canaan, Westport and Fairfield to their portfolio.

Nick described the Savings Bank of Danbury lending process by saying, “We get it done. We turn it around quickly, and our terms are fair. We do some condo and apartment lending, PUD’s and single family spec construction, risk



adjusted for the project and the builder. Our construction lenders, Stephani Teixeira and Connie Jones, are well known and appreciated in the Connecticut builder community.”

Most recently, Savings Bank of Danbury provided a multi-million construction loan to Bill Gardiner for his 10 unit detached condominium development in New Canaan. The Bank also counts Able Construction, the Romano Brothers Builders in Shelton and Johnny Carrier by Carrier Builders among its builder clients. SBD provided Jake and Johnny Carrier, By Carrier with a development and construction financing for their active adult community, *Castle Heights* in Cheshire.

One of the Bank’s long term loyal customers is Steiner Inc., a family owned commercial and residential building business based in Bethel and HBRA members for several generations.

Nick Gazetos can be reached directly at 203.731.5442 or via email at ngazetos@sbdanbury.com. □

“Good builders are like any good businessman or entrepreneur.”

- Nicholas Gazetos, Executive V.P. Savings Bank of Danbury



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Home Elevators Answer the Need for Universal Design and Multi-Level Home Convenience

Builders used to consider home elevators a luxury amenity, but times have changed! This is the era of universal design and multi-level home construction, and a home elevator has become a necessary convenience.

The high cost of land and the desire for more special purpose living space, has pressured builders to finish the basements and attics in new and remodeled homes. At the same time, accessibility and aging in place features are increasingly expected, and require builders to make their homes usable by everyone, regardless of their age or ability. Personal elevators, with capacities of 950 lbs. and cabs customizable from the smallest size up to 18 square feet, offer solutions to make any builder's home more livable and accessible to today's homebuyer.

It's no wonder that residential elevator contractor, Elevator Service Company, is busier than ever providing a variety of personal elevators, lifts and dumbwaiters to builders in every corner of Connecticut. They are installing elevators from Greenwich in Fairfield County to Ellington in Tolland County and everywhere in between.

At Santini Homes latest luxury rental community, *Deer Valley North* in Ellington, Elevator Service Company is supplying and installing ten personal eleva-



tors, one for each two bedroom 2,055 sf. Jamestown model townhome in the community.

Eric Santini Jr. chose the Symmetry hydraulic elevator over the dozen major manufacturers Elevator Service Co. represents. The clear interior hoistway of the Symmetry model measures 57" wide X 54" deep and it offers the quietest, smoothest ride possible. Eric saw the need for these home elevators, which run from the basement level to the second floor of his Jamestown model townhome apartments. His market is young people working in the Hartford area and snowbirds.

At *Greenwich Landing*, Elevator Service is supplying personal elevators for each of the six luxury shingle style townhomes, which are located on Water Street in Greenwich. Each townhome is 3,200 sf with three bedrooms and 2 ½ baths.



Greenwich Landing

Any elevator option you can imagine!



Builders and their homeowners can select from different species of exotic woods to create a more traditional look, or achieve a modern feel with an all glass cab enclosure. And for a true customized look, Elevator Service Co. offers exquisite painted murals to decorate the inside of your home elevator.

Elevator Service Company sells, services and maintains a wide variety of models, from hydraulic to the new pneumatic vacuum elevator, which requires minimal space, and no pit excavation, hoist way, or machine room. Elevator Service Company is the ONLY Pneumatic Vacuum Elevator (PVE) representative in CT, RI & NY.



For over 50 years, Elevator Service Company has been the place builders turn to for affordable, reliable and turnkey solutions to their lift needs. Serving Connecticut, Rhode Island and Westchester, Putnam and Dutchess Counties in New York, Elevator Service Company is dedicated to finding the perfect product for every client's needs. □

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Permits Up – Home Sales & Home Prices Down

Housing permits were up 17.4 percent in the first eight months of this year with a total to date of 3,197 permits for 129 towns reporting. What is revealing about the market is that single family home permits only increased by 1 percent, while duplex permits increased by 66% and 3-4 unit band 5+ unit buildings increased by 100 percent and 36.8 percent respectively.

August Year-To-Date

	2012	2013	2014	% Change
Total units	2,451	2,723	3,197	17.4%
1-unit	1,286	1,573	1,589	1.0%
2-units	52	36	60	66.7%
3-4 units	55	38	76	100.0%
5+ units	1,058	1,076	1,472	36.8%
Total	2,451	2,723	3,197	

Sales of Connecticut single-family homes declined almost 6.0 percent in August, marking the third time home sales have decreased in 2014, according to the latest report by The Warren Group, publisher of The Commercial Record.

“The real estate market in Connecticut is slumping a bit at the moment,” said The Warren Group CEO Timothy M. Warren Jr. “Single-family home sales and prices have fallen in the first eight months of the year with each posting declines of 2.0 to 3.0 percent. Last year, we saw gains of 6.0 to 8.0 percent. The recovery in the real estate market has stalled, and prices remain 12.0 percent below their highest levels in 2007.”

The median price of single-family homes statewide fell 5.3 percent, marking the sixth consecutive month prices declined. The median price fell to \$269,900 in August compared with \$285,000 in the same month last year. The median sales price for homes sold January through August also decreased 3.0 percent to \$258,000, down from \$265,000 during the same period a year ago.

In August, Connecticut condominium sales fell 4.2 percent. Sales statewide decreased to 655 in August, down from 684 in August 2013. This marked the fourth month that condo sales declined this year. Year-to-date, condo sales were up slightly by 1.0 percent, increasing to 4,487 from 4,442 during the previous year.

The median sales price of Connecticut condos decreased almost 7.0 percent in August to \$176,500, down from last year's \$188,875. The year-to-date median price of condos statewide declined 1.5 percent to \$170,000 compared with \$172,500 a year ago.

Real estate experts had hoped the state's housing market — which went into a downturn in 2007 — would build on year-over-year gains in both 2012 and 2013 and stabilizing prices last

year. Through the first eight months of 2014, sales were down 2 percent, compared with the same period last year. The median price was off 3 percent for the same eight-month period this year, compared with 2013.

The market could still register a gain for 2014 if sales pick up this fall, also a popular season for selling and buying, agents say, though secondary to the spring.

Economist Don Klepper-Smith said the annual numbers might fall short but recovery isn't likely to suffer a major derailment. “2014 might offer some slight disappointment,” Klepper-Smith said, “a minor setback.”

Hartford Area

August sales and the median price of Hartford area single-family houses fell from a year earlier, brokers say. Condominium sales plummeted. Sales fell 5 percent to 1,015 units last month from 1,067 in August 2013, the Greater Hartford Association of Realtors said. The median price for a house sold last month dropped 4.3 percent to \$225,000 from \$235,000 the same month a year ago, the association said. In the area condo market, 210 units sold last month, down 13.2 percent from 242 a year ago. The median condo price declined to \$146,125 vs. \$155,000.

Inventory of unsold houses and condos both climbed last month. The average days a house sat unsold rose in August from 58 to 63 days, while the average days a condo sat unsold was flat at 74.

Connecticut, Maine have slow economic growth

Economic growth in New England has been slowest in Connecticut and Maine since the end of the recession in 2009, according to new federal statistics.

From the second quarter of 2009 until the end of 2013, the economies of Connecticut, the region's second largest, and Maine grew by 3 percent. In contrast, Massachusetts' economy, the largest in New England, expanded by 11 percent, to \$424.4 million from mid-2009 to 2013.

The growth rate was greatest in Vermont, at 12 percent, though the state's \$27.9 million economy last year was the smallest in New England.

Economic growth was 9 percent in New Hampshire. Even in Rhode Island, where high unemployment persists, the economy grew by 6 percent from mid-2009 to the end of last year. The state's economy was the hardest hit in the region during the recession and Rhode Islanders are “getting a bigger bounce back because they have to,” said Charles Colgan, professor at the University of Southern Maine's Muskie School of Public Service. The U.S. economy expanded by 10 percent.

Maine's economy grew from \$50 million to about \$51.5 million from 2009 to 2013.

(continued)

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Permits Up - Home Sales & Home Prices Down

(continued)

Growth in the leisure and hospitality industry and business and professional services were small and among the last to improve, Colgan said. "We're late coming out of recessions," he said.

"What we know about the Connecticut economy is it's coming back inch by inch, not yard by yard," said economist Don Klepper-Smith. "To many people, it does not feel like an economic recovery."

Connecticut's finance industry, which is significant in the state because of its proximity to New York's financial center, contracted since the end of the recession. The size of the finance and insurance sector shrank 11 percent, from \$36.2 million in mid-2009 to \$32.3 million last year.

In Maine, the problem has been that the state's economy has not shared in the strong jobs recovery in Massachusetts in biotechnology, health care, information technology and other industries, Colgan said.

The Great Recession began in December 2007 and ended in June 2009, though the recovery nationwide has been lackluster and unemployment in most states has retreated slowly.

The size of Connecticut's economy was \$229.5 million in the second quarter of 2009 and increased to \$236 million last year. The economy — its slow improvement, unemployment of 6.6 percent in July and other factors — will likely play a key role in the race between Democratic Governor Malloy and his Republican rival, Greenwich businessman Tom Foley.

Connecticut among five worst states for business

A national study has ranked Connecticut among the five worst states for business, which the Connecticut Business and Industry Association says puts an exclamation point on the need to address critical issues that impact the state's economy and job growth.

Connecticut fell one rank to 46th place in CNBC's latest America's Top States for Business rankings. The state has the fourth-highest cost of doing business, the third-highest cost of living, and the nation's second-worst economy, according to the rankings.

"It's critical that we address those areas that are hampering economic growth, particularly the high cost of doing business, taxes, government red tape and our aging transportation infrastructure," said John Rathgeber, president and CEO of CBIA, in a press release. "At the same time, we must continue leveraging and investing in areas where we are strong, such as education and talent, a skilled and productive workforce, technology and innovation, and access to capital."

The CNBC study was prepared earlier this year, and it uses data that does not reflect the state's recent progress in areas such as job growth, regulatory reforms and initiatives to reduce energy costs, Rathgeber said.

Earlier this year, the CBIA and other professional and community organizations launched a campaign designed to move

Permits Up - Home Sales & Home Prices Down

(continued)

Connecticut into the top 20 states in the CNBC and other national rankings by 2017.

"Connecticut's economy and job growth are the top priorities for the state's voters going into the elections this November," Rathgeber said. "And voters must engage candidates at every level and ask them about their plans for promoting economic growth and accelerating job creation."

Greenwich # 6 Luxury Real Estate Market in U.S.

A new report released this month by Coldwell Banker finds Greenwich is one of the top 10 hottest markets for luxury homes in the nation, thanks to a healthy number of eight-figure sales.

During the 12 months ending in June, 14 homes closed for \$10 million or more in town, according to the report, which ranked the town at No. 6 nationally for sales in that category, tied with Atherton, Calif.

"The more expensive sales are happening, and I believe that there is smart money out there, and they're investing in Greenwich real estate, because they know it's a good long-term investment," said Cynthia De Riemer, a real estate agent with Coldwell Banker in Greenwich.

These ultra-high-end sales in town, like the record-breaking \$120 million closing at Copper Beech Farm this spring, aren't the only measure bringing Greenwich to the top of Coldwell Banker's luxury list. Greenwich had the seventh-highest sales numbers for homes priced at \$5 million or above during that time period, with 55 sales. New York City led both categories, with 205 sales at or above \$5 million and 58 sales at or above \$10 million.

"Even if you take out the \$120 million sale, the numbers were up significantly from last year," she said.

But while there have been many luxury homes selling over the past 18 months, there are still plenty left on the market. The town ranks third in the nation for listings in both price ranges, with 179 listings above \$5 million and 51 above \$10 million, according to Coldwell Banker. Most of those eight-figure homes are in back country; the 06831 ZIP code is home to 34 of them.

The makeup of who is buying these houses is changing dramatically, the report shows. Over the past several years, house hunters have been older, on average, than in years past. According to the National Association of Realtors, the median age of homebuyers in America is 42, and only one-third of homebuyers are younger than 35. But the Coldwell Banker report shows young buyers are more likely to dive into purchasing a luxury home than their older counterparts.

About 48 percent of the affluent individuals interviewed for the report said they plan to purchase a luxury home in the coming year; but the rate for wealthy Americans under the age of 35 is significantly higher, at 81 percent. They're also likely to spend more on their home, with the average price of their last home ringing in at \$7.8 million, compared with \$2.7 million for wealthy buyers between the ages of 45 and 64 and \$1 million for wealthy buyers over the age of 65.

This younger wave of buyers is happening in places like Old Greenwich and Riverside, where homes listed between \$3 million and \$5 million are being picked up by young families buying for the first time. □

Lumber Market Update

by Frank Sanford, Sanford & Hawley, Inc.
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Lumber prices have continued on a relatively flat path through the third quarter of 2014. It is interesting that SPF has increased slightly, while Douglas Fir has decreased slightly leaving the spread between the two at 6%, near the bottom of the usual 5-10% spread. Quite a change from the volatile price swings of the last few years.

Douglas Fir is down 2% from my last report and down 1% from a year ago. KD SPF is up 6% from my last report after reaching a peak 8% increase in early September, and is up 3% from a year ago. Supply and demand seem to be close to equilibrium and both have increased this year.

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

Douglas Fir plywood has increased 11% from my last report after peaking at a 16% increase in early August, and is up 16% from a year ago. The price spike in plywood was triggered by a mill fire in Oregon this summer which resulted in a total loss of the facility. It is still unknown whether this mill will be rebuilt. Plywood production continues to decline as builders shift towards more use of OSB. Everything that I see points toward this trend continuing.

OSB prices are down 11% since my last report, and are down 22% from a year ago. Production has increased significantly in the past year, as mills built in 2005-2006 have been brought on line for the first time.

If you are still building with plywood, I would suggest considering a change to OSB. You can switch to premium OSB products such as AdvanTech and Zip for about the same cost as plywood and have a product that is arguably better than plywood. Or you can switch to commodity OSB, have a product that is equal in quality to plywood and put money in the bank. Contact me if you have questions.

The building season seems to be progressing on a more normal seasonal path, although still at sharply reduced levels from what we used to consider normal. Looking into the next quarter, we will see a seasonal slowdown in construction. However, transportation issues continue to be an industry wide problem. Winter weather will be likely to make them worse. Mill lead times are still two to four weeks, giving mills the upper hand in pricing. When mill lead times shorten to one to two weeks we are more likely to see prices decline. We have gotten through much of the hurricane season without a panic, so the likelihood of that happening is reduced with every passing day. It will be interesting to see how prices behave over the next few months. There have been years in the not too distant past when prices rose straight through the winter. We will have to wait and see how it plays out. □



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5 Outdoor Products Guaranteed To Increase Curb Appeal



No Nail Trim

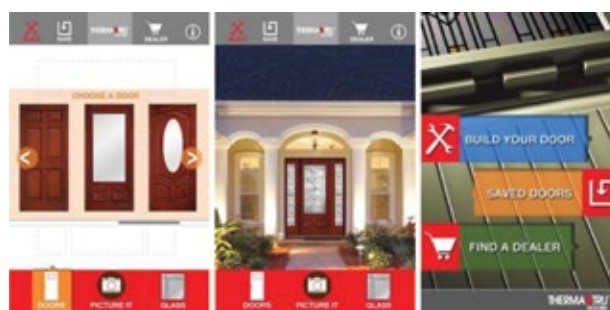
Curb appeal is a lot more than the size and wood grain of the clapboards. It's the trim elements: the corners, skirt boards, front entry, and window trim that deliver that WOW factor! There were never trim accessories for vinyl siding until Trim Solutions came along. Dan Cashman's East Windsor based company, Trim Solutions, has the first patented hidden fastening system to provide a clean finishing touch for exterior trim. Made from cellular PVC, allows exterior trim to be installed without nailing or screwing through the face of the products. It features precision-fit concealed flanges that secure directly to the wall. Trim Solutions Window Surrounds include their patented Continuous Nailing Flange and built-in "J" Channel. Trim Solutions is the only PVC exterior trim to offer a complete

line of PVC products from corners, window and door surrounds to water table trim, columns, and front entry and garage kits – all with hidden fasteners and all compatible with vinyl, cedar or HardiePlank siding. www.trimolutions.net

August was the inaugural National Curb Appeal Month, created by Fypon to educate homeowners about ways to add beauty and value to their home's exterior. To mark the occasion, here are some new products designed to improve the appearance and increase the functionality of your home's outdoor space, ensuring your house makes a favorable first impression.

A Room with a View

The newest addition from Integrity Windows and Doors, Wood-Ultrex Insert Casement and Awning windows combine the durability of high-strength fiberglass with the appeal of natural wood interiors. Special sizing is available, and the windows include opportunities for customization to fit any home's style, including six exterior finish colors or the use of exterior trim; multiple divided lite patterns and grille options; various glass selections; and optional accessories such as jamb extensions or a window-opening control device. Integrity windows are energy-efficient, too, featuring LowE coatings that reduce window heat loss. www.integritywindows.com



Doorway Designer

Thinking about replacing or revamping your front door, but unsure where to start? Therma-Tru's Doorways app, available for free on iOS, lets you try before you buy by allowing you to visualize different front-door configurations. You can take a picture of your house to preview various entry choices. Photos can be shared and saved for later reference, along with the product information. www.thermatru.com

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5 Outdoor Products Guaranteed To Increase Curb Appeal

(continued)

Siding into Place

Boral's new TruExterior Siding Craftsman Collection is the first poly-ash siding product on the market, combining durability with a traditional wood appearance. The five new full-thickness profiles are all available in six-, eight-, and 10-inch widths and offer distinct and bold shapes, such as the V-Rustic option (pictured) with a deep groove to create a shadow line effect. The siding comes already primed and can be painted any color to suit any taste. Plus, the product's high moisture-resistance and imperviousness to termites make it a low-maintenance and long-lasting choice. www.boralamerica.com

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This architectural grade line from James Hardie features Artisan® Lap and Artisan® Accent Trim products. Artisan Lap provides stunning visual impact and curb appeal, with a unique tongue and groove assembly for superior dimensional stability. It resists shrinking, swelling and cracking as well as mold and mildew, termites, harsh weather and is non-combustible. □



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The Commercial Record Names 2014 Connecticut Women of FIRE

The Commercial Record has named its 2014 Women of FIRE honorees, an annual award recognizing the key female players in the local FIRE (Finance, Insurance and Real Estate) sector, and Beth DiLoreto, Regional Vice President Berkshire Hathaway HomeServices New England Properties, was chosen as a 2014 Woman of FIRE leader.

The fourth annual Women of FIRE award celebrates the best and the brightest women in the Connecticut FIRE industry. With the help of Commercial Record readers, a group of chose 13 brilliant, innovative leaders to be named this year's Women of FIRE.



Beth DiLoreto

"As a real estate agent, your clients are the buyers and sellers you're helping through one of the most substantial transactions in most people's lives. I really feel we are part of the American dream," said Beth. "As I went on to be an office leader and a sales manager, I found I got that same satisfaction out of helping my agents learn to do that and helping them build a successful business."

Berkshire Hathaway HomeServices New England Properties President and CEO Candace Adams, who was one of four people to nominate DiLoreto for a 2014 Woman of FIRE award, said DiLoreto was especially instrumental in the company's recent brand change. "Beth possesses the highest level of positivity I've ever seen in any individual I know," Adams said. "There's no ruffling her feathers."

Having been in the business for over 25 years now, DiLoreto has certainly seen her fair share of ups and downs in the market, and this most recent recession was no exception.

"When people are dealing with difficult situations financially or having to move because of a job loss, our clients really, really need us at those times. That's what keeps me going through those difficult markets; knowing that we're helping people through a time when they need it most," she said.

DiLoreto carries that service ethic beyond her professional life. She fundraises for the Sunshine Kids, a charity that benefits children with cancer, and she's devoted time to the Wethersfield and Middlesex County chambers of commerce, the Connecticut Association of Realtors and her local parent/teacher organization.

County TV & Appliance Wins Best Home Technology HOBI Award



County TV's new Smart Home - Smart Room illustrates how a builder or his homeowner can take total control of their home's most important systems. County's new showroom demonstrates the latest in Home Automation technology through interactive displays that allow you to experience the lifestyle of living in a controlled home. Their 400 square foot Smart Room is the only Home Automation Showroom of its kind in Fairfield County.

Electrolux Near \$2.5B-Plus Deal to buy GE unit

Sweden's Electrolux is near a deal to buy General Electric's iconic appliance business for more than \$2.5 billion, in a move that would significantly expand its reach in North America, people familiar with the matter said. GE's century-old household appliance business, which along with lighting generated \$8.3 billion in 2013 revenue, could help the Swedish appliance manufacturer expand beyond its core European market where growth has trailed that of North America.

Electrolux, which sells under brands such as Frigidaire, AEG and Zanussi as well as its own name, is already the world's second-largest home appliance maker after Whirlpool.

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New England Home CT Magazine Sponsors Gault Networking Event

Fairfield County builders, architects and designers all turned out for the New England Home CT sponsored July networking event at Gault Stone's Westport showroom.

Whether you need a rock wall to enhance your property, a firepit to warm your patio, a built-in barbecue to accentuate your outdoor space, a meandering walkway through your yard and gardens, a stone deck for your swimming pool, or decorative landscape pebbles to spruce up your driveway or walkway, Gault Stone has one of the largest stone selections for you to explore in either their Westport or Bethel brick and stone showrooms.



L-R Scott Hobbs with Krista Dunne (3rd from left), Sam Gault & Rick Garder



Gault Stone Showroom & networking event attendees



Sam Gault with Marketing Director Megan Smith Gill.



L-R NE Home CT Magazine editor Kyle Hoepner, Sam Gault & NE Home CT Magazine publisher Kathy Bush Dutton



Gault staff

CAFD Hearth Product Manager Mike Guarino on New Regulation & New Products

It's important to keep children and others from coming into direct contact with the glass front of a fireplace or insert. Safety barrier screens help reduce the potential for burns.

Therefore, a new ANSI standard was passed last December and will require all fireplaces, stoves and inserts with glass fronts that exceed 172 degrees F and are manufactured after January 2015, to have a protective barrier screen. The certified screen must be sold with the product and attached by the installer.

With regard to new products, we have seen a definite trend to a more modern look, and these three modern linear gas fireplaces have become big sellers.



Slayton from Kozy Heat



Crave from Heatilator



Vector from Napoleon

Versatex Max 2X Trimboard Named Best New Product by PB

This new trimboard product is similar to the Versatex Max extruded cellular PVC sheet, offering the convenience of dimensional lumber with different widths for easier handling. With board sizes of 2 x 8 inches, 2 x 10 inches, and 2 x 12 inches, the product is ideal for laminated pergola beams, custom mouldings, corbels, spindles, and other fabricated items. Initially, Versatex Max 2x Trimboard will be sold in 18-foot lengths with a smooth finish only.

Whether you are working with wood, concrete or PVC everything outside moves over time. There are steps you can take to secure joints properly so they will not open and movement of boards will be minimal.



- ▶ Versatex offers two finishes, Smooth Matte and Timber Ridge. Our trimboards can be ordered either Smooth/Smooth or Smooth/Timber Ridge.
- ▶ Timber Ridge is designed with a more natural surface texture to compliment fiber cement and cedar.
- ▶ Versatex trim is cut with a proprietary system to keep the edges clean and dimensionally accurate with true 90° angles.
- ▶ It offers a cut-to-length and cut-to-width trim option in half-unit quantities, saving money by eliminating unnecessary waste.
- ▶ Available in standard 18' lengths. 8/4X4" and 8/4X6" also sold in 12' lengths
- ▶ Custom lengths available in "UNIT" quantities
- ▶ Can be ordered reversible - Smooth/Timber Ridge or Smooth/Smooth
- ▶ 6/4" and 8/4" is only available in Smooth



A Luxury Vinyl Tile for Garage Floors or Basement

In addition to their full complement of hardwood flooring services, Branford based Nantucket Flooring is a dealer for the specialized flooring product known as LVT (Luxury Vinyl Tile) or LVF (Luxury Vinyl Flooring). This product is one of the fastest growing segments of the flooring business, and manufacturer, Karndean Design Flooring (www.karndean.com) makes some the best products in this market segment.

Practical, durable and low maintenance flooring

Karndean Designflooring replicates the beauty of natural materials without any of the drawbacks associated with stone tiles and wood flooring. These commercial vinyl planks and tiles are low maintenance, which means cost effectiveness and lower life cycle costs. What's more, Karndean's commercial flooring warranties provide up to 15 years peace of mind, testimony to the durability of their luxury vinyl tiles and planks.

Flexible layouts

Design Flooring is also very flexible allowing zoning by use of different LVT designs or mixing with other floor types. Each floor tile and wood plank has a range of complementary design strips and borders so you can create a unique look for your design space.

Nantucket has added 6 trendy new planks and 4 new tile designs to their innovative LooseLay collection. LooseLay is easy to install and can be laid over most existing hard floors. . . and it's 100% recyclable! The 13 new strips are compatible with their entire portfolio of dry-back planks and tiles. They are offering new colors including some of their trendiest designs to date - from painted and limed wood effects to rustic, weathered stones, and first ever LVT "Random Plank" format.

Look to the fifth wall (the floor, of course) to add a rustic and modern edge to your 1980's theme. With its striking colour variations of dusty pale browns and hints of softer golden hues, our Knight Tile Mid Limed Oak (KP96) looks great with both eclectic vintage and more traditional interior styles.



Nantucket Flooring kp96 Mid limed Oak



Rather than looking uniform and manufactured, each Karndean plank or tile has its own individual grain and appearance. You can create an even more individual looking floor by laying the flooring at different angles or patterns or choosing finishing touches like borders or inserts to create a customized look.

To complement or contrast planks or tiles, add decorative strips, borders and medallions to create detailed features like a border or a natural looking grouting effect. To create an even more distinct look, customers can incorporate one of Karndean's seven custom medallions.

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- ▶ Affordable prices and quality products and services for any project budget

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At Nantucket Custom Flooring we strive for quality flooring jobs, quality customer service and an open communication between ourselves and the client.

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Build PAC Golf Tournament Committee

L-R Frank Sanford, Bill Ferrigno, Bob Hanbury, Sheila Leach, Bob Mariano, Joanne Carroll, Pete Fusaro, Larry Fiano, Ken Boynton, Bob Wiedenmann, Greg Ugalde, George LaCava & Nort Wheeler.

The 12th annual Build-Pac Golf Tournament held at the TPC River Highlands remains the country's most successful Build-Pac golf event in the country. According to event founder and continuous chairman, Larry Fiano, this year a record \$53,000 was raised, an \$11,000 increase over last year! In honor of Larry's incredible dedication and success, the event has been renamed *The Larry Fiano Family Build-Pac Classic*.



Build Pac Leadership Breakfast

Caption- Back row L-R: Bob Hanbury, Larry Fiano, NAHB Chairman Kevin Kelly, Greg Ugalde, Jim Tobin & HBRAC Chairman Ken Boynton. Front row L-R: Dick Kelley, Bob Wiedenmann, Nort Wheeler, Eric Santini, Bill Ethier and at head George LaCava.

(continued)



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The Larry Fiano Family BUILD-PAC Classic

(continued)

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Lawrence Fiano
Richard Kelley
Chris Nelson
Steve Temkin
Greg Ugalde

PLATINUM CLUB \$2,500

Robert Hanbury

GOLD KEY CLUB \$1,000

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Kenneth Boynton	Sheila Leach
Johnny Carrier	Brian Liistro
Mariion Czaplicki	Mark Lovley
Steve Dalene	Robert Mariano
Tony Denorfia	Henry Rozewski
William Ferrigno	Eric Santini
Robert Fusari	Elizabeth Verna
Robert Fusari Jr.	Norton Wheeler
Alan Hanbury	Robert Wiedenmann

DOLLAR A DAY CLUB

Barry Botticello
Peter Fusaro
Charles Monzeglio

CENTURY CLUB

Liz Koiva
Eric Person



Build PAC Banner Unveiling

L-R Bob Mariano, George LaCava, Greg Ugalde, Ken Boynton, Sheila Leach, Nort Wheeler & Bob Wiedenmann unveil the new "Larry Fiano BUILD-PAC Classic" banner.



Build Pac Group Shot

L-R New Build PAC Trustee George LaCava, Golf Tournament Co-Chair Bob Hanbury, NAHB Chairman Kevin Kelly, Meghan Erengam of NAHB, Build PAC Trustee & Golf Tournament chairman Larry Fiano, national Build-PAC chairman Greg Ugalde, NAHB Government Affairs Director Jim Tobin & HBRA of CT Chairman Ken Boynton.



Build PAC Golf shot

L-R Larry Fiano, Stacey Mariano, Meghan Erengam, Eric & Lois Santini



Build PAC George LaCava & Bill Ferrigno getting ready to shoot a 65.



Build Pac Scholarship check presentation to Larry

George LaCava presents a \$1,000 check to Larry Fiano for the "The Antonio Fiano Family Scholarship" in honor of his 12 year record setting Golf Tournament success!

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The Larry Fiano Family BUILD-PAC Classic

(continued)



Build Pac Sheila Meghan & Bob

New Gold Key member & Golf Tournament coordinator Sheila Leach, Meghan Ergenam of NAHB and BUILD-PAC Tournament co-chair Bob Hanbury present sponsor trophies.



Build PAC Bender Plumbing

James Narduzzo and Nina Bender of Bender Showrooms accepting their sponsor trophy



Build PAC Larry & Leah Fiano



Build Pac Golf Committee with check

Golf Committee with 1st split back check L-R Bob Mariano, Nort Wheeler, Greg Ugalde, George LaCava, Bob Wiedenmann, Sheila Leach, Larry Fiano, Bill Ferrigno, Ken Boynton & Bob Hanbury

AREA 1 Caucus at NAHB Fall Board



L-R Eric Person, Chris Nelson, Alan & Bob Hanbury, George LaCava, national Build-Pac Chairman Greg Ugalde, Nort Wheeler, Build Pac Trustee Larry Fiano & HBRAC President Ken Boynton.

New Jersey BUILD PAC Golf Tournament



Greg Ugalde, NAHB Build PAC Chairman '14, is welcomed and congratulated by the Godfather of the NJ Home Builders, Lenny Sadowski at a N.J. BUILD Pac Golf Tournament. L-R Lenny Sadowski, Greg Ugalde, and Mike Kurpiel (l-r)

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2015 HBRAC Senior Officers Nominated at September Board Meeting



L-R CEO Bill Ethier, Treasurer Henry Rozewski, First V.P. Pete Fusaro, Incoming President Nort Wheeler and current President Ken Boynton

At the September 10, 2014 board meeting of the HBRA of Connecticut, the following slate of senior officers were nominated for 2015:

Norton Wheeler, Mystic River Building Company

Chairman of the Board & President Nort's primary role will be to lead the Board through discussions that carry out the Board's main governance responsibilities of establishing major policies, setting or adjusting the organization's strategic direction, and ensuring the CEO is appropriately evaluated; also serves as an official spokesperson for the organization.

Nort is a New London County Graduate Master Builder and Past President of the Builders Association of Eastern CT. In October, he completed the HBRA of CT Showcase Home at *The Reserve at Farm*

View in Norwich. The Showcase Home raised \$10,000 for the HBRA of CT and demonstrated the experience, professionalism and high standards of its members, while showcasing a trend setting, high-value home product.

Peter Fusaro, Preferred Builders

First Vice-Chairman & Vice-President Pete's primary role will be to backup the Chairman & President, ready to step in as the state association top volunteer leader. Pete is a Greenwich based Graduate Master Builder and Master Certified Green Professional, a Past President of the HBRA of Fairfield County and chairman of the state's Green Homes Council. Pete built a home in Old Greenwich home which was recognized as NAHB Green Building Project of the Year and achieved

the highest level – LEED Platinum certification, as well as the top Emerald rating in the NAHB National Green Building Standard.

Henry Rozewski, Lighting by Henry Vice President Treasurer

Henry's primary role will continue to be to lead the Board in adopting a budget that serves the association's strategic plan, and, through periodic reports to the Board, provide broad oversight of the CEO's management of the budget. Henry is a past President of HBA Northwest CT and the owner of Lighting By Henry LLC, specializing in lighting design and project specifications in the retail, residential renovations, home building and multifamily markets.

Ken Boynton, Boynton Construction Immediate Past Chairman & Past President

Ken's primary role after he steps down as President, will be to advise the Chairman & President and serve as Chairman of the Past Presidents Council and the Leadership Development Committee. Ken's family owned and operated company specializes in residential development, custom homes and active adult communities. He is a past President of the Hartford County HBRA, now the HBRA of Central CT, and Ken will be alternate national Build-Pac Trustee in 2015. He also serves on the NAHB Design Committee.

New Build Pac Trustee Appointments for 2015

In January, Larry Fiano and Dick Kelley will step down as national Build Pac Trustee and Alternate Trustee and George LaCava will serve as the new national BUILD Pac Trustee with Ken Boynton as Alternate. Greg Ugalde, pictured center, is current national BUILD Pac Chairman.



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HBRA of Central Connecticut

2014 Annual Awards



September 25th – Saybrook Point Inn

Each year the Home Builders & Remodelers Association of Central Connecticut recognizes those members that are doing exceptional work in their business, in the community and for the HBRA. Through these awards we honor and recognize those individuals who have consistently dedicated themselves to efforts that strengthen the residential construction industry in Hartford, New Haven, Tolland and Middlesex Counties, improve the quality of life for their clients, and make the dream of home ownership a reality for everyone.

Builder of the Year

Eric Santini, Jr.
Santini Homes, Inc.

Remodeler of the Year

Tim Freeland
Freeland Bros Construction

Associate of the Year

James Narduzzo
Bender Showrooms

Irving Stich Award

Marion Czaplicki
Maric Associates

Mario DiGioia
Donmar Development Corp.

HBRA Hall of Fame

Jim DiDomenico
Sanson, Inc.

President's Recognition Award

Susan Powers, Sandler Training
Michael Girard, Simscroft-Echo Farms, Inc.
Ring's End, Inc.

HBRA of Central Connecticut Wins Two National Awards

At the NAHB Fall Board Meeting in Phoenix Arizona, the HBRA of Central Connecticut won the "Best Association Operation" award for the merger of Hartford County and New Haven County HBRA associations.

Central CT HBRA also won the 2013 Grand Award Membership Competition for "Highest Numerical Increase and Highest Percentage Increase" for a local association in Group 4.



HBRA of Central CT Executive officer Eric Person accepting the Association Excellence award from Paul Kane, Vice President of the NAHB Executive Officers Council.

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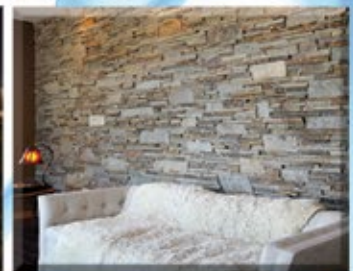
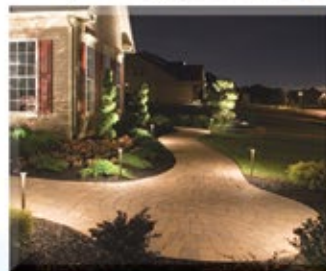


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Home Builders and Remodelers Association of Fairfield County

Builder Peter Gaboriault Elected New Fairfield County HBRA President



Peter Gaboriault

Wilton builder developer, Peter Gaboriault, was inducted along with senior officers and board members at a ceremony held on September 3, 2014 at the Norwalk Inn & Conference Center.

Before becoming president, Gaboriault served as Senior Vice President and has served on the HBRA Board of Directors for ten years. He was also awarded 2014 Builder of the Year, as well as serving on numerous committees within the organization.

Born and raised in Fairfield County, Peter began building homes in Fairfield County in 1988, and founded Bear Paw Builders in 1994. He is an NAHB Certified Green Professional. Peter's Bear Paw partner, Steve Pearsall, joined the company in 2000, and his background in law and finance has been integral to the firm's expansion and growth. The Bear Paw name derives from a small mountain range in north-central Montana that reflects the company's goal to build projects that possess a sound foundation and guarantee longevity.

HBRA senior officers and board members also elected are:

- ▶ Chris Steiner Steiner Inc.: HBRA Senior Vice President
- ▶ Kim DiMatteo, DiMatteo Insurance: HBRA Treasurer,
- ▶ Michael Church, William Pitt Sotheby's International: HBRA Secretary
- ▶ Peter Fusaro, Preferred Builders: Immediate Past President 2013-2015
- ▶ Maureen Hanley Bellitto, United Bank, HBRA Immediate Past President 2014-2016
- ▶ Anthony DeRosa, DeRosa Builders, HBRA Director
- ▶ Alex Shook, Pella Windows, HBRA Director
- ▶ Tom Conetta, ProHome Tristate, HBRA Director



L-R Induction Ceremony of Directors & Officers Anthony DeRosa DeRosa Builders, Alex Shook, Pella Windows, Kim DiMatteo, Dimatteo Insurance, Maureen Hanley Bellitto, United Bank and John Murren, HBRA Life Director & HBRA Hall of Fame member

Economist Ed Deak Speaks at General Membership Meeting



L-R Ed Deak, PhD, Peter Gaboriault HBRA President, Chris Dannen Peoples United Bank



L-R Kim DiMatteo, HBRA Treasurer & Membership Committee Chair, John Kinahan, SEKN Builders & 44 year builder member; Peter Gaboriault HBRA President, & Chris Dannen representing Peoples United Bank recognized for 50 years as an HBRA member & supporter Both Peoples Bank & John Kinanhan were honored for their tenure as HBRA members.

US Representative Jim Himes Meets with HBRA Fairfield County Leadership



L-R Chris Steiner HBRA FF Sr VP, Peter Gaboriault HBRA FF President Christina McFarland HBRA FF Executive Officer, Larry Fiano, BuildPac Trustee US Representative Jim Himes, Rose Fiano, Maureen Hanley Bellitto, HBRA FF Immediate Past President, not pictured, Anthony DeRosa HBRA Vice President



Building Hope was called upon to help retired marine, Joe Watson of Ridgefield, with gaining access to his home. Builder, Steve Berko recruited the help of two subcontractors. KMG Landscaping from Wilton, they reworked the blue-stone walkway and steps removing any trip hazards, and making walking with a cane or walker easier. Riverside Fence of Wilton installed temporary posts and handrails at the walkway stairs and steps at the house. This was a very quick, simple project.





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Golf Tournament A Huge Success



Golf photos courtesy of Sandro Photography

L-R First Place Winner: Team DeRosa: Chris Hoffman, Lenny Volpe, Interstate Lumber, Michael DeRosa, DeRosa Builders, Anthony DeRosa, DeRosa Builders



L-R Team City Carting: Joe Suttile, John Pompa, Jaime Johnson, Gary Fanali, City Carting & Recycling



L-R David Ponte, Propane Pete Battaglio, Connie Ricardo, Hocon Gas



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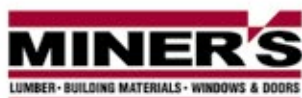


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