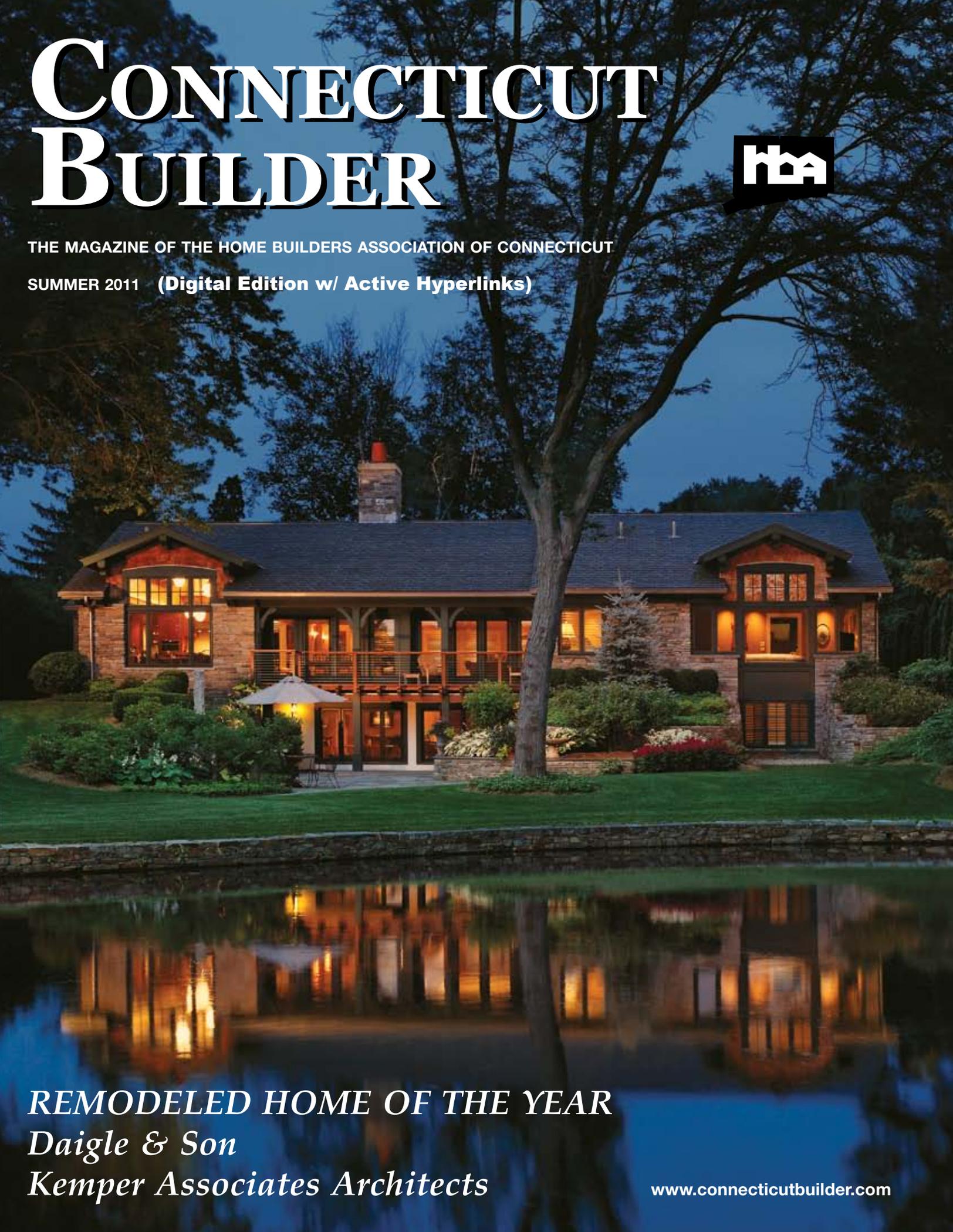


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THE MAGAZINE OF THE HOME BUILDERS ASSOCIATION OF CONNECTICUT

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Designed by Jack Kemper and built by Bruce Daigle, this stunning West Hartford home won the top 2010 HOBI Award, **Hartford County Remodeled Home of the Year**. (See Builder News.) Photos by Carl Vernlund, CB Vernlund Photo-Imaging

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Giving Up Is Not An Option!

The first six months in my role as HBACT's Board Chair & President has been challenging for the home building industry. The economy seems to take two steps forward, then one step back. As I talk to members across the state, I hear stories of struggle, innovation and reinvention; a reminder that no matter the segment of the industry, we are all entrepreneurs at heart. As we work to keep our individual businesses moving forward, please know the HBACT is working hard to keep the industry moving forward.



In my first message as president, I listed my goals for the association.

The first goal was “**advocacy for our industry**” and ensuring that legislators hear our voice. As the end of the 2011 Legislative Session, I'm proud to report HBACT victory in passing legislation that will improve the permitting process. Bill Ethier, HBACT CEO and in-house lobbyist, supported by staff Lisa Kidder and Joanne Hoerrner, and contract lobbyist TJ Casey of Gaffney-Bennett, worked tirelessly to advocate for the home building industry. This year, the HBA went on offense, and proposed a record 12 bills. Some of the bills were long shots that didn't survive, but certainly put legislators and regulators on notice that the HBA was pushing for major changes in the way our industry is regulated.

The HBA's aggressive package of regulatory reform bills was approved by our active Government Affairs Committee, ably co-chaired by Bob Wiedenmann and Ken Boynton.

Thank you Bob and Ken, as well as local Government Affairs chairmen Nick Yanicelli, Chris Steiner and Pete Fusaro from Fairfield County HBRA, Bob Wiedenmann from New Haven HBA, Chris Nelson and Phelps Platt from Hartford County HBA, Nort Wheeler from BAEC and Greg Ugalde from HBA Northwest, and to the many members of the GA Committee who were instrumental in contributing critically important suggestions for legislative proposals.

The first HBA bill to pass and become law is an automatic 4-year extension to all site plan, subdivision and wetland approvals in place beginning on May 9 and extending up to July 1, 2011. **This bill alone will save members thousands of dollars in new application fees on permits set to expire.** In the end, the HBA also got passed major reforms to both the State Traffic Commission (STC) Certificate of Operation permit and local site plan and subdivision performance bond

requirements. See Bill Ethier's 2011 Legislative Summary in this issue for more detail.

In addition, HBACT was able to defeat legislation, like the 100' wetlands buffer bill, that would have been disastrous for the industry. We were also successful in defeating a bill that would have created new regulations on who can use small hoisting equipment; a bill that would have required mandatory installation of fire sprinklers in all new one and two family homes, and many more.

These successes would not have been possible without your support. Many thanks to all of you who made time to call, e-mail, or have coffee with your state senators and representatives, talk about the issues and ask for their support for HBA bills. Thank you as well to the nearly 100 members who came to the Capitol on Home Building Industry Day to meet with legislators and have lunch with the Governor.

Never underestimate the importance of these individual contacts, as they truly made a difference in the outcome of this legislative session. It's important to maintain and continue to build on the relationships you've started with your legislators, as HBACT will face greater legislative hurdles in the future.

So many members contribute to the association's legislative efforts, but I want to recognize two people who go above and beyond in the countless hours they devote to our industry, both in Connecticut and nationally.

On June 15th, at our Leadership and Legacy dinner, **Greg Ugalde** was presented with the **Charles J. LoDolce Award**, the most prestigious recognition the Home Builders Association of Connecticut can bestow on a builder. Greg has served as President of the HBA of Connecticut and chairman of the Developers Council, but beyond his state efforts, he is a leader on the national level, as NAHB Area V.P. for New England. Greg represents Connecticut on several national committees, and he spends an extraordinary amount of time meeting with both state and national legislators; traveling to Washington D.C.; and attending meetings that give Connecticut a strong and influential voice on both the state and national level.

At the Leadership & Legacy dinner, **Nick Yanicelli** was presented with a **Distinguished Service Award** for his dedication to government affairs over the past two years. As Government Affairs chair for Fairfield County, Nick's countless hours of hard work attending meetings, writing letters to legislators and making calls, have played a major role in the success of our grass roots legislative efforts.

Government Affairs has long been a top priority, and so during the last few months, HBACT Board members have been revising our association's strategic plan. I want to share with you some of the changes.

(Continued on page 5)



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PRESIDENT'S MESSAGE*(Continued from page 3)*

The new plan calls for an even greater focus on legislative, regulatory and legal affairs. Here are some of the specific changes that will strengthen the HBACT's voice in the state:

1. Increase member involvement in government affairs using a "grassroots" approach
2. Be proactive and initiate more legislative and regulatory change
3. Maintain involvement with coalitions and alliances with other organizations with similar interests and increase local coalition efforts
4. Expand participation and activity of the political involvement committee.

To reflect the increased government affairs activities, members of the HBACT's Government Affairs Committee and chairs of the local Government Affairs committees will establish contacts and build relationships with legislators in their area. They will be setting up small informal meetings between members and legislators, setting up e-mail and phone call efforts and building a grassroots network of members to support legislative and regulatory efforts in the months ahead.

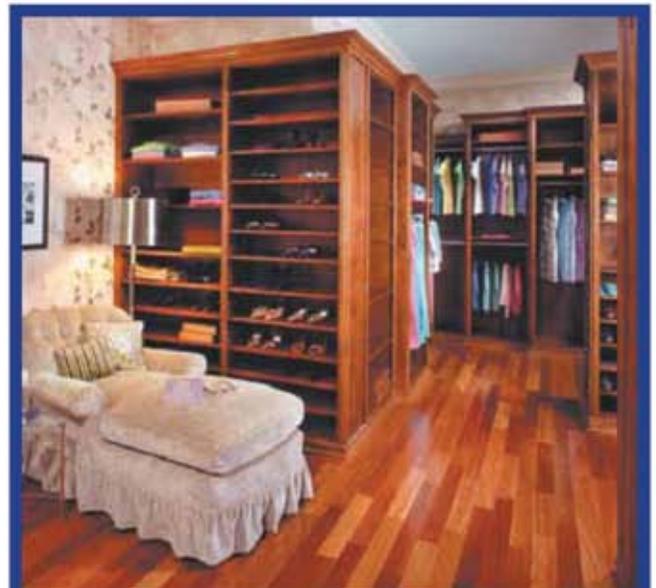
If you are called to attend a local meeting, send an e-mail or make a phone call, please make the time. It is an investment in your business you will not regret!

As we all struggle to survive this economy, giving up is not an option. The HBA of CT is working hard to improve Connecticut's regulatory environment and create the conditions for members to prosper. We need all members to join us in this endeavor, support us in order to help each other. Through strong and effective advocacy, and productive education and networking opportunities, the HBA family will continue to be there for you.

Respectfully,



Elizabeth (Liz) Verna
2011-2013 Chairman of the Board & President,
HBA of Connecticut



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2011 State Legislative Summary

by Bill Ethier, CEO of HBACT



The CT state legislature met from January 5 to June 8, 2011, and showed its schizophrenic tendencies by passing both anti-business and pro-economic development and regulatory reform laws. Bewildering to small businesses struggling to survive, a tax and spend state budget was adopted early on, imposing the largest tax increase in state history. The inability to adopt real cuts on state spending (versus merely a reduction in the increase) does not send a friendly message to individual and business tax payers. A first-in-the-nation paid sick leave mandate for certain employers also does not tell the business community we're open for business.

And, frustrating all business interests, including the HBA, was the continuing lack of controls by certain committee chairs to turn away bills that would enact more regulatory controls or more mandates on businesses and economic and housing development. The HBA had to expend tremendous resources and time fighting on defense – AGAIN; amazing if CT wants to win the economic competition game. While many of these bills were eventually defeated, committee chairs have the power to stop them at the outset by refusing to schedule them for a public hearing. Their annual failure to do so creates tremendous uncertainty, holding back investment in CT because small business owners have learned to distrust government and fear more will be heaped onto their backs.

On the other side, several positive economic development bills were passed. There were good changes to business investment funds that support start-ups and the growth of companies, major brownfield development reforms, a transfer of Bradley and other state-owned airports to a new AP Authority with an economic growth mission, and a new energy policy that garnered wide-spread support designed to finally lower electric bills. **On specific HBA of CT bills, despite some losses, the legislature gave our regulatory reform package a favorable reception (see below).**

The HBA read all 3,146 proposed new laws, tracking about 200 of them that would have some impact on our industry. We aggressively participate in shaping the outcome of these bills by writing testimony and position papers; testifying at public hearings; working the hallways and talking with legislators, their staff and coalition friends; drafting amendments; and activating our grass roots member contacts with legislators. We hold an important Home Building Industry Day at the Capital bringing together many members and legislators in a message delivering blitz at a logistically critical time in the legislative process, and we aggressively pursue a public relations and media strategy to positively affect our advocacy efforts.

Following are the more significant bills tracked by the HBA. HBA proposed bills are in bold (SB=Senate Bill; HB=House Bill; File No. means a bill passed a committee and was sent to

the floor of either the House or Senate for further action; PA = Public Act, passed both chambers).

2011 Legislation That Passed

SB 859 (File 160, as amended by Senate "A") (PA 11-5): An early victory for the HBA, this bill extends permit expiration deadlines for subdivision, site plan and wetland permits by four years. Permits under current law expire after 5 years; In 2009, they were temporarily extended by one year; this bill extends to 9 years (with an additional discretionary 5 years up to a total of 14 years) for all approvals in place upon the effective date of bill (i.e., May 9, 2011 – the date the Governor signed the legislation) and for all approvals obtained up to July 1, 2011.

SB 860 (File No. 504, as amended by Senate "A") (PA 11-___): Fixes several issues re: local land use commission performance bond processes that are designed to guarantee subdivision and site plan improvements are completed. The bills allows developers to offer alternate surety in addition to performance bonds – if the form is acceptable to local commissions. Also, if letters of credit are offered, the financial institution on which the LOC is drawn must be approved by the commission. The bill allows the build-down of the surety (i.e., begin development work prior to posting a bond or surety, so that the amount of bond or surety is lower when it is posted). But, in every case, the bond or surety must be posted prior to transfer of the first lot in a subdivision or issuance of a CO for a site plan. The bill states that from the date a developer requests the return of its bond or surety, the municipality must return it within 65 days or state what needs to be done to complete improvements. Finally, the bill stops the practice – done in only two towns of which we're aware – of requiring cash bonds for the long-term or lifetime maintenance of roads, streets and other public improvements. This bill is effective October 1, 2011.

HB 6540 (File No. 808, as amended by House "A") (PA 11-___): Sections 14 and 15 incorporate HBA's proposals to streamline State Traffic Commission (STC) permits. For residential developments, the bill: changes the STC threshold from 100,000 sq. ft. to over 100 homes for projects that must go to the STC for a Certificate of Operation (i.e., for any residential only subdivision or site plan containing 100 or fewer homes, you do not need an STC Certificate of Operation; requires the STC to review permit applications concurrently with local approvals to the extent practicable; changes the prohibition on getting a building permit to getting a certificate of occupancy prior to obtaining the STC's Certificate of Operation for only residential subdivision lots that do not directly access or abut a state highway; and clarifies what the STC/DOT can review or require of an applicant, limiting required improvements to "impacts to highway safety created by the addition of the applicant's proposed development or activity." Finally, DOT Encroachment Permits for direct access to state highways is no longer

(Continued on page 9)



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LEGISLATIVE SUMMARY*(Continued from page 7)*

mandatory in all cases; they'll be required at the discretion of DOT as DOT does not want to process encroachment permits for every little driveway on a state highway. These changes are effective on the date the Governor signs the bill.

SB 6618 (File No. 544, as amended by House "A") (PA 11-___): A Dept. of Public Health (DPH) bill containing many sections on different programs; one section deals with water well testing requirements. The original section was strongly opposed by the HBA and the Realtors. It essentially removed all constraints on DPH and health directors to order well tests if they suspect contamination. We opposed the open-ended authority because the tests that could be ordered (e.g., radionuclides, pesticides, herbicides or organic chemicals) could cost thousands of dollars. The DPH, Realtors and HBA reached agreement to clarify and appropriately limit testing requirements in the final bill (i.e., section 536 of House Amendment "A"). Effective Oct. 1, 2011.

SB 913 (File 76) (PA 11-___): Mandates that certain employers with 50 or more employees in the state provide certain employees with paid sick leave. Eligible employees (defined in the law) would begin accruing sick leave at the rate of one hour per 40 hours worked as of January 1, 2012. Also, the employee must have worked for the employer for at least 680 hours, and have worked an average of at least 10 hours a week for the employers in the most recent complete calendar quarter. The bill excludes manufacturers and certain tax-exempt organizations, and does not require covered employers to provide paid sick leave to day, temporary or salaried workers. Employers that offer other types of paid leave accruing at the same level as this bill requires are considered to be in compliance. *Many thanks to CBIA for the early summary of this bill.*

HB 5526 (File No 852) (PA 11-___): Original bill required a new DEP permit for permission to develop any tract with 200 acres or more of woodland. HBA strongly opposed. Env't. Comm. turned bill into a new permit program for commercial quarries near a town center designed to stop one quarry in the town of Bozrah.

HB 6651 (PA 11-48): part of the main budget implementer bill, one section (originally HB 6316) streamlines business registration by creating a one-stop portal at the Secretary of State to help businesses register, determine permitting and licensing requirements, and access state financial incentives and programs.

2011 Legislation That Died**HBA supported the following bills and will resurrect many of these bills in future sessions:**

HB 6400 (File 196): This major HBA priority bill would streamline DEP's stormwater (SW) permit by allowing certain SW professionals to certify to DEP – which DEP must accept – that SW general permit registrations meet all requirements. House leadership decided to not call the bill due to late (last 3 days of session) objections by licensed engineers. While a disappointing loss, the HBA is continuing to work with DEP to streamline its proposed new SW general permit for construction activities.

SB 869 (File 163): Establishes a minimum 3-year period in which to do subdivision and site plan work authorized by a wetland agency. Current law has no minimum time frame, even though permits are valid for 5 years. While the Planning & Development Committee (P&D) and Senate passed it unanimously, the House did not take up the bill for debate.

SB 487 (File 661): Clarified that municipalities cannot adopt building construction standards that vary the State Building Code. HBA agreed to amendment addressing concerns of low income tenant advocates and AG's office about impacts on local housing codes. Passed unanimously by P&D and the Public Safety Comm., the bill was not taken up by the Senate.

SB 1020 (File 168): A joint proposal with a coalition of water companies and business interests, it balanced DEP's authority to enact stream flow regulations with other concerns. See HB 6505 under bills HBA opposed, which gave DEP more stream flow regulatory authority.

No Bill No.: We proposed a fix to open space exactions in subdivision law. Open space fees, or combination of fees and land required are limited to 10% of the value of the subdivision prior to approval; but if only land is required, there's no statutory limit and some towns take 30%, 40%, even 50% of your land as open space; some apply these large percentages to buildable land, i.e., after deducting wetlands, steep slopes, ridgelines, etc., effectively taking greater than 50% of your property. This proposal was not taken up by the P&D Committee.

HB 5743, HB 5741 and HB 5758: All HBA bills to exempt a home builder's employees from real estate licensing law. Neither 5743 and 5758 was scheduled for a public hearing, despite legislative sponsors in each committee assuring us they would. HB 5741 was only half of our proposal (i.e., a consumer notice but not the exemption we sought). Due to strong Realtors' opposition, no action was taken on these proposals in either committee.

SB 491: Prohibits a public hearing on subdivision or site plan application if a public hearing was already held on a connected zone or regulation change request. P&D committee leaders did not put on an agenda for action because SB 896 below did more; we were told if SB 896 ran into trouble, the intent was to use 491's language as a substitute – that did not occur.

SB 896 (File 218): Would send all site plans to professional staff for decisions; authorizes all subdivisions to be handled by professional staff; prohibits all public hearings on both, and requires a decision in 65 days. Council of Small Towns and Planners Assoc. strongly opposed.

SB 1030 (File 693): Allows judges to award damages, costs and attorney fees if an appeal of a land use decision is found by the court to be without just cause and taken solely for delay. While the Judiciary Committee passed it 43-2, and P&D passed it 16-0, late in the legislative process, both trial attorneys and environmental groups opposed the bill.

HB 6507 (File 491): Provides applicants to DEP for Water

(Continued on page 10)

LEGISLATIVE SUMMARY*(Continued from page 9)*

Quality Certifications (WQC), which are necessary for other permits, such as Army Corps sec. 404 wetlands permits, a right to a hearing and a right to appeal the WQC decision. Env't. Comm. passed bill with amendment to also allow aggrieved parties the right to appeal a DEP decision; HBA supported original bill, and supported a strict definition of aggrieved party offered by CT Bar Association.

SB 1115 (File No. 455): One section repeals DEP's stream channel encroachment program. Bill passed Env't., Judiciary and Transportation Committees and the Senate; House did not act on it.

SB 686 (File 204): One section had similar language to HB 6540 requiring STC to coordinate reviews with local approvals and, therefore, was not necessary. Another section requires a study of CT's land use permitting system, with intent to address other permitting issues in the next session, but was not necessary because Senate Co-Chair of P&D, Sen. Steve Cassano, said we'd study these issues anyway.

Major bills HBA opposed and successfully defeated:

SB 832 (File 422): The 5th year in a row some form of this legislation appeared; created 100' buffer (no-touch zone) next to all watercourses to protect upland vegetation. Env't. Committee added a not seen before new mandate on zoning commissions to also protect waterway buffer areas through zoning regulations. P&D Comm later killed the bill.

HB 6505: Expanded DEP's stream flow regulation authority; see alternative SB 1020 above.

HB 6378: Mandated fire sprinkler installation in all new 1&2 family homes.

HB 6296: Mandated automatic adoption of Nat'l Electrical Code, and certain other model codes, into the State Building Code. The HBA submitted code amendment proposals to the Codes & Standards Committee on May 29 seeking changes to both NEC codes.

SB 1168 (File 461): One section of this large bill dealing with electric vehicle infrastructure required all new residential and "certain commercial" construction to support bidirectional charging circuits (40 amp, 240 volt) in order to power all makes and models of electric vehicles.

HB 6544 (File 343): In this large energy efficiency bill, the HBA opposed two sections, i.e., mandatory home owner energy audits as pre-condition to sale, and a provision allowing municipalities to require Energy Star residential construction.

Both provisions were not included in the massive 273 page energy policy bill, Emergency Certified Bill 1243 (PA 11-___).

SB 931: Changed definition of hoisting equipment requiring a licensed operator from 5 tons and 32' reach, to 500 lbs and 10' reach. The bill also repealed exemptions for smaller buildings.

HBA testified in opposition to a number of P&D bills, such as, HB 5049 authorizing municipalities to regulate tree removal; HB 5479 creating greater restrictions on 8-30g applications; SB 991 requiring all subdivisions to be energy efficient subdivisions, HB 5097 requiring wetland agencies to state on record whether training requirements are met – possibly subjecting decisions to jurisdictional problems, and more. All died in committee with no vote.

Numerous bills amending, attacking 8-30g (affordable housing appeals act) in the Housing Committee died without action, a new 1% RE conveyance tax to support open space and other programs, and many other adverse changes were opposed by the HBA.

To see a more complete legislative report as well as the extensive work the HBA does in state agencies, go to www.hbact.org and click State Gov't Affairs – News & Updates. All members should feel free to contact the HBA of CT with any questions, comments or suggestions.



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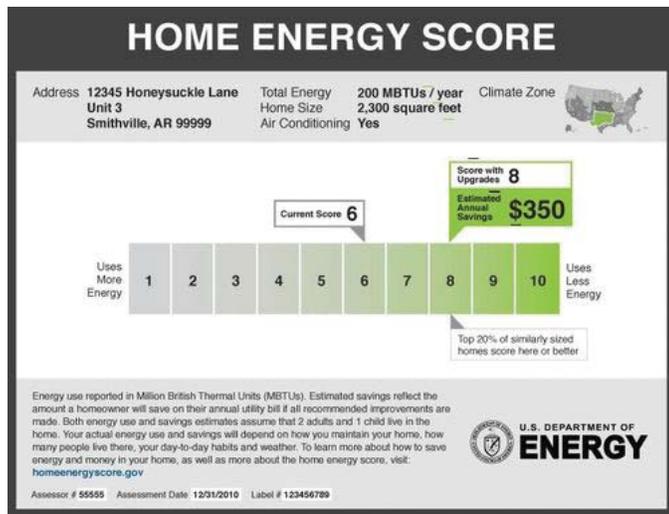
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The world of new home marketing and green home building is changing as a result of both the economy and new technology. Builders are battling banks and appraisers to get the high performance, energy saving features in their homes valued, while trying to keep up with the newest trends - "affordable green", grid aware smart appliances and sharing and comparing home energy usage. In new technology, we are dealing with QR codes and iPad and mobile phone adaptable web sites, as well as the overwhelming onslaught of social media.



L-R Pete Fusaro, Gayle Dennehy, Mark Nuzzolo, Bill Ferrigno & Rajean Carrier in Chimney Hill model.



Connecticut Builder publisher and Chairman of the Sales & Marketing Council, JOANNE CARROLL, MIRM moderated the panel, which consisted of a realtor and four builders representing smaller, more affordable spec homes, higher end spec homes, semi-custom homes in a community (both 55+ and open market) and Green Homes Council Chairman, Peter Fusaro, who is a builder, certified verifier and member of the NGBS Committee.

Panelist, MARK NUZZOLO CGP, BROOKSIDE DEVELOPMENT won a 2010 *Energy-Efficient Home* HOBI Award for a 1,800 square foot, 3 bedroom home in Derby with a sales price of \$369,900. He's done an outstanding job of affordably insulating the home and communicating its benefits and the lower cost of homeownership.

Mark and wife and partner D.J. Collins have a cross section of a wall in their model showing the insulation they are using. They also have a homebuyer testimonial video on their website www.brooksidedevelopment.com and a comprehensive brochure explaining the home's energy features, and comparing the heating and cooling cost of their home to a code built home and a 10 year old home.



If the *new normal* is all about savings, the *new green* is all about high performance energy-efficient construction, and even though homes with solar panels on the roof and bamboo on the floors are associated with green building, one of the key things a builder can do to be GREEN is reduce energy consumption! And that is what sells in today's market! In fact, using your homebuyers' utility bills and the lower

cost of energy-efficient new construction homeownership is the best way to compete with older resales. As fuel costs rise, homes that have lower energy costs are becoming as attractive as hybrid cars like the Prius and Leaf.

On May 18th, the HBA Sales & Marketing Council and Green Homes Council held a panel discussion on *selling green with a practical focus on high performance; building a high performance home for today's market; and what's on the horizon regarding Energy Star and the National Green Building Standard.*

The meeting was graciously hosted by Gayle and Rajean Carrier at the exquisite sales model in their active adult community, *Chimney Hill* in Farmington.

(Continued on page 13)

DIFFERENTIATE

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HIGH PERFORMANCE HOME*(Continued from page 11)*

Brookside is even offering a written homebuyer guarantee that heating and cooling cost will not exceed \$600 per year.

What strategy did you use? What was your biggest challenge in building a small high performance home? How did rebates and tax credits affect your budget and ability to deliver this house? And finally, how do you educate your homebuyer?

Mark - "Green is anything people want it to be. We wanted to lower the cost of homeownership by building a tight, high performance home. The byproducts are a comfortable, quiet, healthy home with no bugs. There's no energy escaping so no ice on the roof, and no ice damming.

We eliminated duplicate specs like the living room, and put more space in the Family room/ kitchen, where people live. We used advanced framing techniques and realized cost savings by building 2ft. on center.

We look at a house as a system and get the maximum R-value we can afford. A high performance home is like a high performance car with a lighter, more durable smaller engine. The big advantage to the homebuyer is that the savings on energy cost means they can afford more mortgage."

Every \$50 in energy savings is worth \$10,000 in mortgage.

Mark Nuzzolo, Brookside Development

"We've calculated that there's a savings of \$2,000 per year in our home over a 20 year old existing home. That's \$14,000 over 15 years."

Mark Nuzzolo explained his three biggest challenges:

1. How to get the HVAC contractor to properly size the equipment.
2. How do you reconcile the dynamic changes in technology *i.e. cellulose, hybrid & open & closed cell insulation & SIS panels* with making the dollars stretch?
3. The biggest challenge is getting the customer to pay for these improvements.

Panelist, **BILL FERRIGNO, SUNLIGHT CONSTRUCTION** won **OUTSTANDING** recognition in the 2010 HOBI Awards for a 5,000 square foot **Zero Energy Challenge** home in Sunlight's *West Hills* subdivision in Avon. It features geothermal, closed cell & BIBS insulation, Lincoln windows and scored a HERS rating of 28 before Sanford & Hawley installed these Blue Linx solar panels.

Joanne Carroll - *What was your strategy and what were the challenges you faced? What are the pros and cons of participating in the Zero Energy Challenge?*

Bill - "We spent \$6,500-\$7,000 to upgrade our Zero Energy Challenge house. We found less waste in lumber and our subs took more care in building this house, because it was different. However, the biggest challenge is overcoming the myopic American buyer who doesn't think past six months, and would rather have granite counters than energy features."

"Look at this as we are the pioneers in building high performance green!"

"I built this home to bring attention to our subdivision and to educate my company. We installed 5kw solar panels and a horizontal geothermal system, as well as u-28 Lincoln windows and achieved a HERS 27. But does the public even care?"

Rockville Bank has exerted a lot of effort to be recognized as a **green bank**. Getting a low interest loan from Rockville was the easy part. The 5,000 square foot home is \$1.1 million and will save \$500-700 per month in energy cost, but it hasn't sold yet. Yet, interestingly, I sold a 9,000 square foot custom green home off the Zero Energy Challenge Home. The woman wants to be socially responsible.

If the consumer doesn't create a market for green, I think the government will."

RAJEAN CARRIER, By Carrier Inc. won **Best 55+ Energy Efficient Home** for the Paris model at *Chimney Hill Estates*, which featured a Climate Master Geothermal Tranquility system, Navien tankless hot water heater, GE Smart bulbs, low VOC paint and a Heat-N-Glo FPL with IntelliFire ignition for reduced gas consumption with a sales price of \$700,000. Rajean continues to offer high performance energy efficient features. At his new single family community **Timberbrook** in Farmington, Rajean offers a hi-efficiency Goodman warm air furnace with humidifier and air cleaner and a Navien tankless hot water heater.

Rajean - "I only include energy-efficient features if they can be sold. I ask my homebuyers to provide their electric bill. How much does it cost you in your current home? People want to save their wallet first, and then the earth. We want to go with the high performance green trend, but not go overboard. The 55+ market is very conservative, so we use our current buyers to educate them about the savings."

GAYLE DENNEHY is an award winning NAR Certified Green Realtor and relentless marketer. She heads up Dennehy & Company and By Carrier Real Estate.

Joanne Carroll - *Gayle, what is the most important consideration in selling green and how do you educate consumers? What are the features that impress buyers most?*

Gayle - "The NAR **2010 Buyer Seller Survey** revealed that a whopping 90% of consumers are using the internet to buy a home. So we use our website and online ads to show our Energy Star commitment and that our homes cost less than renting."

What's Important to Consumers:

- 88% rate HVAC
- 78% rate energy-efficient appliances
- 68% rate energy-efficient lighting

"We let potential buyers talk to our 'Carrier Ambassadors', who are homeowners in our communities. We have a video of homeowners talking about the energy-efficiency of their

(Continued on page 14)

HIGH PERFORMANCE HOME*(Continued from page 13)*

homes on our website. Our biggest advantage is our homeowners, because people feel more comfortable talking to someone who's bought here."

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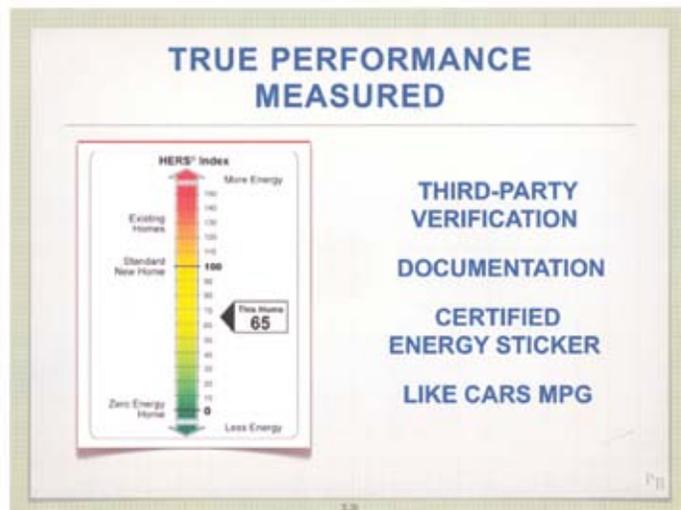
PETE FUSARO CAPS, CGB, CGP, GMB, PREFERRED BUILDERS is Chairman of Green Homes Council, a certified green verifier and member of the NAHB Research Center Green Building Standards Committee, and high performance home builder.

Joanne - Pete, what's new with the NAHB Green Building Standard and where do we go from here?

Pete - "There are two major green certifications for homes now available as dual certification - the **NAHB National Green Builders Standard** and **Dept. of Energy Builders Challenge**. To date, there are 2,226 NGBS certified green single family homes in the country and 10 of these are in Connecticut. There are 645 builders enrolled in the **Builders Challenge** program and 5,487 homes have met the **Builders Challenge** for an estimated yearly energy savings of \$5,001,196.

The National Green Building Standard 2012 Updates will include changes that make it easier to obtain points for **water efficiency**, which has been difficult under the current NGBS.

We are currently following Energy Star 2.5, but in 2012 Energy Star Version 3.0 will go into effect, as well as the 2012 Builders Challenge and LEED for Homes. HERS index will eventually influence banks regarding a home's value and mortgage incentives.



Appraised value can't be calculated by square foot. It should reflect a home's true performance:

- DURABILITY
- ENERGY EFFICIENCY
- INDOOR
- ENVIRONMENTAL CONTROL
- HVAC COMFORT

The goal is for all homes to be close to **net zero** by the year 2030!"

Residential New Construction Program:**Who does it apply to?**

- Owner/Builder constructing new homes
- Major gut rehabs
- Single or multi-family, market rate or
- Any fuel type is eligible

Residential New Construction Incentives available for 2011:

- ENERGY STAR® Certification
 - \$500-\$2,000+, depending on HERS Index
- Requires HERS rater
 - High Performance Insulation
 - \$.50/sq ft
 - Min: R-21 walls, R-40 attic/roof
 - No rebate for fiberglass batts only
- ENERGY STAR HVAC Systems
 - \$250 for A/C, heat pumps, split ductless heat pumps
 - \$500 additional for commissioned systems
 - SEER >= 14.5, EER >= 12, HSPF >= 8.2
- Geothermal/GSHP
 - \$500/ton, capped at \$1500/home
 - Home must be ESTAR Certified
 - Must also participate in Clean Energy Fund geothermal rebate program (\$1,050/ton)
- Energy Star Water Heaters
 - Natural Gas tankless or indirect - \$300
 - Heat pump water heaters - \$400

(Continued on page 15)

Air Sealing is the Key to Building a High Performance Home

Correct air sealing maximizes your homeowner's investment by decreasing their energy bills, while providing them with a healthier living environment and a more comfortable home. Spray foam insulation seals the building envelope to stop conditioned indoor air from escaping and prevent unconditioned air from entering a home.

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

Spray Foam Nation is a distributor of spray foam systems and specialty coatings. Their customers are spray applicators, who promote and install better building solutions, but the company also supports builders with training classes.

Peter went on to explain why they represent Premium Foamulate and La Polla Foam-LOK.

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

"We know that insulation is going to grow dramatically during the next 15-20 years," Pete explained. "The challenge is that it requires higher skilled labor and support."

That's why Spray Foam Nation brings contractors into their West Haven facility and trains them in both open and closed cell foam insulation application. They hold training classes for builders so that they can learn what to expect from foam insulation and their insulation contractor.

Spray Foam Nation is a member of the New Haven HBA and was a Platinum sponsor of the recent New Haven HBA Golf Tournament. They have locations in Ohio and Louisiana, but their headquarters is right here in West Haven, where they conduct training, build and lease rigs, and service equipment. They want to support your business needs with marketing, sales support, training, and project estimating.



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Secrets of Successful Building in Today's Difficult Market



L-R Builders Johnny Carrier, Bob Wiedenmann, Steve Temkin & New Haven HBA President Joe DeFilippo

In April, the New Haven County HBA hosted a panel of successful builders, including Steve Temkin of T & M Building Co. in Torrington, Johnny Carrier of By Carrier, Inc. in Plainville and Bob Wiedenmann, Jr. of Sunwood Development Corp. in Wallingford. **Connecticut Builder** covered the event, and would like to share the valuable tips these builders gave on keeping a home building business successful:

- What are the concessions they are making?
- What are their marketing & sales tactics?
- What are the 'hot button' options people are requesting?
- What size and price levels are working?
- What are they doing about financing?

Debra Wolfson of **SUPERIOR HEARTH & SPA** was moderator for the panel discussion. Debra serves on the New Haven HBA Board of Directors, as well as its Program and SAM Tram Committees. The **Superior Network of Companies** has 14 divisions, including hearth products, rental construction equipment, hardware and propane. **Superior Hearth & Spa** carries hearth products, hot tubs and spas in their Milldale showroom and Avon store, and they offer builder series mantles, and free start up and set up for builders and homeowners.

The Builder Panel

The By Carrier companies have active adult communities **Castle Heights** in Cheshire and **Autumn Estates** in Farmington, as well as an open market single family community, **Langdon Quarters**, which won the top **2010 HOBI Award** for **HARTFORD COUNTY COMMUNITY OF THE YEAR**.

*"We offer lots of options.
In fact, we never say 'no'."*

- Johnny Carrier

T&M BUILDING COMPANY bought 2 lots in Cromwell last year for \$150,000 – 155,000, and sold the homes for \$450,000. This year, T&M bought 17 more lots @ \$130,000. They built two specs

@ 1,500sf and with additions 2,000sf. Prices start at \$314,900 with lot premiums from zero to \$12,000.

"We were able to get the low \$400,000's price point with a bigger 2,500 sf house."

Steve Temkin

Bob Wiedenmann of Sunwood Development is building **The Willows** single family community in Wallingford with Liz Verna and her brothers Gerald and Marc. According to Bob, this market is all about choice, so VW Homes opened **The Willows** with 7 models and ended up with **sixteen!** Hardwood floors, recessed lighting, mudrooms and interconnection of the kitchen with the family room are the most popular features.

"Everyone wants customization. Adding a window, changing the location of the laundry room ... It's all about making the sale. Building is the easy part!"

Bob Wiedenmann

Demographics plays a part, and reaching potential buyers is a challenge.

"Women make all the decisions," said Johnny Carrier.

He went on to say that nobody young seems to be buying the Hartford Courant.

"You have to hope their parents see it. However, online newspapers are not necessarily the answer either. We're web based more than ever, and with the recession, more advertising is essential!"

"They know your product as well as you do," said Bob Wiedenmann. "They've checked you out on the internet. And almost every buyer has had a lifestyle change – they're getting married, changing jobs or relocating. They all love a sense of community, so create a neighborhood!"

On financing:

"It's going to take more of our money to finance a project going forward, so we're looking at smaller infill projects."

- Bob Wiedenmann

At **The Willows**, Bob hasn't had a problem with buyer mortgages, and VW Homes is taking contracts contingent on the sale of the buyer's existing home.

"We get them excited about the new home, so that they get more realistic about the sales price of the existing one," Bob explained. "However, today, the customer takes pride in what kind of deal they can get from the builder. It's the culture of negotiation. Put \$1,000 – 2,500 aside to make your buyers feel like they've won, and so they can tell family and friends."

(Continued on page 17)

SECRETS*(Continued from page 16)*

“Banks only like to lend to people who don’t need the money,” said Steve Temkin.

“If you can collateralize a line of credit or performance bond with stocks and bonds, you won’t have an annual cost. Also, offer to pay 1 or 2 points to use other people’s stocks & bonds.”

- Steve Temkin

“We’ve turned to small lenders and private financing,” explained Johnny Carrier.

“There are banks out there who are willing to lend. It won’t be at 4% interest rate, but you can talk directly to the president, and if you do the work, the check is in your account the next day.”

What do you do to compete in this market?

Bob Wiedenamn has a development in Meriden that started out at \$400,000 and is now selling at \$275,000.

“To get the price down, we reduced the size of the homes and

took out fireplaces and hatchways without changing the exterior, and the look of the neighborhood.”

Johnny Carrier responded this way. “We offer a free \$11,000 sun porch or a free appliance package. One of those is going to peak someone’s interest. We never talk about money. We give them more options.”

What’s one piece of advice you can offer builders in this market?

“Lower your cost,” said Steve. “Examine every house plan and every line item, even your subcontractors, because they could be taking you for granted.”

Johnny responded, “We have good relationships with our subs, and we ask them, ‘Can you bring your price down, and when the market improves, you can bring it back up again.’”

Bob believes it’s all about sales. “You make your money on the land, so if you are in something you paid too much for 5 or 6 years ago, get out whatever way you can, and go on to something you can make a profit on.”

(See **GREEN PRODUCT NEWS** for innovative green products on display at the meeting.)

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Suppliers Continue to Reward Builders for their Business

In the midst of the worst recession the housing industry in Connecticut has ever experienced, suppliers continue to show their appreciation for builder and remodeler business.

Lillian August Master Plan Event

Lillian August Vice President of Marketing & Stores, Skye Kirby, and Business to Business Manager, Kim Cavalier, organized a creative exhibition and marketing event for 12 leading Fairfield County builders and architects. The Master Plan event was held on May 12th at the spectacular Lillian August showroom in Norwalk. Builder exhibitors, Bluewater Homes, Coastal Construction, Karp Associates, Milton Development, Michael Greenberg & Associates and J. Tallman Builders were joined by architects, Beinfield Architecture, Bartels-Pagliario Architects, Jones Byrne Margeotes Partners, Brooks & Falotico Associates and Neil Hauck Architects. Lillian August's mailing list of over 8,000, as well as 600 registered "to-the-trade" designers were invited to come and "*Meet Our Builders & Architects*". Homeowners, contemplating remodeling projects or new construction, and designers who would benefit from networking, were encouraged to attend.

Kim and Skye chose the event to express appreciation to their builder and architect clients, while at the same time providing a valuable trade resource to their retail customers. It turned out to be a rewarding networking success for all.



Marlon Dale and Ashley & Gina Shapiro of Milton Development.



Joel Salwoki of New England Cabinet Company & Arnold Karp, Karp Associates.

Chris Pagliaro, Roger Bartels & Nick Sajda of HOBI winning Bartels-Pagliario Architects.



(Continued on page 21)

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LILLIAN AUGUST EVENT

(Continued from page 19)



Darren Andreoli & Bob Sprouls of Bluewater Homes exhibiting at Lillian August event.



Louise Brooks of Brooks Falotico Architects in New Canaan with Jim Blansfield, Blansfield Builders. They are working on the substantial remodel of a home in Darien. Brooks Falotico exhibited at Lillian August master plan event.

Sanford & Hawley Holds Annual Contractor Night & Pig Roast

Some 300 builders, remodelers, architects, and building materials suppliers attended Sanford & Hawley’s *Contractors Night and Pig Roast* on June 3rd. Dinner was held under tent at Sanford & Hawley’s Manchester lumberyard, and product booths were set up in the warehouse as well as in the Kemper Associates designed showroom.

Raffle prizes were awarded, and a good time was had by all!



L-R Bob Sanford, Ted Sanford, Frank Sanford and builders Bob Hanbury & Ed Draghi.



HBA Hartford County display with QR codes.

(Continued on page 24)



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SANFORD & HAWLEY

(Continued from page 21)

Architect Peter Clarke, builder/architect Larry Chase, Frank Sanford, architect, Jack Kemper and Bob Sanford.



Frank Sanford with builder Mark Stidsen of Landsen Construction and his wife and interior designer Judith Stidsen.



Dennis Rich at Brosco booth.



Frank Sanford and Lincoln Windows rep. Mike Rhein.

Mike Rhein of Lincoln Windows told *Connecticut Builder* editor, Joanne Carroll, about the tornado that did significant damage to their factory in Wisconsin in May. Builder, Bill Ferrigno was expecting a delivery of Lincoln windows for his own home, but rather than switch to another manufacturer, Bill decided to stick with Lincoln, and delay the installation until Lincoln could get back on its feet again.

Viking Holds Scotch Tasting Party at their North Haven Showroom

In May, Viking Kitchen Cabinets held a builder scotch tasting party at their beautiful North Haven showroom. A representative from Glenmorangie single malt scotch provided samples of several varieties of premium scotch, and in every kitchen and bath vignette throughout the showroom, there was something good to eat or drink.



Glenmorangie rep with builders Mark Nuzzolo & D.J. Collins.



L-R Steve Temkin, Bill Prokop, Bob Stanhope, Mary Ann Sok & Sue McKenna.



Stacey & David Trachten



Viking bath vignette

Viking Kitchen Cabinets, LLC distributes several lines of stock, semi-custom and custom cabinetry and their custom countertop fabrication plant in New Britain is one of the largest in the region, producing natural stone, engineered stone, solid surface and laminate tops, as well as several green certified materials. They have locations in North Haven, New Britain and Uncasville.

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BUILDER NEWS

On the Market

Builders and suppliers are dealing with the depressed home-building market by expanding or diversifying their services. Although these builders and suppliers have been busy with custom and remodeling clients, they are always creating new uses for technology and new opportunities to add to their bottom line:

- **Bluewater Home Builders** now offers custom cabinetry and millwork.
- Jim Blansfield of **Blansfield Builders** has equipped his field staff with iPads and construction/remodeling progress can be viewed by clients on their iPads.
- Interior design firm, **At Home Design** is now offering concierge services to their clients.
- Chad Whitcomb, president of the Builders Association of Eastern Connecticut now spends more time doing energy-conservation work than building. He founded **Greensulators** in 2007. www.thegreensulators.com
- After 5 years of weak sales, **Toll Brothers** wants to own and operate golf clubs, including those that are not tied to their housing developments. With more than \$1 billion in cash, Toll is looking for standalone deals on both the East & West coasts.
- Doug Dupont of **CAFD** has invested in a new interactive website, which is iPad and mobile phone compatible, and CAFD field staff are equipped with iPads.

T&M Building Company

May was a hot month for T&M Building Company with 1 contract in Ellington, 2 in Cromwell, 1 in Bloomfield and reservations in East Granby and Bloomfield.

Prudential CT Realty

Terence Beaty, Prudential CT Realty Director of New Homes & Land commented, "While the state experienced a 19% drop in pending sales for the first quarter of 2011, when compared to 2010, the numbers demonstrate resilience during a tough winter with pending contracts rising 23.2% over the previous quarter."

The Connecticut luxury market saw signs of marked improvement with a 19% statewide increase in the \$2M and up market segment, when compared to the same period last year.

- Prudential Connecticut Realty 1st Quarter 2011 Report

"Homebuyers are looking for a bargain, but our costs haven't come down. The only thing we can do is cut our profit."

- Chad Whitcomb, Greensulators

"We're weathering the storm and currently have five projects underway."

- Erik Kudlis, Erik's Design Build

Hometronics Lifestyles - Jim Sweeney

Jim Sweeney, Hometronics Lifestyles, will be on the cover of **Custom Electronics Pro** (CE Pro magazine in July). He recounted this story about the tremendous energy savings his customers are experiencing with LED lamps.

"A New Canaan homeowner bought 24 LED lamps for her kitchen in January and said she would buy more if they saw a cost saving. She called me back in May and said that it looks like she was saving about \$400 a month, so we did the rest of the 1st floor."

Ridgefield Supply - Joe Yursik

"I do think there is life out there," says Joe Yursik of Ridgefield Supply. "Everything is remodeling these days, and the margins for manufacturer, wholesaler, builder and retailer is non-existent."

Viking Kitchen Cabinets - David Trachten

"There's a lot of remodeling activity, but it's a longer buying cycle. People are taking more time to pull the trigger," explained Dave Trachten of Viking Kitchen Cabinets. "Our stone manufacturing is very busy. It's all done electronically and we have a viewing room where you can see a 3D picture of your kitchen countertop. Rental has been the strong side of our business."



(Continued on page 29)

CT ZERO ENERGY CHALLENGE

How low can these new homes go?

Eleven builders are going head-to-head in the *new* 2010-11 Zero Energy Challenge to show Connecticut that building a super high efficiency home is achievable today.

Homes that consume almost no energy. Homes that produce energy on-site. Homes with cleaner air. Advanced designs and integrated systems that are changing the way we think about residential new construction. That's what this Challenge is all about.

This December, one home will be awarded the grand prize based on the lowest combined score of four categories on which the homes are being judged. See the website for details. Additional cash prizes will be awarded to the top home in each of the four categories. Zero Energy Challenge winners walk away with prizes and the bragging rights that go along with being one of Connecticut's most forward thinking homes.

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

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



Participants Include:

- | | | |
|--|--|--|
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|--|--|--|

For more information about residential energy-efficiency programs call 877-WISE USE.



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The Northeast Utilities System

Connecticut's Energy Efficiency Programs are funded by a Charge on Customer energy bills. The Programs are designed to help customers manage their energy use and cost. Paid for by CL&P and UI customers

ON THE MARKET

(Continued from page 27)

U.S. Insulation - Mark Davis

“Foam insulation is an exploding market,” says Mark Davis of U.S. Insulation. “Three of the four major fiberglass manufacturers have bought foam companies. Hybrid insulation systems are a real trend.”

Steve Temkin on the Winter issue of *Connecticut Builder*

“We just received a bunch of the winter issue of Connecticut Builder magazines and

I love them! Jonathan Laschever incorporated an idea he got from the HOBI Builder Bus Tour into one of his homes. Lots of colorful ads too! I like the ones that list which HOBI winners they do business with. Overall, a great issue!”

- Steve Temkin

Remodeling Is Where the Market Is in Connecticut & Nationally

According to HousingZone.com, the remodeling industry showed record levels of activity for the month of April and was the 18th straight month of year-over-year gains.

The BFRI is the only source directly reporting residential remodeling activity across the nation with monthly information derived through related building permit activity filed with local building departments across the country.

The BuildFax Remodeling Index for April 2011 rose 15%, which was higher than any April since BuildFax started tracking the market in 2004. That means there were almost 10 percent more residential remodels in April 2011 than in April 2004. Given the relatively pessimistic economic news that we heard about April, including a slowing recovery, this is a nice surprise for the industry.

There were year-over-year gains in remodeling activity of 17 percent in March, 20 percent in February and 22 percent in January. The Northeast was up 3.2 points (5 percent) year-over-year and 9.1 points (14 percent) month-over-month.

In Connecticut, as in the rest of the country, remodeling is the only good market for both remodelers and builders, and for that reason, our cover for the summer issue of *Connecticut Builder* is the **2010 Hartford County Remodeled Home of the Year**.



Daigle LR



Daigle MBR suite



Daigle Lake House

Designed by Jack Kemper of Farmington based Kemper Associates Architects, and remodeled by Daigle & Son, this Arts & Crafts gem with radiant heat, all new flooring and new Pella windows started out as an ordinary 1957 ranch. The remodeled home features vaulted ceilings and custom Craftsman casing, butt joined & assembled by Sanford & Hawley, with a mitered back band on top. The homeowner walks across a wooden foot bridge to a stunning Lake House with wood beamed ceiling & reclaimed white oak floor, which won **Best Accessory Building**. The remodeled home and Lake House took 3 years to complete.

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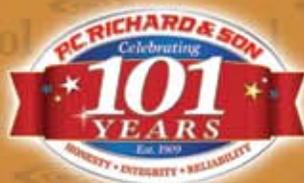
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Phase I of Westport's Saugatuck Center Open for Business

Just one year after breaking ground, Phase I of Saugatuck Center, Hamilton Development's new 20,000 square-foot Riverside Avenue retail, commercial and residential complex overlooking the Saugatuck River, opened for business this month, on time and on budget.



Bringing neighborhood back to Saugatuck, the development's Tide and Marsh buildings boast two retail tenants, Down Under Kayaking, which opened Memorial Day Weekend, and an organic butcher, slated to open in August. A top-notch restaurant, yet to be revealed, will complete the 4,000 square feet of ground floor retail space. Financial services firms, specializing in hedge funds, trading and private equity, will occupy the 5,000 square feet of river-view office space, and the six well-appointed one and two bedroom apartments, ranging in size from 1,200 to 1,900 square feet, are in various stages of occupancy.

Giving pedestrians access to this stretch of the Saugatuck River for the first time in generations is one of Saugatuck Center's many selling points. The New England-style development includes a public boardwalk that meanders along the river, and a marina with 20 boat slips is coming soon, already approved by the town and the DEP.

For Hamilton Development Principal Sam Gault, whose family has owned this waterfront parcel of land since the 1920s, Saugatuck Center marks a new beginning for the Westport neighborhood that has a rich maritime history dating back to the town's earliest settlers. "We've come full circle, welcoming folks back to a neighborhood that virtually disappeared with the construction of I-95," says Gault.

Construction of Saugatuck Center's Phase II, including approximately 4,000 square feet of retail space, as well as 21 apartments, is set to begin early next year. The third and final phase, which is being considered for commercial or residential use, will begin following the completion of Phase II.



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Builders Share Best Practices

What have builders been doing to survive the downturn and strengthen their companies?

The question yielded an array of business tactics being used by builders across the nation. Here are a few highlights attendees and panelists contributed:

Sales and Marketing

- Emphasize to buyers that the price-to-income ratio for housing is back to where it should be. During the boom, that ratio ballooned up to 4.8, but as home costs have lowered, it has returned to where it has historically stood, at 3.2. And in many markets, it's even better.
- Respond to online inquiries quickly. Builders typically take between 24 and 60 hours to get back to an inquiry from their website, and often the response is generic. Builders who respond within four hours of the request with information tailored to the inquiry have a 50 percent greater chance of selling a home to the prospect than builders who respond in the standard amount of time with general information.
- Install Web cams on your jobsites. It's a low-cost strategy that packs a lot of punch for buyers who are excited at the prospect of being able to watch their home take shape in real time.

Financial Management

- When banks won't work with you, find creative financing. When Mitchell Bowman, a partner at Michael's Homes in Murfreesboro, Tenn., found bank support drying up, he partnered with a developer to do spec homes and even got financing from the developer since Bowman's homes would help move the developer's lots. Michael's Homes also got suppliers and some subs to give more than 30 days to pay its bills, which helped to free up cash.
- Consider charging just a little bit more. John Jones of SoftPlan Systems in Brentwood, Tenn., noted that a 1 percent increase in price nets an 8 percent increase in earnings. If what you're offering is a premium product, market it that way and ask for a slightly higher price.
- Incentivize subs to incentivize you. Call up your subcontractors and tell them you will pay them on time every time, and even every week if that is their preference. In return, ask for a 2 percent to 4 percent discount on their rates. This has the added benefit of building up a good rapport with reliable subs, so when the market turns, they'll want to work with you.

Product Development

- Size your home as though it's 2003. Be realistic about what prospects can and will purchase. It's critical not to let the excesses of the boom cloud your view.

"Think of a world before pet care rooms and gift wrapping rooms. Nobody had a gift wrapping room in 2003."

- Market energy efficiency. It's more tangible to buyers than the concept of a green home, and the benefits are easier to quantify. A 2011 real estate survey showed that 70 percent of respondents in the market for a home said they would pay an additional \$5,000 for energy-efficient features.
- If appraisers are not taking energy efficiency properly into account when they name the value of your home, educate them. It's easier for them to understand value in terms of a dollar amount saved each month in heating and cooling, so give them the metrics and force them to give your homes the price they deserve.
- Implement safety features. These are a strong selling points with women, a demographic that makes 91 percent of home buying decisions. Acorn Construction builds a safe room (usually the master closet), strong enough to withstand a tornado, into every home it sells.

Estimating and Purchasing

- When asking banks to work with you, go to them with careful estimates and, if you can, a history of accuracy. To build credibility, bring your estimation track record to show them what estimated costs were compared to real costs. Banks want to see that you're value-engineering to offer the lowest price and the highest quality. And they want to see that if you're bidding, that you're making multiple bids. The bottom line: Go in with documentation.
- Scrutinize your home plans to make sure they use materials and time in the most efficient way. Are the dimensions you're using cheap to buy? Is there a way to assemble more easily without sacrificing value? These questions can save a lot of money in the long run.

Land and Lot Management

- Consider more expensive communities where large, expensive lots have hit a dry spell. As companies have offloaded these lots when the large homes they had planned weren't selling, some builders have been able to get good land at a steep discount.
- Look into bank-owned lots. One builder in the session reported buying these for 60 cents on the dollar, which allowed him to build and sell spec homes for much success.

Construction

- Fine-tune your scheduling. Tim Sullivan of Ideal Homes, in Oklahoma City, reported that the company's CIO ran the numbers to find that every extra day of cycle time cost the builder \$4,700. That's money you don't want sitting around on lots, evaporating into thin air.

The Builder's Program

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- Company owned delivery fleet with lift gates



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Pew Report: 8 in 10 See Home As the Best Investment

Despite a five-year period of depressed home prices, eight in 10 (81%) of US adults still say home ownership is the best long-term investment a person can make, according to previously released data from the Pew Research Center. Forty-four percent somewhat agree with that statement and 37% strongly agree

Americans See Home Buyer's Market

Americans continue to see a buyer's market in housing, according to an April 2011 Gallup poll. Sixty-nine percent of respondents say now is a good time to buy a house, essentially unchanged since 2009.

Builder Credit Crisis Report

Builders and developers reporting that their credit situation continues to deteriorate cited a number of factors. Specifically, lenders are:

- Lowering the allowable loan-to-value ratio (77%)
- Refusing to make new loans (76%)
- Reducing the amount they are willing to lend (69%)
- Requiring personal guarantees or collateral not related to the project (59%)
- Raising the interest rate (51%)
- Increasing documentation requirements (50%)
- Refusing to make "relationship" loans (48%)
- Requiring out-of-pocket payment of interest or borrower funding of interest (46%)
- Increasing pre-sale/pre-lease requirements (37%)
- Raising other fees (37%)

Many respondents to the NAHB survey say that they are also experiencing adverse treatment regarding an outstanding AD&C loan. Ninety-two percent of builders who reported their financial institutions are tightening the terms on their outstanding single-family construction loans say their loan was performing prior to the lender's decision to tighten, while 94% of the multifamily construction loans called into question were also in good standing.

Those reporting problems with their outstanding loans said that financial institutions are tightening the terms by:

- Requiring a partial pay-down based on a new appraisal (67%)
- Demanding additional assets as collateral (54%)
- Terminating lender-funded interest reserves & requiring out-of-pocket interest payments (35%)
- Refusing to allow additional draws (33%)
- Calling the loans (27%)

As a result of the poor financing climate, 58% of builders are putting single-family construction projects on hold.

Condo Financing Is Creating Headaches for Buyers & Developers

Condominium sales continue to be sluggish in Connecticut, and the stricter lending guidelines for condominiums established by Fannie Mae and other government agencies a few years ago, are making it more difficult for some potential condo buyers to obtain a conventional mortgage.

"Condo financing has become a difficult issue," said Jeff Lipas, the senior vice president of Family Choice Mortgage in East Windsor. "Even someone with perfect credit and great income may not be able to finance a condo due to the requirements." Family Choice is a wholly owned subsidiary of Rockville Bank.

The new guidelines were established by Fannie Mae in 2009 in the wake of the financial crisis, and Freddie Mac and the Federal Housing Administration, which insures mortgages, have also adopted stricter lending guidelines.

Fannie Mae officials want to create more certainty that condominium buildings and their associations are financially stable before Fannie Mae buys or backs a loan to condo buyers who take residence there.

Terence Beaty, director of Prudential Connecticut Realty Specialty Services in Wallingford, said the most stringent regulation is that Fannie Mae won't approve mortgages within a newly constructed condominium complex unless 70 percent of the units in the building are pre-sold. It used to be a 51 percent pre-sale requirement.

In addition, to meet Fannie Mae standards no more than 15 percent of condo units can be more than 30 days late on monthly maintenance fees, and no more than 10 percent of a project's units can be owned by a single investor.

There are also tighter restrictions on condo-owners insurance. And condo associations are required to set aside larger reserves equal to about 10 percent of their overall budget, up from 5 percent previously.

When prospective homebuyers can't qualify for a conventional mortgage, they either need to pay cash or find a lender — typically a community bank — willing to underwrite an unconventional loan, which would likely require a higher down payment.

According to Mary Alice Widness of the Bernard Partnership, who is representing Lico Group. These onerous rules are also preventing some new condominium projects from getting off the ground. The new rules are causing big problems for condominium projects such as Lico Group's Loomis Wooley in West Hartford. Like the proverbial chicken and egg, prospective buyers can't get financing, and therefore the banks won't finance construction of the last units.

(Continued on page 35)

CONDO FINANCING*(Continued from page 34)*

April condominium sales in greater Hartford decreased 41 percent (from 230 to 136) from April of last year. The median sales price also dropped about 1 percent (from \$156,250 to \$154,950) and the average number of days a condo spent on the market increased 28.42 percent (from 95 to 122), according to the Greater Hartford Association of Realtors.

“The bottom line for a developer is to make sure they have some type of financing set up by the bank who gave them the construction loan for those buyers before the presale requirement is met,” Lipes said. “Without this, it will be very difficult to get conventional financing.”

Changes in Real Estate Conveyance Tax Rates from Shipman & Goodwin

On July 1, 2011, it became more expensive to sell real estate in Connecticut. Under the recently enacted budget bill, conveyance tax rates are increasing. Sellers with the ability to close before July 1, 2011 should consider doing so, as the savings may be substantial.

State

Currently, a seller pays the state a conveyance tax of 0.50% of the sales price when selling (i) raw land; (ii) improved land with a delinquent mortgage (and the property is being sold to the lender); and, (iii) residential property (up to the first \$800,000 of the purchase price). This rate will increase to 0.75%.

A higher tax rate of 1% was currently applied to (i) non-residential property (other than raw land); and (ii) any amount over \$800,000 for residential property. This rate has increased to 1.25%.

For example, if a residence is sold for \$1,000,000 on June 30, 2011, the seller will owe \$6,000 in state conveyance taxes. If the same house is sold on July 1, 2011, the seller will owe \$8,500 in state conveyance taxes.

Municipal

While the new law does not increase municipal conveyance tax rates, it does make previously enacted “temporary” conveyance tax rates permanent.

Currently, a seller pays the town a conveyance tax of 0.25% of the sales price. In addition, sellers of property in 18 identified municipalities pay an additional 0.25%, for a total tax rate in those towns of 0.50% (the 18 towns subject to 0.50% tax rate are: Bloomfield, Bridgeport, Bristol, East Hartford, Groton, Hamden, Hartford, Meriden, Middletown, New Britain, New Haven, New London, Norwalk, Norwich, Southington, Stamford, Waterbury and Windham). On July 1, 2011, these rates became permanent.

Using the same example as above, the seller of a residence in Greenwich with a sales price of \$1,000,000 will owe the town \$2,500 in local conveyance taxes. If the same house is sold in Waterbury, the seller will owe \$5,000 in local conveyance taxes.

Revised OSHA Regulations

Beginning June 16, 2011, the OSHA Fall Protection standard, STD 03-00-001, was replaced with a revised standard, STD 03-11-002.

What does that mean for you?

Since 1995, the Occupational Safety and Health Administration (OSHA) has required workers engaged in residential construction who are working six (6) feet or more above a lower level to be protected by conventional fall protection (i.e., guardrail systems, safety net systems, or personal fall arrest systems). However, if an employer can demonstrate that conventional fall protection is infeasible or presents a greater hazard, OSHA allows the use of alternative fall protection measures for particular types of residential construction work. The alternative fall protection measures that will be used to eliminate or reduce the possibility of workers falling must be included in a written, site-specific fall protection plan meeting the requirements of OSHA’s fall protection regulation (29 CFR Part 1926, Subpart M).

The key changes for those engaged in residential construction include the following:

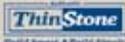
- Employers will need to follow 29 CFR 1926 Subpart M Fall Protection Regulations.
- Employers will be required to demonstrate the infeasibility of the required conventional fall protection systems **or** that such systems create a greater hazard if using alternative fall protection measures and a fall protection plan.
- The employer has the burden of establishing that it is appropriate to implement a fall protection plan.
- A qualified person (i.e., person with a degree or extensive experience and who has the ability to solve fall protection problems at the jobsite) must develop a site-specific, written fall protection plan when alternative fall protection methods are used.
- A single, written fall protection plan can be developed for repetitive use (e.g., for a particular style or model of home), so long as the plan fully addresses all issues related to fall protection at each site.
- The use of alternative fall protection measures is limited to “residential construction”, meaning (1) the end-use of the structure being built is a home (i.e., a dwelling), and (2) the structure being built is constructed using traditional wood frame construction materials and methods (which also includes cold-formed sheet metal stud framing and masonry brick or block construction).
- Slide guards will no longer be permitted to be used in lieu

(Continued on page 37)

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OSHA REGULATIONS

(Continued from page 35)

of conventional fall protection methods during roofing work (removal, repair, or installation of weatherproofing roofing materials, such as shingles, tile, and tar paper). However, slide guards may be used as part of a written, site-specific fall protection plan that meets the requirements of 29 CFR 1926.502(k) if the employer can demonstrate that the use of conventional fall protection would be infeasible **or** create greater hazards.

- When roofing work is performed on low-slope roofs (i.e. 4 in 12 pitch or less), safety monitoring systems can still be used in conjunction with a warning line system to protect workers on the roof. When such a roof is 50 feet or less in width, a safety monitoring system can be used alone and without a warning line system. Safety monitoring systems must meet the requirements of OSHA 29 CFR 1926.502(h).

Connecticut Building Permits

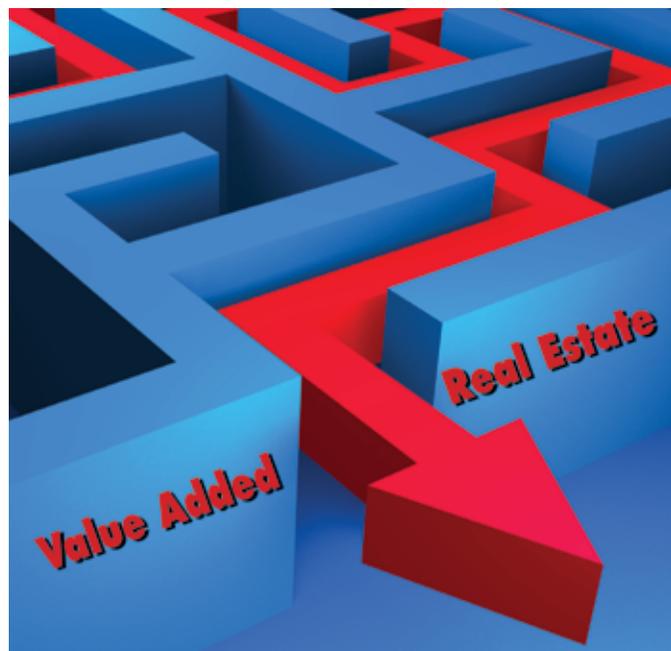
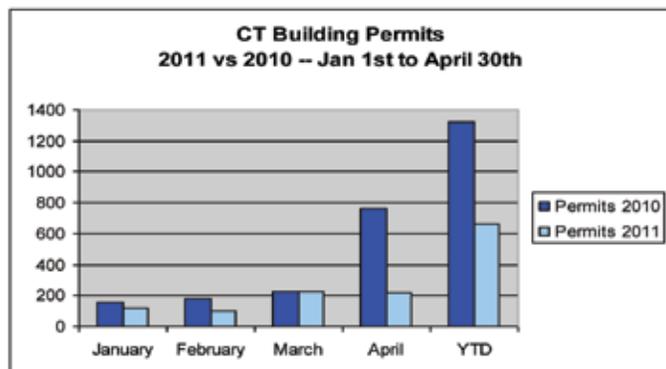
In 2010, the state authorized total 3,932 new housing units, and authorized 834 demolished units. This leads to a net gain of 3,098 units for the year.

HOUSING PERMIT HISTORY

	New Housing Units	% Change Yr/Yr
2000	9,376	
2001	9,290	-0.9%
2002	9,731	4.7%
2003	10,435	7.2%
2004	11,837	13.4%
2005	11,885	0.4%
2006	9,236	-22.3%
2007	7,746	-16.1%
2008	5,220	-32.6%
2009	3,786	-27.5%
2010	3,932	3.9%

Compiled by DECD Research

*** With 658 permits in the first quarter of 2011, CT building permits were down 50% year over year!**



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The Connecticut Real Estate Market Report 2010 in Review, Looking Ahead to 2011 and Beyond

By John Tarducci, Senior Vice President, New Homes

William Raveis Real Estate, Mortgage & Insurance



The recovery of the Connecticut housing market is still struggling for a foothold. With the release of each new piece of housing data, industry experts argue about which direction current home sales are trending. But most will agree that a complex mix of factors is still hampering recovery of the U.S. housing market:

The Greater Hartford Association of Realtors reported that closed single-family sales were down and that the median sales price fell 4.35%. However, in a welcome sign of improvement, May pending sales – deals in which a buyer has made a firm offer to a seller and is awaiting the sale closing - jumped 41 percent in May, and new listings – a reflection of sellers' confidence they can sell a property – increased 35 percent!

• Unemployment

No other factor is more closely tied to the housing market than the availability of good-paying jobs. Stable income increases homebuyer confidence and buying power. But the national and Connecticut unemployment rate is still hovering around 9% and sluggish new job growth is muting the demand for housing.

• Market Uncertainty

The result of declining demand and falling home prices is that both buyers and sellers are biding their time until they perceive that the market has stabilized. Many homeowners, seeking to avoid taking a loss on the sale of their homes, are putting their plans to move on hold, if they can. At the same time, younger generations who would otherwise represent the next wave of first-time homebuyers wonder if the market still has room to fall, and so are opting to continue deferring home ownership, either by living at home with parents, with roommates or simply renting with a “wait and see attitude”.

• Excess Supply

Depending on the region, it will take more or less time to work through the excess inventory of homes on the market, along with those that have been kept off the market by homeowners trying to wait out the recession.

In Connecticut, existing housing inventory has not budged since last year. Condominium inventory shrunk somewhat, dropping by 5.27% since last year.

As for new construction in Connecticut, building permits for single family homes totaled 658 statewide during the first four months of this year, compared to 1,321 permits issued during the same time last year. That's a drop of 50% year to year.

• Tighter Lending Standards

In the wake of the 2007-2008 credit crisis, many banks have imposed tighter income restrictions and lending guidelines on borrowers, sharply limiting the availability of low down-payment loans, increasing fees and increasing credit score requirements. First-time homebuyers may find that the loan they may have

qualified for pre-2007 is no longer one they would qualify for now.

• Foreclosures

The National foreclosure wave has not yet peaked. As foreclosed properties continue to make their way through the housing pipeline, they will continue to exert a downward pull on prices. Moody's Analytics predicts that the number of distressed sales nationwide will begin to drop in 2013, after which prices will begin creeping up. Fortunately for Connecticut, a recent report states the foreclosure filings in the month of May have actually decreased as compared to a year ago.

• Negative Equity

Underwater mortgages (where borrowers owe more on their mortgage than the home is worth) are also inhibiting the recovery of the housing market by slowing sales and refinance activity. Nationwide, nearly 23% of all residential properties with a mortgage were in negative equity for the first quarter of 2011. Here in Connecticut, the *Commercial Record* reported that nearly 13% of all mortgaged properties were underwater during the same time period, and that another 3.7% were “near negative equity”.

Add to these housing challenges the uncertainty over potentially higher income taxes and, here in the Northeast, a brutal winter that stalled the start of the traditional spring housing market.

Reason for Optimism

Together, these factors paint what is admittedly a gloomy picture. However, there are valid reasons to believe that the pain we're experiencing now in the housing market will soon give way to more positive growth. While the short-term outlook will not likely improve overnight, there is room for guarded optimism that we are indeed approaching the light at the end of the tunnel. Of course, local housing markets will recover at different rates, depending on the severity of their losses at their peak, the amount of overbuilding that occurred and how quickly local job growth revives.

Let's take a closer look at available data for Connecticut in the first five months of 2011 compared to the first quarter of 2010.

Sales Down, But Prices Up

While statewide housing sales are down in every Connecticut county year-to-date, average statewide home sales prices have modestly risen by 3.08%. In Fairfield County, average sales prices rose 14.7%. Remember, Connecticut housing markets closely follow Fairfield County.

Statewide, the number of units sold was down by an average of nearly 16%. The decline ranged from -13.5% in Windham County to -22.3% in Hartford County, but the slowdown was more muted in Fairfield County (-7%) and Litchfield County (-8.90%).

Average sales prices, however, were not uniformly down; in fact, average prices posted modest gains of 2.60%, 3.40% and 4.80% in Hartford, New Haven and Middlesex Counties, respectively, while prices increased by 14.70% in Fairfield County compared to the

(Continued on page 41)

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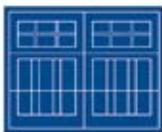
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CT MARKET UPDATE

(Continued from page 39)

Real Estate Market Overview
January 1st to May 31st, 2011

61411

First Five Months 2011 vs. First Quarter 2010 -- Single Family Homes

County	Number of Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Inventory		% Inc. / Dec.	Price per SF		% Inc. / Dec.
	2011	2010		2011	2010		2011	2010		2011	2010		2011	2010	
Fairfield	2044	2197	-7.00%	\$845,087	\$736,979	14.70%	\$1,253,136	\$1,236,028	1.40%	5969	6189	-3.60%	\$316	\$292	8.20%
Hartford	1782	2294	-22.30%	\$264,355	\$257,619	2.60%	\$340,033	\$354,273	-4.00%	4035	3807	6.00%	\$137	\$143	-3.80%
Litchfield	451	495	-9.90%	\$325,349	\$359,722	-9.60%	\$580,922	\$594,095	-2.20%	1989	1980	0.50%	\$164	\$180	-8.70%
Middlesex	410	500	-18.00%	\$319,546	\$304,976	4.80%	\$459,060	\$464,367	-1.10%	1382	1278	8.10%	\$165	\$164	0.40%
New Haven	1538	1905	-19.30%	\$266,373	\$257,584	3.40%	\$369,880	\$381,715	-3.20%	4178	4186	-0.20%	\$144	\$149	-3.00%
New London	640	771	-17.00%	\$255,166	\$256,415	-0.50%	\$413,443	\$425,986	-2.90%	2025	2089	-3.10%	\$143	\$146	-2.20%
Tolland	268	323	-17.00%	\$241,448	\$247,898	-2.60%	\$314,338	\$328,453	-4.30%	900	845	6.50%	\$127	\$138	-8.00%
Windham	288	333	-13.50%	\$174,326	\$190,100	-8.30%	\$248,853	\$259,412	-4.10%	839	906	-7.40%	\$105	\$113	-7.00%
Statewide Stats	7421	8818	-15.94%	\$336,456	\$326,412	3.06%	\$497,433	\$505,541	-1.60%	21317	21280	0.16%	\$163	\$166	-0.63%

First Five Months 2011 vs. First Quarter 2010 -- Condominiums

County	Number of Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Inventory		% Inc. / Dec.	Price per SF		% Inc. / Dec.
	2011	2010		2011	2010		2011	2010		2011	2010		2011	2010	
Fairfield	656	693	-5.30%	\$305,112	\$326,013	-6.40%	\$392,078	\$394,938	-0.70%	2140	2386	-10.30%	\$222	\$227	-2.20%
Hartford	532	714	-25.50%	\$183,247	\$187,052	-2.00%	\$195,200	\$207,844	-6.10%	1454	1416	2.70%	\$135	\$141	-4.60%
Litchfield	69	84	-17.90%	\$126,251	\$148,945	-15.20%	\$184,788	\$183,547	0.70%	346	355	-2.50%	\$112	\$120	-6.40%
Middlesex	71	127	-44.10%	\$192,662	\$173,511	11.00%	\$216,828	\$218,232	-0.60%	333	300	11.00%	\$144	\$145	-1.00%
New Haven	484	656	-26.20%	\$162,254	\$175,530	-7.60%	\$195,754	\$202,951	-3.50%	1548	1677	-7.70%	\$128	\$142	-9.70%
New London	120	130	-7.70%	\$181,036	\$188,999	-4.20%	\$242,543	\$223,931	8.30%	390	428	-8.90%	\$144	\$148	-2.70%
Tolland	43	59	-27.10%	\$155,057	\$156,910	-1.20%	\$201,739	\$217,125	-7.10%	180	188	-4.30%	\$124	\$135	-8.40%
Windham	26	23	13.00%	\$119,483	\$109,004	9.60%	\$160,698	\$157,910	1.80%	94	96	-2.10%	\$96	\$97	-1.20%
Statewide Stats	2001	2486	-19.39%	\$178,138	\$183,246	-2.79%	\$223,704	\$225,810	-4.25%	6485	6846	-5.27%	\$138	\$144	-4.17%

first quarter of 2010. Litchfield and Windham Counties saw falling average sales prices of -9.60% and -8.30%, respectively.

The decline in Connecticut housing permits this year is part of a downward trend over the past several years that's cause for some concern. If P&Z approvals and building permits remain at historic lows, it's possible that, once market activity resumes, we'll experience a new construction shortage in 2012 or beyond.

One reason for 2011's lethargic housing activity can be attributed to last winter's record-breaking snowfall, which delayed the start of the spring housing market until late April. Connecticut housing markets began to improve in May and all indications point to the continuation of a slow but steady stabilization through June.

Increasing Activity in \$2 to \$5 Million Markets

The lower end of the upper markets has begun heating up a bit statewide. Certain markets, such as Greenwich, are selling briskly. Sales volume there in the \$3 to \$5 million range is up nearly 18%. According to a recent report, Year-to-date sales of all unit types in Greenwich shows there were 497 sales totaling over \$1 billion (first 5 months 2011), compared to 465 sales totaling over \$850 million in 2010 (first 5 months 2010)— an increase in sales volume of approximately 26% and increased units sales by approximately 7%.

Elsewhere in Fairfield County, the \$2 to \$5 million market is also showing signs of life. There have been many cash purchases within this price range.

Increased Demand in High End Rental Market

We're also seeing increased demand in the high end rental market (\$10,000+) fueled by a rising number of would-be buyers choosing to rent due to lower bonuses, job instability and impaired consumer credit.

Home Ownership Still Makes Sense

While the number of renters who believe that home ownership is a good investment has fallen since 2003, some 74% of renters today still believe that home ownership makes more financial sense than renting; fully 87% of the overall U.S. population agrees on the long-term benefits of homeownership, according to a Fannie May survey.

Attractive Pricing and Pent-Up Demand

Homes are more affordable today than they have been in years. The ratio of median home price to median household income has fallen below pre-housing bubble levels in over two-thirds of the country, according to a study of 380 metro areas by Moody's Analytics.

From a demographic perspective, the "echo boomers" (the generation born in 1986 and later) are now reaching their 20s. While they've delayed establishing their own households, they will eventually want to put down stakes, and when they do, these first-time homebuyers will exert a significant influence and boost for the housing market.

Baby boomers, on the other hand, can be expected to raise demand for smaller homes as they age.

Immigration, which slowed to a trickle during recent years, should also contribute to the housing recovery once the jobs climate improves.

Low Interest Rates

Mortgage rates (in the 4.7% range for a 30-year fixed loan) are near 50-year lows.

Summary

Clearly, we're not out of the woods yet, but current economic indicators suggest slow, but positive economic growth. In the "new normal" of today's housing market, patience will certainly be a virtue.

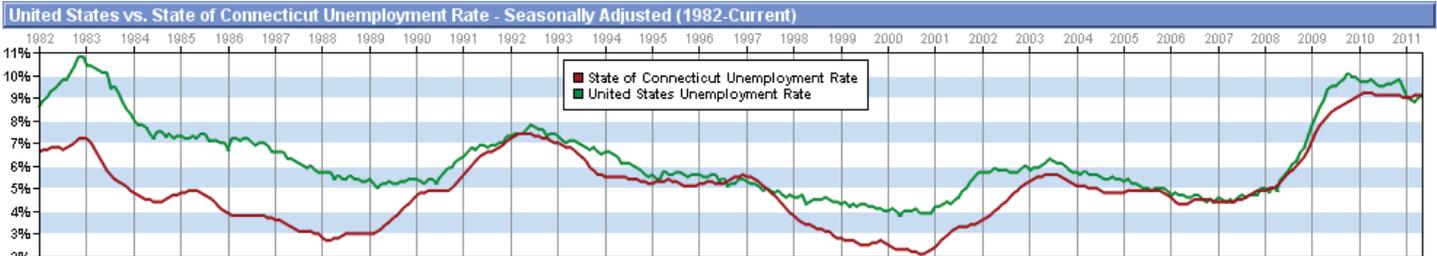
Now more than ever, the housing industry needs to refocus on the fundamentals - The "Four P's" Price, Product, Place and Promotion - 1) Realistic pricing that reflects today's changed dynamics, 2) Housing products that anticipate and accommodate the needs of evolving family structures and lifestyles, 3) Housing products that are in sync with changing location preferences that emphasize fully integrated communities closer to work and family and 4) using technology to communicate with customers in the manner they're accustomed to, including social media platforms and online applications.

CONNECTICUT ECONOMY

How to Tell if the Connecticut Housing Market Has Hit Bottom

The Wall Street Journal ran a Special Report in its June 20, 2011 issue entitled, *How to Tell if Your Housing Market Has Hit Bottom*. Some basic research on the 3 essential clues – Unemployment, Foreclosures and Rents - provide a sobering look at Connecticut and when better times might ahead for us.

When looking at Connecticut’s employment history, it’s sobering to see that we are going in the wrong direction. Since 2002, Connecticut has posted consistently lower unemployment rates than the national average. However, in February, March and April of 2011, we surpassed the U.S. average in unemployment and in May, we were dead even!



Connecticut foreclosures are significantly down in 2011, which is good news, but look at Zillow’s report on home values. Home ownership is certainly a lot more affordable these days. In April 2007, Zillow’s Connecticut’s Home Value Index (*the median Zestimate valuation for a given geographic area on a given day*) was at \$310,000 and on April 30, 2011 it was \$237,000.

Zillow Home Value Index Year -o-Year

Connecticut	\$237,000	-8.6%
Rhode Island	\$197,600	-9.3%
MA	\$274,300	-6.2%
N.H.	\$192,800	-5.0%
New Jersey	\$264,700	-9.2%
Vermont	\$174,400	-7.9%

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Connecticut House Prices Continue their Downward Trend

UCONN Center for Real Estate

Preliminary data for the first quarter of 2011 reveal a decline of more than 7% year-over-year in the price of a typical Connecticut single family home, confirming a deteriorating pattern established in the last half of 2010. For example, the price of a typical property in the middle of the market declined at a 2.6% annual rate in 2010 third quarter, 6.0% in fourth quarter and 7.4% in 2011 first quarter, whereas the same house was nearly unchanged during the first half of 2010.

It has been a tough 2.5 years for industry professionals dependent on housing transactions, which deteriorated markedly during the most recent period and during the second half of 2010. Transactions are running slightly below the low levels seen during the period immediately following the collapse of Lehman Brothers in 2008. Looking back over the past 15 years, housing transactions are running at roughly 70% of a more normal year. For example, about 40% more transactions closed in the last half of the year 2000 than in the last half of 2010.

The pain was fairly evenly spread across major metropolitan areas in Connecticut. Any relatively good news in the first quarter in the Enfield, Hartford and New Haven areas was counteracted by relatively bad news in the last half of 2010.

Estimates for active condominium markets in Connecticut confirm the declining trend.

Details on single family markets in Connecticut are available by labor market area (LMA), by town, and for high and low value market segments. Final numbers through 2010-fourth quarter and preliminary estimates for the first quarter of 2011 are under "Quick Links" at: <http://www.business.uconn.edu/realestate>

Connecticut Cities Rallying

According to a recent article in the Wall Street Journal, people are reversing a decades-long trend toward suburban growth and moving to Connecticut's cities. The new urban dwellers are being lured by the same factors that created cities in the first place: better transportation and proximity to jobs.

All of the state's largest cities posted population gains between 2000 and 2010 for the first time in 60 years, according to a recent analysis of the latest Census count by the Regional Plan Association, an urban research group.

Connecticut is part of a national shift. Urban areas with more than 50,000 people grew 10.8%, compared with 5.9% growth in areas with between 10,000 and 50,000 people.

In addition, cities and towns with Amtrak or commuter-rail stations received 34% of the state's overall population growth. They attracted 33% of the state's new housing, about twice

Suburban Sprawl Reverses

Connecticut cities that saw the largest increase in housing units between 2000 and 2010

CITY	POPULATION IN 2010	POP. CHANGE FROM 2000	INCREASE IN HOUSING UNITS SINCE 2000
1. Stamford	122,643	▲ 4.7%	3,256
2. Bridgeport	144,229	▲ 3.4	2,645
3. Danbury	80,893	▲ 8.1	2,635
4. Norwich	40,493	▲ 12.1	2,059
5. New Haven	129,779	▲ 5.0	2,026
6. Southington	43,069	▲ 8.4	1,890
7. Manchester	58,241	▲ 6.4	1,740
8. Norwalk	85,603	▲ 3.2	1,662
9. Hamden	60,960	▲ 7.1	1,650
10. Wallingford	45,135	▲ 4.9	1,639

Source: Census Bureau

their growth share experienced between 1990 and 2000, the report showed.

The fastest growth rates continue to be smaller towns such as Oxford and Mansfield, each of which saw its population grow by nearly 30% from 2000 to 2010. But planners say it's the growth of cities that will really have an impact on the state.



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No Equity – No Problem

FHA 203(k) renovation mortgage lends homeowners up to 96.5% of “after improved” value

by Jack Murphy, Wells Fargo Home Mortgage

Building and remodeling contractors need to understand that there are mortgage products that can solve prospective and current homeowners’ needs when it comes renovation financing. The **FHA 203(k) Renovation mortgage** can help!

The Federal Housing Administration (FHA) has a long standing program whose time has come! The **FHA 203(k) Home Renovation Mortgage** lends first mortgage financing for both purchase and refinance transactions.

What’s unique?

FHA will lend up to 96.5% of the “**after improved value**” of the property and lend based on the property’s “**as is**” condition. The FHA 203(k) program will lend not only the money necessary for a purchase or to payoff the existing mortgage (if a refinance), but will also lend the **extra money** needed to complete the necessary and/or desired renovations in one single mortgage.

Many foreclosure and short sale properties experiencing deferred maintenance, present challenges to standard mortgage originators, because the property does not meet minimum property lending standards. When using a standard residential mortgage, homes with damaged items, improvements started but not finished, or health and safety issues (i.e. mold, asbestos etc...) all must be addressed and corrected **BEFORE** closing. The FHA 203(k) renovation mortgage solves this problem by lending to acquire the property in its “**as is**” condition, while also lending for home improvements to be completed **after** closing.

Though the FHA 203(k) program has predominately been used for purchase activity, the program **can** also be used for refinances.

Historically, home renovations and improvements have come from consumer home equity borrowing, either through cash-out refinances or home equity loans. With home values having gone down over the last few years, and with lending standards on both “cash-out refinance” and “home equity loans” more stringent, homeowner access to equity financing for renovations is in some instances very hard, if not impossible to secure. Homeowners who would like to pursue home improvements are frustrated that their needs for a larger home, new bathroom, kitchen, in-law apartment etc... cannot be realized. Consequently, consumers don’t pursue renovations or remodels.

However, with FHA 203(k), **future equity**, substantiated by an independent third party appraiser, is used to secure the necessary financing to complete desired home improvements.

The FHA 203(k) uses the “**after improved**” value based on renovations, and keep in mind that the maximum loan to value on the program is **96.5% of the after improved value**.

“Another benefit to the 203(k) program, a home that will be razed as part of the rehabilitation is eligible, provided that the foundation system remains in place,” said Mary Boudreau of Penfield Financial. “A word of caution, luxury items such as pools, are not eligible to be included, but you can include decks and major landscaping work.”

Combine 203(k) mortgage with Energy-Efficient Mortgage

According to Mary Boudreau of Penfield Financial, you may also combine a 203(k) mortgage with an Energy Efficient Mortgage (EEM). With an EEM, the borrower can finance the expense of a “cost-effective” energy package, up to an extra 5% of the value of the property. HUD determines that an energy efficient improvement is cost effective if the cost of the improvement, including any maintenance costs, is less than the total present value of the energy saved over the useful life of the energy improvement. To be eligible for an EEM, the homeowner must first obtain a Home Energy Rating System (H.E.R.S.) report. The cost of the report may be eligible for financing as well.

The FHA program has a long history in lending, dating back to 1937. The FHA mortgage is a federal insured loan. The insurance premium is paid by the borrower and is very similar to private mortgage insurance (pmi). The program has not used a single dime of tax payer money ever since its inception, even with all the most recent federal bailouts for Fannie Mae and Freddie Mac. The FHA program has no income limits; no purchase price limits, and is available to legal residents of the United States. Maximum mortgage limits do apply and are based on county limits. For example: the limits vary from Fairfield County of \$708,750 to Windham County of \$272,500. These limits are slated to change coming September 1st, 2011 and have yet to be announced.

The ability to help educate your prospective clients on renovation mortgage financing options can lead to new business opportunities! Remember, if the customer doesn’t know there’s an option to their renovation financing needs, they won’t see remodeling as an option. We need to be proactive in our marketing.

Jack Murphy is a Renovation Specialist with Wells Fargo Home Mortgage in Stamford, CT. He can be reached at 203-494-6254 or jfmurphyjr@gmail.com

Mary Boudreau is branch manager with Penfield Financial, a mortgage banking firm in Fairfield CT. She is Immediate Past President of the Fairfield County HBRA and can be reached at (203) 336-2334 or mboudreau@penfieldfinancial.com.

Bath Trends

HOBBI winning baths and more. . .

In most rooms of the house, the centerpiece can be any number of features, from a spectacular ceiling or dramatic fireplace to a double tiered granite kitchen island. But in the master bath, it's usually the shower or tub that takes center stage.

The graceful arched opening in this HOBBI winning spec home by Country Club Homes, frames a luxurious pedestal tub, sitting on shimmering mosaic tile rugs.



This master bath is in Country Club Homes 2010 Spec Home of the Year.

For a dose of nostalgia, “*slip into something comfortable*” from Sunrise Specialties compliments of Bender Showrooms. This retro claw foot slipper tub, shown at top right, is a real attention getter with ornamental metal feet, and an authentic shower riser with oval shower rod in bronze.

“People are becoming bolder in their use of glass mosaics,” notes Carrie Ward, who heads up Design Sales for Stone Depot. “We’re doing a whole wall and wrapping bathtubs in it. In antique homes and new/old homes, the warmth and aged look of 12”X12” honed slate tile is popular.”

(Continued on page 47)



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BATH TRENDS

(Continued from page 45)



Compliments of Stone Depot



Sound Beach Partners mosaic tiled tub in their 2010 Custom Home of the Year

Carrie advised, “For affordability, try the simplicity of all white ceramic 3”X6” subway tile with a backsplash of glass mosaic. Basketweave and spirals are classic, and now there are so many colors to choose from in marble. However, I would say that the general trend is to large format porcelain tile with stone and glass tile accents.”

Show stopping Vanities

This Kohler *Provinity* vanity with cast iron top and pinstripe faucet is an exquisite piece of furniture for a classically formal master bath. The Kohler *Thistledown* makes a beautiful statement in this rustic setting with its cast iron top and Antique faucet. *Both photos are compliments of Bender Showrooms.*



(Continued on page 48)

BATH TRENDS

(Continued from page 47)**One of a Kind**

Jarret Kravitz, Advantage Contracting won Best Bath Remodel for this unique master bath in Canton that features a 5,500 lb boulder bath tub purchased on Ebay. The judges were impressed with the craftsmanship and mix of material used in the exposed timber beams, radiant heated concrete floor, 8 ft. high radius glass block shower wall with marble slab shower walls and steel vaulted ceiling oxidized to look like rusty old metal.

Peaceful Retreats

Here's a stunning master bath in the *Fairfield County Remodeled Home of the Year*. Jim Blansfield, Blansfield Builders and architect Sam Calloway, Callaway Architects created Zen like harmony with tile, glass and stone, a see thru fireplace and glass enclosed Kohler shower.

**White on White**

This New Canaan remodeled bath by Blansfield Builders and architect Neil Hauck gives white on white trendsetting status. A mosaic tile floor, sloped mahogany ceiling, stacked double hung windows and beadboard wainscoting are the backdrop for a freestanding tub and appealing shower, which is open at the top and features a beautifully detailed square window for added light.

*(Continued on page 49)*

BATH TRENDS*(Continued from page 48)***Drain Disguise**

The drain is a non-negotiable bathroom feature, like it or not. But you won't see your typical round, perforated number in this sleek shower, pictured below, which was recently published in *Builder* magazine. Alterstudio found a clever way to keep the function while making it less conspicuous. "It's a stainless steel pan that's dropped down about 3 inches," architect Kevin Alter explains. "It still has a regular round drain, but it's covered with smooth river rocks." There is a slight slope to promote drainage, and the whole setup is easy to clean.

**Luxury at Your Fingertips**

Your iPod has your favorite songs personalized the way you choose, so, why not personalize your shower or bathing experience with a touch of technology?

Leave it to the minds at Moen®, the number one faucet brand in North America, to do just that. Moen is bringing the benefits of technology to the bathroom with ioDIGITAL™, the revolutionary, easy-to-use interface that gives your homebuyers the ability to set and maintain water temperature and flow with electronic precision. The ioDIGITAL interface is extremely versatile and is available for three applications: vertical spa, shower and Roman tub.

ioDIGITAL technology is powered by an electronic valve that manages the hot and cold water supply to precisely maintain the perfect temperature. This ground-breaking valve can be located up to 30 feet from the tub or shower -- in a linen closet, vanity, basement, attic or under the tub -- for easy installation and retrofit flexibility.

"With ioDIGITAL, it's like having your own personal digital 'butler' - that will set your vertical spa with the perfect temperature and flow; turn on your shower from across the room or while still in bed; or even top off your bath with hot water," said Brian Mocny, senior product manager. "And the best part is that you can do all of this as easily as if you were programming a car radio. It's that simple."

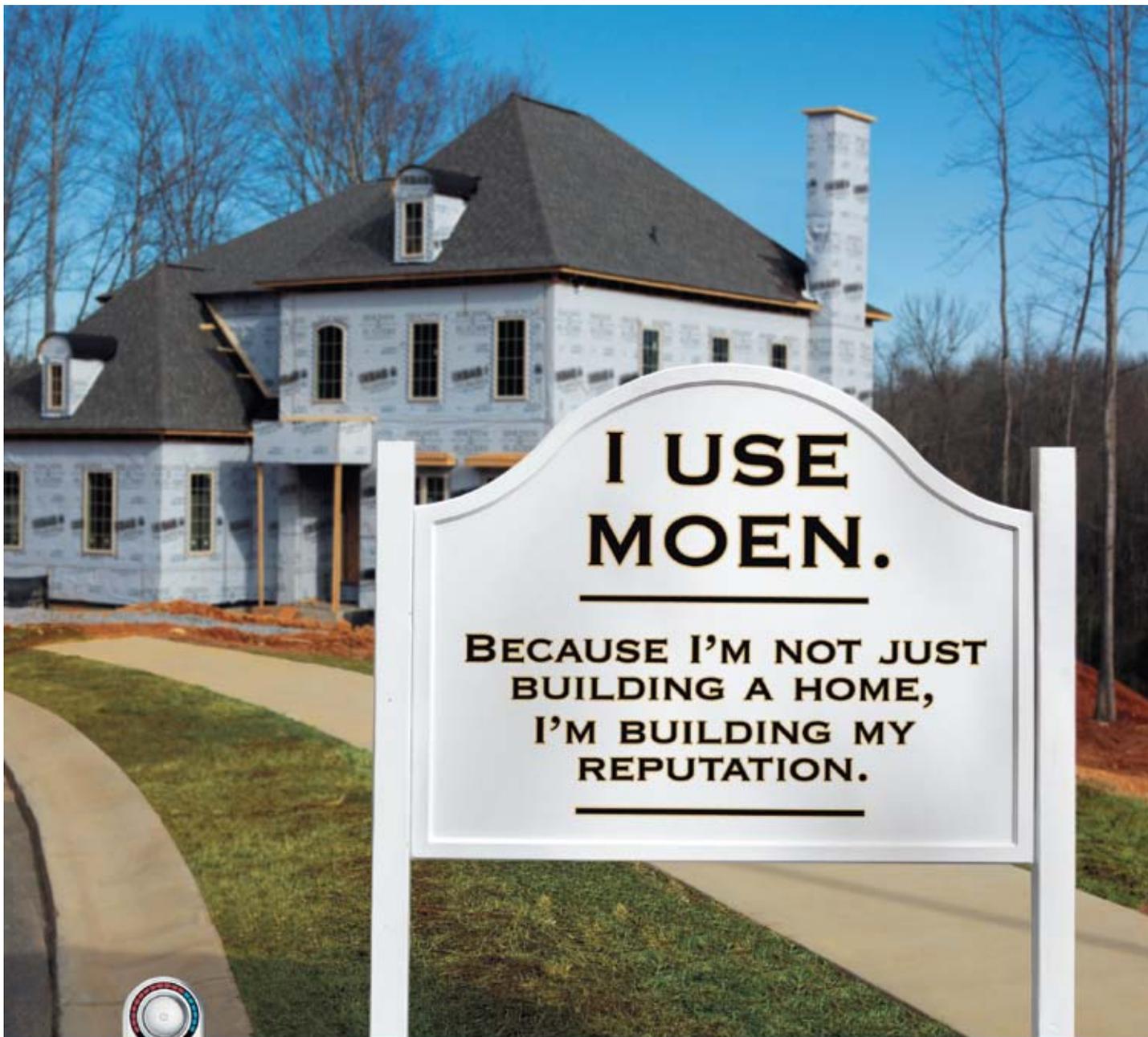
ioDIGITAL Vertical Spa

For the ultimate blend of technology and indulgence, the ioDIGITAL vertical spa offers command of precise temperature and flow, four custom presets and one-touch activation of multiple water spray outlets. The consumer can choose custom settings with a showerhead, body spray, handshower or rainshower... or choose them all.

**ioDIGITAL Roman Tub**

One of the most unique applications in the ioDIGITAL suite is the Roman tub. This revolutionary product will not only fill the tub to the perfect temperature, but even fill it to the desired level.





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Curb Appeal

Get potential buyers inside by focusing on the outside

Curb appeal is the deciding factor in whether a home buyer will give your house a second look or, better yet, a walk-through. Curb appeal begins with an engaging, richly detailed design and an eye-catching roof.

On the roof

Don't settle for actual slate! Canadian manufacturer, Vision Moderne Slate, has opened a manufacturing facility in Michigan, and they have entered the Connecticut market with slate roof tiles made from 85% recycled post industrial polymers. This innovative product offers a wide range of benefits to the consumer - while helping to preserve the environment.

Vision Moderne Slate is virtually maintenance free and less costly than actual slate. It will not crack, dent or rust and it does not require any special tools to install. What's more, roof trusses do not usually require reinforcement with synthetic slate and the overall beauty between the two is difficult to tell apart.



Vision Moderne Slate is available in 4 colors, 3 shapes, a starter course, crown ridge cap, and if desired, snow guards. But we've left the most important part for last. It's **guaranteed to last for 50 years!**

Stone adds value to a home's façade

There's nothing like stone to catch the eye of a potential homebuyer, and manufacturers and suppliers have responded with a couple of revolutionary new products.

"Thin Stone™ is taking over the market," exclaimed Ed Wagner of Stone Depot, which features an extensive line of exterior and interior masonry products in their Hartford and Middletown showrooms.

Ed went on to explain, "Thin Stone™ is a natural stone veneer that is approximately five times thinner than traditional stone facings. It's more flexible, lighter in weight, faster to install, and — in many cases — more economical to use than traditional, full-dimension stone veneer."

Stone Depot also carries Owens Corning's new panel system called Versetta Stone™. Interlocking panels of cultured stone are glued to the back of a metal substrate.

Perfect for remodeling or new construction on interior or exterior walls, Versetta Stone™ is installed with a mechanical fastening system to achieve the look of stone at an affordable price.

Pay attention to landscaping. Cobblestone or brick paving will add character and break up the monotony of a black driveway. If money is tight, concentrating on the area closest to the street will help reduce costs. Permeable paving systems promote water drainage, which increases the home's sustainability. Stone walls help give a house an authentic old world feel.



Garage doors are becoming a focal point

In Remodeling Magazine's recent Cost Survey, the *best bang for the buck* was garage door replacement. It was the first time that this kind of remodeling project had appeared in the survey, but it makes sense. Homeowners have a strong interest in curb-appeal projects these days.

"People are paying more attention to their garage doors," says Rich Cunningham of Ed's Garage Doors in Norwalk. "A well designed facade with an elegant garage door can make a drastic difference in your home's overall appearance."

(Continued on page 52)

CURB APPEAL*(Continued from page 51)*

“Homeowners spend money on their front entryway and use it maybe once a month, but they use their garage door every day,” Rich pointed out. “For aesthetic reasons alone, it’s nice to have a good-looking garage door to come home to every day.”

Homeowners are becoming savvier when it comes to choosing the “right” garage door, and style is playing a major role. The carriage house door is back! Many styles of houses are using this old world look - basically a set of barn doors that swung outwards using strap hinges. Most work the same as any standard garage door, but look like they swing out. Carriage house garage doors are made out of a variety of materials including wood, steel and composites.



Glass doors, made out of glass panels with an aluminum frame, are extremely popular for today’s contemporary style homes. They can accentuate the clean sleek lines of a contemporary style house as well as allow plenty of natural light into your garage. Of course, if you happen to have a vintage Ferrari, clear glass is a perfect way to show it off!

“Architects and builders are seeking to save on costs for their customers without sacrificing quality or appearance,” says Raymond Zegarski of Door Solutions in Milford.



“Joubert Okoume Marine Plywood is being incorporated into the door industry, as it is a versatile product that can be both stained or painted to fit the customer’s needs while still being friendly to the bottom line. Although the options are endless

when it comes to stain and paint colors, currently mahogany or teak are most chosen for stain and colors in the earth tone family tend to be chosen for paint.”

Ray Zegarski went on to note, “Decorative hardware is a personal touch that can be added to the face of the doors with countless options. Homeowners and architects alike want to replicate the old world charm of swing out doors with their hardware.

As every household product on the market is going “green” so are garage doors. The garage is the largest opening in the house, so garage doors with high R-value can make a huge difference in heating bills. There are also doors made with up to 75% recycled materials. Joubert Okoume Marine Plywood capitalizes on the green building trend by having a very low impact on the environment when compared to other natural wood products.

“We have customers come into our Norwalk showroom who are really surprised at the number of design and color options we have to show them” says Rich Cunningham of Ed’s Garage Doors. “The garage is typically one third of your home’s facade, so it will deliver a lot of bank for the buck!”

*(Continued on page 54)*



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With classic sash profiles, Woodwright® insert windows replicate the look of older homes. Available with custom sizing for quicker, easier installation.



400 Series Replacement Casement

Now, the casement window that set the standard for performance and durability comes fully prepped for quick, easy replacement. No one is more committed to giving you replacement solutions than Andersen®.



Custom Sizes in 1/8" Increments



400 Series Tilt-Wash Double-Hung Replacement Insert Windows

Upgrade existing double-hung windows to sash that tilts for easy cleaning.



400 Series Frenchwood® Patio Doors

Traditional French door styling. Available in gliding, inswing and outswing configurations.

Visit our showroom today to see these and other high-quality Andersen products.



29 Prospect St. • Ridgefield CT 06877 • 203-438-2626 • ridgefieldsupply.com

CURB APPEAL*(Continued from page 52)***Backyard curb Appeal**

The new living room is the backyard, so a good patio or deck is a must. Cambridge Pavers Inc. manufactures Cambridge paving stones with ArmorTec®, Cambridge Wallstones and a full spectrum of outdoor living products. To complement their line of pavers and walls, Cambridge has dedicated a major segment of its product line to outdoor living.

No backyard gathering spot is truly up-to-date without an open-air room. Cambridge offers more than one low maintenance option in ready-to-install, pre-packaged kits. Cambridge Pre-packaged Four-Column Pergola is made of high strength fiberglass in a factory-applied white finish with the appearance of painted wood — only without the maintenance. Two sizes are offered: 16' x 16' and 16' x 20'. The columns are designed to be set on any Cambridge wallstone column (not included). An optional overhead canopy can be added to the pergola for greater protection. The canopy with Roman pleats has durable, extruded aluminum parts as well as a WeatherGuard rain layer.



Sun or rain won't cramp your homeowner's style if you put in a Cambridge Pre-packaged Pavilion — a substantial and well-appointed structure, constructed of traditional building materials. Low maintenance materials are used in all exposed surfaces and your customer can select a cathedral or flat ceiling as well as roofing and ceiling material. Cambridge offers two standard sizes: 10' x 15' and 12' x 18' with custom sizes available to meet specific requirements of a project.

In the end, curb appeal is about adding value to a home, says Bankrate.com. "First impressions are everything," the financial information publisher says. "It can add as much as 10 percent to the value of the home."



A Builder's Reputation Is Built On Solid Foundations.

Building waterfront homes on foundations with Pearson Fiberglass Composite Pilings sets you apart from other homebuilders. Stronger than wood, steel or concrete, Pearson Pilings will never rot, rust or crumble, and they are environmentally friendly. Why build with conventional materials when you can stand out from the crowd by building better, longer lasting homes with Pearson Pilings? Visit www.pearsonpilings.com for more info.

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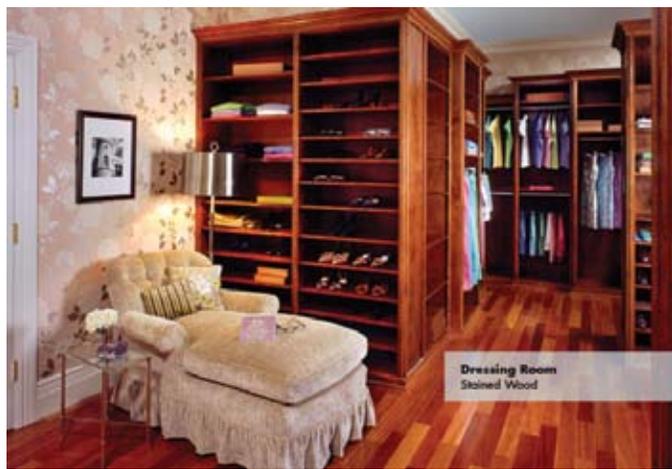


Hanging Out in Your Closet

The way to your client's heart is a room sized closet

Who would have think it? What was a cubby hole with a shelf and rod in the 1960's has achieved room like status with specialized storage, fancy lighting and even flat-screen TVs. Also referred to as "boutique" closets, or "dressing rooms", they have cushy seating that make them feel like a place to hang-out or at least start and end the day in peaceful luxury.

Designers say that many homeowners see their closet-rooms as bastions of privacy and efficiency. Shoe shelves, boot hangers, spiral racks, built-in drawers and jewelry compartments - the custom closets of today are designed to give everything its place.



closet room by Royal Closet

Royal Closet in Norwalk, CT has seen an increase in room sized closet remodeling projects over the last couple of years. The walk-in closet is at the top of every woman's wish list - whether buying a new home or remodeling their existing one - and at 50 sf or 350 sf - the bigger and more luxurious it is, the more they want it!



Walk-ins and room sized closets for men are almost as popular. Just as women want space for their collections of shoes, handbags and jewelry, men want their suits, ties and golf and tennis clothes organized and efficient.

Royal Closet's state-of-the-art manufacturing facilities in Norwalk, allow them to keep **quality high** and **prices low!** They offer a full line of materials that range from melamine laminate to stained wood with your choice of finish. A custom designed closet, home office, media center, pantry, mudroom or garage system delights any homebuyer, because in 2011, everyone is desperate for any feature that organizes and simplifies their lives!

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BUSINESS PRODUCT NEWS

Andersen® 400 Series Tilt-Wash Double-Hung Insert Window

Andersen's best-selling double-hung prepped for fast, easy replacement



The Andersen® 400 Series tilt-wash double-hung window has set standards for performance and durability. Now, the tilt-wash double-hung window is available as an insert or “pocket window” for remodeling and replacement with quick, easy installation and **custom sizing to 1/8 inch.**

The 400 Series tilt-wash insert window is available for order through Intelligent Quote (IQ) software.

The “pocket window” has a spectrum of design and feature options that delivers style and performance just the way remodelers and homeowners have requested.

- Each window comes with pre-drilled installation holes and an install kit containing nearly everything needed to complete the job: instructions, screws, shims and backer rod.
- Each unit comes with its own exterior stop covers for a clean, finished look when the job is done.

“Value is big part of the tilt-wash insert product,” said Kevin Anez, marketing manager at Andersen Windows. “This is a full-featured product specifically for remodeling and replacement at a price that sets it apart from anything else available today.”

Design and performance features include a range of sill angles — 0°, 8° and 14° — flexible jam liners providing a weathertight seal around the sash, and glass options ranging from Low-E4® to Low-E4® SmartSun™ and Low-E4® Sun glazing. Low-E4 glass technology stays cleaner longer than ordinary glass, eliminating up to 99 percent of water spots* and cuts energy bills up to 25 percent** compared to dual-pane glass. Sill angle options allow the tilt-wash insert window to seamlessly blend with the current features of a home.

“Fast, reliable installation is important to building professionals,” said Anez. “Custom sizing gives the tilt-wash insert a near perfect fit in any opening without disturbing the exterior flashing or interior casing. With the install kit and stop covers, the only thing that’s needed is some sealant and the tools to finish the job.”

The Andersen® 400 Series tilt-wash insert window comes in four standard exterior colors, pine and pre-finished white interior, a range of grille styles and widths, and the full range of double-hung hardware options.

New Andersen® Exterior Trim System

Fast Install, Free of Water Management Concerns and Made of Fibrex®

Andersen has introduced a **new trim system** that **installs in as little as 6 minutes** and comes in a wide range of styles from contemporary to traditional.

The Andersen® Exterior Trim System works with Andersen A-Series, 400 Series and 200 Series product lines. Trim is available in 11 colors and a wide range of architectural styles to meet the needs of the most discerning contractors and homeowners.

The revolutionary snap-on feature lets you trim out an average house in about half a day, compared to two days using traditional trim.

COLORFUL & VERSATILE



How quick is quick?

An average window can be trimmed out in as little as 6 minutes. The design eliminates measuring, cutting, mitering, nailing and filling nail holes while providing an exceptional fit and finish. Homeowners will find that Andersen trim adds a long-lasting* decorative element to their home that never needs painting.

Water management is always a concern in building a home. The Andersen Trim System works completely independent of the water management system of a window or patio door. You just install the window or door per the installation instruction. There’s no modification to accommodate for installation of the trim because it works completely separate from the window or door.

Andersen trim is made of Fibrex® material, a revolutionary composite combining the strength and stability of wood with the low-maintenance features of vinyl. Fibrex material has twice the stiffness of vinyl, withstands temperature changes better than vinyl and can be made in dark colors.

DESIGNED FOR THE ON THE GO LIFESTYLE

Affordable internet security system is available at Cyclone Home Systems



Alarm.com & GE Simon XT™ plus Two-Way Talking Touch Screen

The affordable GE Simon XT security control panel from Interlogix, a UTC Fire & Security Company is available at Cyclone Home Systems. Powered by Alarm.com's proven technology platform, it provides an advanced, web-enabled and interactive security monitoring solution, designed for modern life.

Using Alarm.com's dedicated wireless signaling to transmit alarm signals and activity notifications, the Simon XT supports a variety of security system control capabilities. It is tightly integrated with

Alarm.com's GSM communication and emPower™ home automation and energy management solution.

Users can control their Simon XT security system via Alarm.com's user-friendly web and mobile interfaces or from the GE Two-Way Talking Touch Screen's state-of-the-art LCD screen.

With Alarm.com, users can arm or disarm the system, monitor sensors and view camera activity, as well as receive real-time notifications—all via any web-enabled computer or mobile device.

The Simon XT system also supports Alarm.com's patented Crash & Smash Protection technology, ensuring reliable communication, even in the event of panel tampering or destruction during an intrusion.

With Alarm.com's mobile apps, your customers can:

- Arm or disarm their security system remotely.
- Watch live video and recorded clips from their security cameras.
- See which doors and windows are open.
- Check system status and motion activity at their property.
- Monitor and control their emPower™ lights, thermostats, and door locks.
- Access a filterable history of events reported by their system.

Greater Convenience and Control

In addition to Video, with Alarm.com you can stay connected to your home or business with **Interactive Security** and **emPower™ Energy Management & Home Automation**. Solutions

emPower™ is a feature-rich home automation and energy management solution

Built on Alarm.com's proven, interactive platform. This solution offers complete remote control of the critical systems at a property, from any web-enabled computer or mobile device. With **emPower**, you can easily manage the lights, door locks, appliances and thermostat settings, and make smarter energy decisions.

Featured Highlights:

- Wireless, reliable GSM communication
- Web-based system monitoring and control
- Exclusive "Crash & Smash" detection technology
- Integrated 2-way voice over GSM on the Simon XT with Alarm.com
- Remote lighting, door lock, thermostat and HVAC control via emPower by Alarm.com*
- User-friendly, free Alarm.com mobile apps for iPhone, BlackBerry & Android let users arm or disarm their system from anywhere at any time.
- Video monitoring and notifications via Alarm.com's user-friendly web and mobile interfaces.
- Real-time text and email alerts from Alarm.com for any event, not just alarms
- Current weather conditions and four-day forecast on the Touch Screen
- Loud piezo siren for emergencies with the Simon XT
- Backup power supply keeps system running even during power failures.

Cameras **stream** live video, **sense** movement, **record** video and **trigger** email and text video alerts.

- **Monitor** kids, contractors, cleaning crews, house or pet sitters.
- **Set up** recordings to see who accessed the liquor cabinet or went through the pool gate.
- **See** who's at the front door or is coming up the driveway.
- **Find out** when the delivery truck arrived.
- **Check in** on your vacation home.

THE WORLD'S TALLEST SANDCASTLE

Sanford & Hawley mill shop associates Dan and Ron stand in front of the custom gate they designed, built and installed for Jarrett's Castle, world's tallest sandcastle at 38 feet. At the time of this photo, the lower 10' of the castle still had to be carved. In addition to the gate, Sanford & Hawley donated fencing, lumber and AdvanTech for the castle forms. Built by Ed Jarrett at Winding Trails in Farmington, Jarrett's Castle will be on display thru October with \$10 ticket sales per car being donated to several local charities. Ed Jarrett's will be building his next sandcastle in Central Park!



MARVIN® EXPANDS FACTORY PAINTED INTERIOR FINISHES

White painted factory finish now available on all pine products, wood or clad

Marvin Windows and Doors is living up to its "Built around you" promise by offering a factory-applied painted interior finish on all pine window and door products.

All pine Marvin windows and doors – both wood and clad – will be available in the factory-applied, White Painted Interior Finish option.

The new finish option lets builders, remodelers and homeowners enjoy the many benefits of factory-applied paint:

- **Convenience:** Eliminates the mess and time associated with painting windows at the job site – and ends the logistics hassle of having them painted off-site.
- **Durability:** Our factory-applied paint topcoat meets or exceeds standards of the Window and Door Manufacturers Association (WDMA TM 14-09 standards).
- **Integrated prime/paint system:** A primer and paint system designed to work together for exceptional durability and paint adhesion.
- **Environmentally friendly:** The water-based enamel primer and paint have **zero** Volatile Hazardous Air Pollutants (VHAPs) and low Volatile Organic Compounds (VOCs).

Marvin's White Painted Interior Finish will be introduced by region across the United States beginning in April and continue through the summer.

COLDWELL BANKER RESIDENTIAL BROKERAGE LAUNCHES ENHANCED WEBSITE

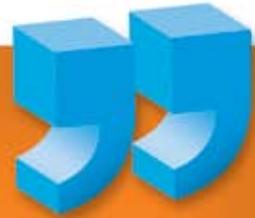
Coldwell Banker Residential Brokerage in Connecticut and Westchester County, N.Y. has launched an enhanced website to streamline the consumer's online real estate experience.

ColdwellBankerMoves.com provides consumers with a more simplified search function, so home searchers can easily find properties by location, address, property type, MLS number and even school district directly from the home page. The improved search function provides faster search results with at-a-glance details of property listings with multiple views.

In addition to offering home searchers thousands of property listings in Connecticut, New York and New Jersey, Coldwell-BankerMoves.com also now includes an interactive mapping feature that allows consumers to zoom in, find schools, restaurants, shopping centers and other local attractions and amenities.

Registered users of **ColdwellBankerMoves.com** can sign up to receive email alerts for new property listings, open houses and price reductions, and will be able to share property details with others through social media, email or print.

The enhanced site also contains content to help consumers with various aspects of purchasing and selling a home, including a mortgage advisor tool. Optimized for mobile devices, Coldwell-BankerMoves.com now enables consumers to view property listings from their mobile phones while they are on the go. The website will continue to showcase property photo slideshows and video technologies such as streaming video tours of properties and sales associates' video resumes. For more information, please visit www.ColdwellBankerMoves.com.



NOT TO SOUND LIKE A BROKEN RECORD, BUT ...

We've now been recognized by the Home Builder's Association, Inc. for our Construction-Permanent Mortgage for 14 years in a row!

With just one closing and no additional costs, Liberty Bank's **Construction-Permanent Mortgage** is the fastest and easiest way for your clients to finance the home of their dreams. Have them call one of our local lending professionals today at (800) 433-3656. They'll thank you for it.



Make a Statement.SM

NEW PRODUCTS & SERVICES FROM JAMES HARDIE®

James Hardie® Building Products is now providing even more design flexibility with the addition of new shapes and style options. Now, not only will your homeowners experience James Hardie's unmatched exterior strength, durability and protection from weather, termites, swelling and rotting, but builders and remodelers can create a home with unique character. The newest additions include HardieTrim® Crown Moulding, HardieTrim® NT3™ Boards and New HardieShingle® siding, all of which include ColorPlus™ Technology – a fade-resistant, baked-on finish designed to withstand the hazards of specific climates so that it won't peel or chip. **HardieTrim® Crown Moulding** is a highly durable and dimensionally stable trim accessory that can be used as window ornamentals and to enhance the design of the roof line. Just like the rest of the HardieTrim® line, Crown Moulding offers a low-maintenance solution with significant curve detail to add design and beauty to any home.

New HardieShingle® siding is now available in new sizes and an updated texture. HardieShingle® provides the same warmth and beauty of cedar shingles without the maintenance issues associated with wood. The updated generation of HardieShingle® siding has improved visual authenticity with modifications in shingle widths and a reengineered texture. New HardieShingle® siding is available in both four-foot panels and individual planks with straight, staggered or rounded edges to achieve a unique, textured combination.

HardieTrim® NT3™ Boards have back grooves that improve handle-ability by adding flexural strength and reducing weight and are available in 12' lengths to reduce seams and decrease installation time.



Artisan® Lap Siding is a premium exterior product that combines elegant aesthetics with the unrivaled durability of James Hardie® siding. Artisan® lap siding offers distinctively deep shadow lines, the ability to miter corners, and tongue and groove joints that provide low profile seams.



HardieTrim™ Flat Tabs and Corner Tabs can be used in conjunction with HardieTrim® NT3™ Boards. James Hardie's new patent-pending Concealed Fastening System uses HardieTrim™ Flat Tabs and Corner Tabs to reduce the number of nail holes and improve overall aesthetics. The tabs are attached to the back side of each trim piece, before being attached to the wall. Not only will this reduce installation time, but the fasteners combined with ColorPlus™ Technology will significantly reduce touchups needed after installation.

In response to research insights from an industry-wide survey conducted last September, James Hardie recently introduced the new **Associate Contractor Program**, a complement to their long-standing **Preferred Remodeler Program**. Now, no matter what size a business is, James Hardie can help it gain a competitive edge. Contractors who choose to partner with James Hardie will get access to the following:

- A) An online training university with courses on installation best practices, lead generation, and in-home selling.
- B) Business building tools to help generate leads and gain a competitive edge, and
- C) Participants can earn HardiePoints,™ which can then be redeemed for
 - advertising and marketing materials;
 - job-site tools, like HardieBlades or a siding nail gun;
 - merchandise, such as golf clubs, an iPad or a flat-screen television.

To learn more about this program, please visit WinWithHardie.com.



The most impressionable art is behind the wall



It's a stroke of genius the way Zerodraft of Connecticut seals a home and protects homeowners from expensive energy loss. Applying Icynene insulation, with its soft spray foam application, effectively minimizes energy-robbing air leakage because it's a perfect fit for any shaped cavity.

ZERODRAFT
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Icynene insulation also effectively reduces unwanted noise and air movement by sealing difficult-to-insulate areas and other penetrations that allow unwanted noise to creep into every room in your home.



Constructing an airtight sound and thermal envelope can be achieved in fewer steps, saving everyone time and money. For more information about Zerodraft of CT and Icynene visit www.zerodraftCT.com.

Zerodraft of Connecticut Offices located in Waterford and Norwalk Connecticut Toll Free 1-866-704-0292

www.zerodraftct.com

GREEN PRODUCT NEWS

INNOVATIVE GREEN PRODUCTS

GE GeoSpring™ Super Energy-Efficient Hybrid Electric Water Heater *The second most wasteful appliance is now the most energy-efficient*

Connecticut Appliance & Fireplace Distributors supplies the GE GeoSpring™ Hybrid Water Heater, an innovative new product that reduces water heater operating cost up to 62% and saves \$320 per year.* It uses an electric heat pump, so coils maintain heat temperature at a much lower \$92- 95 per year! And it qualifies for a \$300 Federal tax credit if purchased in 2011! There are also local utility company rebates available to the purchaser that are generally between \$200 - \$400. (Not every local utility company will offer these rebates)



In fact, rebates and tax credits reduce the cost of the **GE GEOSpring™** to \$800-900 or a *less than 3 year payback!* CAFD stocks and delivers the GeoSpring and GE is under production of a gas version of the GeoSpring.

GE WattStation™ for charging hybrid cars



Jeff Lendroth of Solar by Mungergreen with GE WattStation™

A few years ago, David Munger of Pat Munger Construction, made the decision to focus his company on sustainable building. At a recent New Haven HBA meeting, Jeff Lendroth of Munger Construction/Solar by Mungergreen brought a brand new green product from GE that would be a great memory feature in any model or spec home garage.

The **GE WattStation™** is a stylish, highly functional and easy to use Level 2 charging station for an electric car, and charges the car in 35-40 minutes. GE Has wall mounted models that can be powered by a 30 amp circuit or by solar panels mounted on the roof.

New Energy legislation restructures and expands the Clean Energy Fund and adds a new funding mechanism: the Clean Energy Finance and Investment Authority. The fund will look beyond rebates for solar energy to energy efficiency, electric vehicles and natural gas infrastructure.

Munger Construction also works with SolarUs, a local Branford, CT producer and distributor of evacuated tube solar collectors and solar thermal products for hot water and heating and cooling. The solus30™ evacuated tube collector will save approximately 70% of your domestic hot water costs.

Energy Resources by Superior

Jerry Bannoch of **ENERGY RESOURCES BY SUPERIOR**, is a believer in the advantages of the propane home. **ENERGY RESOURCES BY SUPERIOR** specializes in propane sales, delivery, installation and service of propane products, equipment and appliances throughout Connecticut.

The New Standard in Register Vent Boot Installations



Closed Cell Foam Rubber Gasket Provides Improved Energy Efficiency

Applied Applications International (AAI), headquartered in Kelso, Washington, manufactures a suite of innovative products for the HVAC building and remodeling industry. AAI are registered HERS raters and Duct Design professionals, whose extensive experience and knowledge has been Applied in the design and manufacturer of the Speedi Product lines, which provide superior Quality products in Application, Improved Energy Efficiency, Improved Indoor Air Quality and Sustainability.

“I’m very impressed with Speedi-Boot. The fact that Speedi-Boot helps ensure tight duct systems makes it automatically a valuable tool for ENERGY STAR Qualified Home compliance..”

- Sam Rashkin, U.S. EPA, National Director ENERGY STAR for Homes.



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Our Blue is Green

“Superior Walls is the only Green approved foundation system in America,” says Roger Corcoran, a Ridgefield resident, and new representative for Superior Walls of the Hudson Valley. “Superior Walls is the sensible foundation solution for every residential builder.”



Superior Walls precast concrete foundation systems deliver:

- ▶ Durability and strength
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- ▶ Long term sustainability
- ▶ Green and efficient design
- ▶ Holes for wiring and plumbing
- ▶ Pre-insulated wall panels

Earn up to 10 Green Points

Research indicates that an uninsulated basement can account for up to 33% of the total heat loss in your home. Superior Walls concrete wall panels minimize the potential for energy leakage. The combination of pre-engineered built in insulation and high strength concrete makes a great foundation for energy conservation.

Lowers Energy Cost - The R12.5 insulation throughout the wall panels minimizes thermal transfer.



Saves valuable Natural Resources. the foundation panels are engineered and manufactured with insulated concrete studs, thus reducing the amount of lumber, stone, sand and concrete in your new home.

Pre-Engineered for Energy and Strength - Superior Walls 5000 psi concrete, engineered with a lower water-to-cement ratio, ensures durability and helps prevent the transfer of moisture through the wall.

Reduces On-Site Soil Contamination- Superior Walls are built in an indoor production facility; therefore no form oil is used at the job site. Because damp proofing is built-in (ESR-1662), there is no need to use on-site bituminous coatings.

For more information contact Roger Corcoran at 203-788-6365 Roger@swhv.com or visit us at www.swhv.com.

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“I use Superior Walls foundation system because the insulation is built-in with the concrete studs. That saves me time on framing, and gives me a tighter building envelope. Plus, I get no call backs, because it's dry to the touch inside and out, versus standard basements which weep for years.”



Tom Schoonmaker
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Lumber Market Update

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



Since my last update, lumber and panel prices started to rise in February, and then dropped reaching a bottom in late May. Douglas Fir is currently 7% below January prices and down 2% from a year ago. KD SPF has fallen 12% since January and is down 4% below year ago levels.

Plywood and OSB have dropped 8% since January and are down 17% since last year. Last year plywood and OSB were affected by the earthquakes in Chile to a greater extent than lumber.

This year and last year are quite different in that last year prices peaked in May and were dropping following the sharp rise that followed the February earthquake in Chile. This year prices have followed an opposite tack, falling from mid-February to mid-May and have now started to rise.

Fuel prices which were rising and are now falling have increased transportation costs for all products. This impacts products that use a lot of energy in their production such as insulation and gypsum to a larger extent. Products with petroleum based raw materials such as asphalt roofing and vinyl products are impacted even more. Although oil prices are falling now, these will continue to be volatile markets.

Factors affecting the lumber markets over the next few months include low production, mill curtailments and short term closures are common place; rising timber prices as landowners are reluctant to cut much timber at current prices; continued exports to China and other Asian countries; demand for building materials will increase to rebuild or repair homes lost in the U.S. to tornadoes, floods and in the northeast winter related damage. The Japanese earthquakes will also increase demand in the long term. And we are in hurricane season which can cause a sudden rise in demand for panel products.



HUGE INVENTORY

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- Mantels
- Pavers
- Edging
- Curbing
- Cobblestones
- Wall Stone
- Pool Coping
- Wall Cap
- Veneers
- Flagging

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TUFF-N-DRI H8 and Northeast Foundation Coating

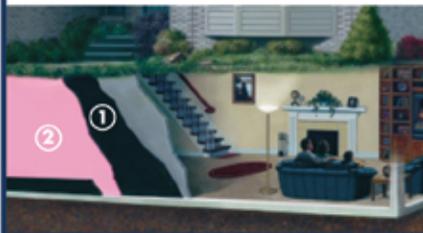
A powerful combination to fight basement moisture.

MOISTURE OUT. | CONFIDENCE IN.™

MOISTURE OUT. TUFF-N-DRI® H8 Basement Waterproofing System and Northeast Foundation Coating team up to battle basement moisture. The unique black-and-pink combination of TUFF-N-DRI H8 – skillfully installed by Northeast Foundation Coating – guards against moisture from basement walls by preventing leaks, stopping seepage and reducing interior condensation.

CONFIDENCE IN. TUFF-N-DRI H8 is backed by a 30-year transferable performance warranty.* Its long-term strength has helped make TUFF-N-DRI H8 the brand preferred by builders for a quarter of a century.** For more details about TUFF-N-DRI H8, call today.

Northeast Foundation Coating • 860-872-5874



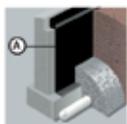
[1] The black, flexible membrane of TUFF-N-DRI H8 seamlessly seals out water leaks and seepage.

[2] Pink WARM-N-DRI® foundation board insulates basement walls on the outside to reduce condensation inside.

*Visit TUFF-N-DRI.com for full details on the 30-year performance warranty. **Builder magazine Brand Use Studies. ©2009, Tremco Barrier Solutions, Inc. TUFF-N-DRI® is a registered trademark of Tremco Barrier Solutions, Inc. WARM-N-DRI® is a registered trademark of Owens Corning.



Think this is the potential for basement profitability?



WATCHDOG H3 (A) features a flexible, polymer-enhanced waterproofing membrane that's spray-applied to seamlessly bridge foundation settling cracks and seal out water penetration.

Think Again. When a basement is Guaranteed Dry, its reliably usable space is a feature homeowners are willing to pay more for. And that can mean big profits for you. WATCHDOG® H3 delivers dependable waterproofing protection to meet your needs, and your budget. WATCHDOG H3 also includes a 10-year transferable performance warranty.* So increase your profit potential. Call Northeast Foundation Coating today.

*See actual warranty for details. ©2009, Tremco Barrier Solutions, Inc. WATCHDOG WATERPROOFING® is a registered trademark of Tremco Barrier Solutions, Inc.



WATCHDOG H3
WATERPROOFING

**NORTHEAST
FOUNDATION COATING**
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HOPE Regional Forums Bring Affordable Housing Message to Municipal Leaders

By Lisa Kidder, HBACT Director of PR & Communications



A lack of affordable housing continues to be a roadblock for young families hoping to live in Connecticut and for businesses considering our state as a potential location to do business. While great gains have been made in making state leaders aware of the need for affordable housing, when it comes down to the municipal level, there is still a lot of uncertainty about the costs and benefits of affordable housing.

To tackle this problem head on, the Partnership for Strong Communities, the Connecticut Association of Realtors and the HOPE Partnership applied for and received a grant that is funding a series of presentations for local Councils of Governments and Regional Planning Agencies. The first of these sessions were held in May and June, with more scheduled in September. This collaborative effort of multiple groups involved in housing is a large undertaking by any standard!

The presentations address three key topics:

1. **Current Housing Conditions** – addressed by the Department of Community & Economic Development (DECD) and by members of CT Association of Realtors (CAR) from each area.
2. **Examples of affordable housing and how more can be built & financed** – addressed by HBA of CT members, and representatives from DECD and the CT Housing Finance Authority (CHFA).
3. **How to plan, educate & develop support for affordable housing in your community** – addressed by members of the CT Chapter of the American Planning Association (APA), the HOPE Partnership, a non-profit dedicated to development affordable housing on the shoreline, and the CT Housing Coalition/Housing Connections, a technical assistance network that offers expertise to local groups looking to build affordable housing.

The presentations include statistics and anecdotal information on the need for affordable housing statewide, plus a wealth of customized information on demographics, economics and housing profiles including housing units, median household income, and monthly median mortgage for each town. With the statistics in front of them, it's easier for local officials to see the need for a broader range of housing options in their towns. The question & answer session at the end of each presentation has been an important part of the meeting, allowing local officials to get answers to specific concerns in their areas and to connect with the experts and resources their towns might need.

The Home Builders message



Bob Fusari Sr. addressing HOPE Regional Housing Forum for the Council of Governments of Central Naugatuck Valley at Waterbury City Hall in May.



Greg Ugalde, NAHB Chairman for Area 1 New England, addressing the Forum.

A dedicated group of HBA volunteers makes this affordable housing “road show,” happen. Bob Fusari Sr., Greg Ugalde and Liz Verna are presenting the home builders perspective, including a slide show highlighting beautiful, durable affordable housing that already exists in many Connecticut communities. As experienced builders of affordable housing, Bob, Greg and Liz share their hard-earned wisdom on how best to navigate the process. They are able to explain to first selectman, planners, and commission members how affordable housing can work in their towns and show how it can fit seamlessly into the community. The home builders remind town leaders that density is the key, and without it, for-profit builders can't make enough money on market-rate units to justify including

(Continued on page 69)

HOPE REGIONAL FORUMS

(Continued from page 68)

Simsbury Town Planner, Hiram Peck, who is a member of the Developers Council.

affordable units in the mix.

The importance of certainty in the approval process is also stressed to planners, elected officials and planning & zoning commission members. If a proposal for housing meets town regulations, builders should be able to obtain the necessary approvals without delays. Delays add to the cost of the project, which can kill the affordable component or kill the entire project.

HOPE Regional Housing Forums:

- September 9, Southeastern CT Council of Governments, Mohegan Sun Casino
- September 14, Housatonic Valley Council of Elected Officials, Western CT State University
- September 15, Capitol Region Council of Governments, The Lyceum
- September 21, Southwestern Regional Planning Agency, Norwalk City Hall

A list of the HOPE Regional Housing Forums scheduled for the fall is listed in the box.

If you are able to attend one of these sessions, please contact Lisa Kidder at the HBACT office, lkidder@hbact.org, or 860-216-5858. HBA members are encouraged to attend these regional meetings to show support for affordable housing, to answer questions from the builder's perspective and show local leaders that home builders are interested in building homes that meet community needs.

Please note that additional meetings may be scheduled, so please check www.hbact.org for more information, or call the HBACT office.



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LEGACY & LEADERSHIP DINNER

On June 15th, board members from every local gathered on the deck of the Owenego Inn for a cocktail party and networking. Everyone enjoyed the camaraderie, sunny weather and magnificent view of Long Island Sound.



NAHB State Representative, George LaCava, NAHB Area 1 Chairman and Charles J. LoDolce recipient, Greg Ugalde, NAHB 3rd Vice Chairman Kevin Kelly, Larry Fiano, Marsha Kelly & Bob Hanbury.



Peter Gaboriault, Bear Paw Builders, Maureen Hanley-Bellitto, TD Bank & Distinguished Service Award recipient Nick Yanicelli, Susquehanna Enterprises.



HBACT Treasurer Henry Rozewski of Progress Lighting, Steve Temkin, T&M Building Company, Mark Nuzzolo, Brookside Development & Dan Storrs, Phoenix Home Builders.



HBACT President Liz Verna and Fairfield County HBRA President Mike Palumbo.

HBACT President, Liz Verna kicked off the evening.

*“You are all here to get to know one another.
I have often thought of our five locals as siblings in a big Italian family.
Each sibling is very different and unique –
but we all share a love for the home building industry,
and if we pull together, we can create positive change in Connecticut.”*

(Continued on page 72)

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LEGACY DINNER

(Continued from page 70)

HBACT CEO Bill Ethier gave a Legislative Report for this session. (See summary in this issue.)

“We introduced a record number of bills (12) this year, and early in the session, we were able to kill bills we opposed. The first of our three major victories extended local land use permits by 4 years.”

- Bill Ethier, HBACT CEO



L-R Steve Temkin, Chad Whitcomb, Mark Lovely & Mike Palumbo.

At dinner, each local President gave a brief overview of their local association, and its unique character.

Fairfield County HBRA President, Mike Palumbo, noted that they have more builder members than associates, which is rare throughout the country. Fairfield County is also proud of their local Government Affairs Chairman, Nick Yanicelli, who was recognized with the **2011 DISTINGUISHED SERVICE AWARD**. Their charitable 501c3 **VISION FUND** has helped many needy families.

Hartford County HBA President, Mark Lovely reported that Hartford County has a 45 % ratio of builders and an 83% membership retention, which is far above the national average. He also announced Hartford County's new **Charitable Giving Foundation**, which is chaired by George LaCava.

Chad Whitcomb, BAEC President, spoke about their affordable, green **HOUSE OF THE YEAR**, which they are building for \$219,000 (see BAEC News in this issue).

Steve Temkin explained that as the smallest local, Northwest HBA contributed \$2,000 to the **HBA GOVERNMENT ACTION FUND** and they are proud to count as members, HBACT Treasurer, Henry Rozewski and **CHARLES J. LoDOLCE AWARD** recipient, Greg Ugalde.

Finally, Joe Migliaro, told everyone about the \$6,400 they raised for their website marketing effort at the Bob Wiedenmann Roast, and that Bob was inducted into their local Hall of Fame. New Haven HBA has put a lot of effort into their website, and they will be using interactive web ads to raise revenue.

2011 DISTINGUISHED SERVICE AWARD – NICK YANICELLI



“There is no greater compliment than what your peers say about you,” said HBACT Immediate Past President, George LaCava, as he repeated words of praise from Nick's fellow HBRA board members.

“You can't say no to Nick. He's always on top of the issues and he is a real asset to the industry.”

- Chris Steiner, Steiner Inc.

“He's a man of his word. In my 10 years on the board, I have not seen anyone harder working or more dedicated.”

- Mary Boudreau, Penfield Financial

“Nick holds nothing back. He gives 110% to Government Affairs, and it shows in all that he's accomplished.”

- John Hone, Greenwich Property Management

“Nick has been so effective that our Hartford County Government Affairs chairs, Chris Nelson and Phelps Platt, have sought his advice,” George noted. “This **DISTINGUISHED SERVICE AWARD** is given to a member who goes above and beyond. That description fits Nick Yanicelli to a tee.”

CHARLES J. LoDOLCE AWARD – GREG UGALDE



“Charles LoDolce knew that in order to move our issues, you had to be united and strong,” said Developers Council Chairman, Bill Ferrigno. “In his day, Charles LoDolce was ahead of his time. This award, which was named in his honor, has only been given seven times – to Larry Fiano, Tom Francoline, Richard Steiner, Eric Santini, Bob Hanbury, Bob Fusari and Bob Wiedenmann. This

evening, I am pleased to present our highest recognition to the 8th recipient in the history of HBACT, Greg Ugalde.”

Greg is President & CEO of T&M Building Co., Inc., a lawyer by education and trade, Past President of the HBACT, Developers Council Chairman for 7 years and 2000 CT Builder of the Year. He is on the HBA Board of Directors, Budget and Finance, Executive, Government Affairs and Leadership Development Committees, and serves as the V.P. Treasurer of the CT Build PAC, as well as on the Strategic Planning Task Force, and Sales and Marketing Council; and further serves on the **HOME Connecticut Steering Committee** and **Governor’s Blue Ribbon Commission for Affordable Housing**. Greg is on the Board of Trustees for Westminster School, he and his lovely wife, Mary Jane, have 4 children. In his spare time, Greg was on the Board and coaches the Avon Youth Hockey League (15 years), Little League and Lion’s Club Basketball.

NAHB 3rd Vice-Chairman, Kevin Kelly, made a special trip to Connecticut to describe Greg’s value to NAHB.

“Greg is like the Energizer Bunny, he’s so involved at National,” said Kevin.

Greg has served on the NAHB Board of Directors, Future of NAHB Task Force, and the Legal Action, Land Development, Design, Green Building and the State and Local Government Affairs Committees, and he is current chairman of the Public Affairs Committee. He is also elected as the Area 1 National Area Chairman-New England, after serving five years as the CT State Representative and Moderator of the State Reps. If that’s not enough, Greg has agreed to serve as Kevin Kelly’s Budget & Finance Vice Chairman next year **and** Build-Pac Chairman in 2014.

“Greg exemplifies what I call the four T’s – **Time, Talent, Tenacity and Treasury**,” said Kevin. “He is a great intellect and a real consensus builder.”

In accepting the Charles J. LoDolce Award, Greg spoke about his passion for the homebuilding industry, and the value that

the local, state and national associations offer their members.

“Seventy five percent of voters say that owning a home is the best long-term investment they can make. Seventy one percent of voters who do not currently own a home say it is a goal of theirs to eventually buy a home. Seventy one percent of voters oppose proposals to eliminate the mortgage interest deduction, and 63% oppose proposals to reduce it. Lastly, 95% of home owners say they are happy with their decision to own a home, and believe that owning their own home is important.”

Greg suggested that everyone check out nahb.com/voterpoll for more information

HOME BUILDING INDUSTRY DAY AT THE CAPITOL

On April 6th an impressive turnout of 100 HBA of CT members descended on the Capitol and met with over 40 state legislators to lobby for regulatory relief and a friendlier business climate. The housing market and the homebuilding industry in particular has been hammered over the past 5+ years, and we let our town representatives and senators know that **Home Building = Jobs**. Every home built involves over 60 trades, from surveyors, engineers, excavators and architects, to framing contractors, plumbers, electricians, lumber suppliers, HVAC contractors, roofers, siders, painters, hardwood and kitchen cabinet installers and landscape contractors.



Governor Malloy addressed HBACT members at a Capitol lunch.



Planning & Development Committee Chairman Senator Steve Casano with HBACT President Liz Verna.

(Continued on page 74)

HOME BUILDER INDUSTRY DAY *(Continued from page 73)*

Thank you to **ADVANCED IMPROVEMENTS LLC, CYCLONE HOME SYSTEMS, LANDWORKS DEVELOPMENT LLC, LICO GROUP AND PREFERRED BUILDERS INC.** for sponsoring this most important of event of the year!



L-R CT Builder editor & PR Chairman Joanne Carroll, Government Affairs co-chair Bob Widenmann, HBACT CEO Bill Ethier, Senate President Pro Tem Don Williams, HBACT Immediate Past Pres. George LaCava, HBACT President, Liz Verna, HBACT Vice-President & Government Affairs co-chair, Ken Boynton.



L-R Joanne Carroll, HBACT V.P. Ken Boynton, Past President, George LaCava, House Speaker Chris Donovan, HBACT President Liz Verna, Gove. Affairs co-chair Bob Widenmann, HBACT CEO Bill Ethier & Gaffney & Bennett lobbyist T.J. Casey.

“We’ve always had to play a defensive role – always fighting proposed legislation that would hurt our industry. It’s too slow a process, and there’s no consistency. Some municipalities and agencies are great (to work with), some aren’t. But this year, we are optimistic that the new leaders in the General Assembly are trying to make Connecticut more business friendly.”

- Liz Verna, Verna Properties HBACT President



L-R CT Builder editor & PR Joanne Carroll, HBACT CEO Bill Ethier, HBACT Pres. Liz Verna, Senator Len Fasano, HBACT Vice-President & Government Affairs co-chair, Ken Boynton, Government Affairs co-chair Bob Widenmann & HBACT Immediate Past Pres. George LaCava.



L-R Nick Yanacelli, Representative Fred Camillo (Greenwich), Pete Fusaro, John Hone, Deb Bernard, Chris Steiner, Terence Beaty, Tom Conetta, Pete Schneider, Mary Boudreau and Andrew LaSala.

(Continued on page 75)

HOME BUILDER INDUSTRY DAY (Continued from page 74)



L-R Hartford HBA members Scott Volpe, Alan Temkin, Tony Denorfia, Hartford HBA President Mark Lovely, Marion Czaplicki, Alan Bongiovanni, Phelps Platt and Chris Nelson.



L-R Representative Roberta Willis (64th District) speaking with Greg Ugalde & Northwest HBA members.



L-R Henry Rozewski, Representative Joe Piscopo (76th District), Greg Ugalde, Representative Michelle Cook (65th District) and Steve Temkin.



L-R Henry Rozewski, Steve Temkin, Rep. Craig Minor (66th District), Greg Ugalde & Gene Farley.

HBA Northwest Contributes \$2,000 to HBACT Legal Action Fund

On June 1, 2011 the Home Builders Association of Northwest Connecticut presented a \$2000 check for the HBA of Connecticut's Legal Action Fund to Lisa Kidder of the HBA of Connecticut. The check was presented at the HOPE Affordable Housing Regional Seminar at the UCONN Torrington branch. Greg Ugalde made a presentation for HBACT at the first seminar in Waterbury and the one in Torrington.

“We are using a CAR \$50,000 grant, and the prep work is being done by the Partnership for Strong Communities (HOMEConnecticut),” said Greg.

Steve Temkin & Greg Ugalde of HBA Northwest presenting check to Lisa Kidder, Director of PR & Communications for HBACT.



Congresswoman Visits Builder's Community in Derby



L-R Government Affairs co-chairman Bob Wiedenmann, Rep. Klarides, Mark & D.J. Nuzzolo.

Deputy Republican leader, Themis Klarides met with Mark Nuzzolo and his wife D.J. Collins of Brookside Development, Bob Wiedenmann of Sunwood Development and HBACT Director of Communications, Lisa Kidder at Brookfield's single family development on Frank Gates Lane in Derby. Representative Klarides is a past member of the Derby Planning and Zoning Board and a past member of the Seymour Board of Finance. She has served in the House since 1999, and as Deputy Republican Leader since 2007.

Larry Fiano Presents Another Build-Pac Split Back Check to HBA



L-R Build-Pac Golf Committee Joanne Carroll, Bob Wiedemann, HBACT President Liz Verna, Ken Boynton, Larry Fiano, Greg Ugalde, Bill Ferrigno, Santo Veneziano, Bob Mariano & Nort Wheeler.

HBACT Members Attended Builders Day in Washington D.C.

"The main thrust of our effort on Capitol Hill was housing finance reform. AD&C loans are difficult to come by and appraisals are not realistic. They are based on troubled property, instead of actual construction costs. Thirty year mortgages have to be available to homebuyers. There was a lot of discussion on topics such as jobs, the economy, and the business outlook for Connecticut with our representatives. We found these Connecticut Congressmen very cooperative, and interested in our input and questions." - Larry Fiano



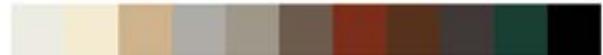
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BAEC NEWS

BAEC 2011 House of the Year - Sustainable and Attainable!

For over two decades The Builders Association of Eastern Connecticut (BAEC) has been renovating or constructing new homes under their *House of the Year* program in an effort to educate homebuyers, building professionals and students on the latest in home products and construction technologies, as well as the quality workmanship that should be expected from members of the building industry.

Also known as our “*Home Show in a Home*,” the House of the Year is opened to the public upon completion so that visitors can experience, firsthand, applied designs, products, and technologies.

This year’s project is a 1,598 square foot, 3 bedroom, 2 bath split level home on 1.4 acres of land in Griswold CT that is sustainable and affordable at a list price of \$219,900. Our goal is to meet the **Builders Challenge** by achieving Department of Energy, Energy Star and NAHB Green Standards.



Andy Gil, Director of Operations with Erik’s Design Build and co-owner of the Greensulators, has stepped forward to manage the project, along with our building committee: Norton Wheeler of Mystic River Building LLC, Paul Stone of Lombardi Realty LLC, Tim Applegate of New London County Landscaping and Chad Whitcomb of The Greensulators. Gil, a certified HERS rater, is determined to demonstrate that an energy efficient home can be built within the reach of our region’s working families.

“I’m working on a whole-house system to achieve the greatest energy efficiency. This includes a truss package and floor system. The trusses are high-heel cantilevered with a tray throughout in order to keep the small duct system within the thermal envelope for duct work, and the second floor I joists are 14”, Gil explained. “We are planning to utilize a single Mitsubishi hyper-heat air source heat pump to heat and cool 100% of the home’s needs and an air source hot water heat pump to make all of the

homes’ domestic hot water. Windows will be gas filled triple pane vinyl. We’re specifying double stud exterior wall framing and R 34 cellulose insulation in the walls and R60 in the roof. Finish floors will be constructed from bamboo, cork and tile. The plan-based HERS rating is coming in at 46 and projected rebates are in the neighborhood of \$5,178 to the Association.”



Andy and the Erik’s Design Build crew met with members of the Killingly High School student chapter to walk through the NAHB green certification process for the house, and the association membership and construction community have come out in force to support the project. Chris Nardone donated the foundation labor and Aiudi Concrete donated the foundation materials. Huber Engineered Wood LLC stepped up by donating the zip wall, subfloor and roof sheathing and Boise Engineered Wood is donating a large portion of the trusses and floor systems. Tewksbury Electric and Ploughman Plumbing and Heating are donating their labor and The Greensulators will donate labor for insulation installation. Paul Stone of Lombardi Realty LLC is waiving his commission for listing the property. The Kitchen Guy is providing soft close Kraftmaid Kitchen Cabinetry and Bathroom Vanities with a handsome oak door style finished with a rich peppercorn color, coupled with laminate counter tops in the kitchen and marble tops in the baths.

(Continued on page 80)

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HOUSE OF THE YEAR*(Continued from page 78)***HOUSE of YEAR Contributors**

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 Huber Engineered Wood, LLC
 The Kitchen Guy
 Lombardi Realty, LLC
 Mystic River Building Co. LLC
 Nardone Construction
 New London County Landscaping LLC
 TB Faming
 The Norwich Lumber Co.
And the list is growing!

We have a winner!

The Builders Association of Eastern Connecticut was pleased to offer a \$10,000 kitchen makeover as the grand prize at its 11th annual **Better Homes and Living Show** at the Mohegan Sun this past January. Sponsored by **The Kitchen Guy** of Uncasville, the kitchen was installed in Groton and features Kraftmaid cabinets and granite countertops by Ferazzoli Imports in Middletown, CT.



Kraftmaid cabinets are manufactured in the United States by quality craftsmen and carry a limited lifetime warranty. Kraftmaid has it all--oak, maple, cherry, hickory, birch, thermofoil, self closing-full extension drawers and soft close doors--as well as a variety of styles, colors and accessories.

Ferazzoli /Galleria Stone is a leading importer, distributor and fabricator of a full line of the very best quality ceramic, glass, mosaics, porcelain and natural stone tiles and slabs. They are a member of the Marble and Granite Institute and their manufacturing plant is regarded as world class.

John MacPherson, owner of The Kitchen Guy, is a certified green professional with over 20 years of experience in construction and over 15 years of experience in kitchen and bath remodeling. John carefully removed the existing cabinetry to donate to a Southeastern Council on Alcoholism and Drug Dependence renovation project. An active member of the community, John's team also installed the cabinets for the 2008 "Extreme Home Makeover" house in Voluntown, CT. **The Kitchen Guy** is located at 860 Norwich New London Turnpike, Uncasville.

FAIRFIELD COUNTY HBRA NEWS**Some Improvement In The Housing Market Expected, However Slow***Contributed by Kathryn Moschella*

Like the rest of the country, it's a been a difficult two years for those earning a living in the home building industry in Fairfield County, once a 'boom' area for some of the most expensive new home construction in the nation. But take heed, if we can get past another year, housing starts will rise and the current excess inventory of existing homes on the market, including the glut of foreclosures will gradually be absorbed.



HBRA President Mike Palumbo, TD Bank Senior Economist James Marple and Maureen Hanley-Bellitto, TD Bank Regional V.P. for Fairfield County.

(Continued on page 81)

IMPROVEMENT IN HOUSING*(Continued from page 80)*

That's the forecast presented to the Home Builders and Remodelers Association of Fairfield County by TD Bank Senior Economist James Marple, who was a guest at the association's Annual Economic Wrap Up for 2011 held at the Norwalk Inn & Conference Center on June 1. Marple told the group that demand should be able to absorb the excess supply of homes if employment improves, mortgage and inflation rates stay low, consumer confidence remains steady, and credit from banks starts to flow.

"The good news is New England is below the U.S. average for excess housing inventories," Marple noted. "Nationally, mortgage delinquencies are falling and foreclosure completions are catching up to the housing starts." But, Marple added "We must first clear the pipeline of vacant homes for sale and the distressed homes for sale, an oversupply which could add as much as two million homes to the inventory before pent up demand will hit."

Marple's predictions came after two recent national housing reports that sent mixed messages. The Commerce Department reported that sales of newly built single-family homes rose for a second straight month in April, and supply was the lowest in a year. But, the National Association of Realtors then issued its Pending Home Sales Index, which showed sales of existing U.S. homes in April dropping far more than expected to a seven month low. The report was likened to bad weather in some parts of the country and higher gasoline prices that may have made potential home buyers more cautious.

Despite the current challenges though, the HBRA was encouraged by Marple's prediction that he expects housing starts to push above the one million mark by 2013, providing an important support for economic growth.

"Company balance sheets are in good shape, layoffs are no longer the underlying problem, and private sector jobs are finally being created," Marple said. "A skilled population is the key to future job growth and Connecticut has the second highest ranked skilled workforce in the nation."

NORWALK BUILDING INSPECTOR WINS BUILDING OFFICIAL OF THE YEAR

Joseph DeLallo, a building inspector with the Norwalk Building Department for 11 years was recognized as *Fairfield County HBRA 2011 Building Official of the Year*. DeLallo is a Norwalk native and resident, and area building professionals and members of District 8 Connecticut Building Officials Association (CBOA) from different municipalities attended.

"Building officials take their jobs very seriously and this is a way for our membership to show respect for the work they do, helping guide the development of a project stage by stage," said Michael Palumbo, HBRA President.



Bill Ireland, Norwalk's Chief Building Official, Michael Palumbo, HBRA President, Joseph DeLallo, Building Inspector of the Year and Norwalk Mayor Richard Moccia.

"Joe's roots are electrical contracting so he has an excellent working knowledge of the building industry and can interpret the building codes well," adds Norwalk's Chief Building Official William Ireland, who was the HBRA's 2008 Building Official of the Year. "Plus, he's a great guy with a down-to-earth personality."

Home Builders Association of Hartford County

Mark Lovley threw the first pitch at Contractors Appreciation night at the New Britain Rocky Cats game, May 31. Mark threw a "strike" to open the second game of a double header. The New Britain Rock Cats are the AA minor league affiliate of the Minnesota Twins. Rallying behind Mark's pitch, the Rock Cats went on to win the second game after posting a win earlier.



The HBA of Hartford County has formalized their philanthropic program and has established a charitable foundation. The Home Builders Association of Hartford County Charitable Foundation was recognized by the Internal Revenue Service earlier this year.

(Continued on page 82)

HARTFORD COUNTY*(Continued from page 81)*

The Goals of the Foundation:

- Support charities and community service organizations that provide services to those less fortunate in our communities.
- Support charities and community service programs, focusing on or advocating for housing, home ownership, and independent living in Hartford, Middlesex, and Tolland Counties of Connecticut.
- Promotes training, education and career opportunities in the building and related industries.
- Partner with members of the Home Builders Association of Hartford County to better serve our community through philanthropy.

Throughout the HBA's sixty-four years, our members have always been very generous with their support of charitable organizations that help those less fortunate and in need. Sometimes this support has been through direct financial contributions, but often it is through the donation of labor, materials, professional expertise and services.

In recent years the Home Builders Association of Hartford County has endowed a fund at the University of Connecticut Neonatal Intensive Care Unit. These funds have been used to supply life saving equipment for some of the most critical patients in need and their families.

Over the years the Home Builders Association has also supported, the Salvation Army Holiday Store, the Jimmy Fund, Jonathan's Dream Playground, Home for Our Troops, Habitat for Humanity, Auer Farm, CdLS Foundation, and just this year our members built a pavilion for the campers at the Channel 3 Kids Camp.

On May 26th the HBA of Hartford County hosted they Past President's Night with a panel of speaks to address the topic, "How Do We Get Back to Business". The panel included, Peter Gioia, Senior Vice President and Economist at CBIA; Commissioner of Banking, Howard Pitkin; and Commissioner of the Department of Community & Economic Development, Catherine Smith. Each speak gave a frank overview of the challenges facing Connecticut now and discussed things that were being done (and barriers put up) to get the state's economy moving again. The group also took questions from members in the audience.

NEW HAVEN COUNTY HBA NEWS

2011 Awards Presented on May 19th at Owenego Inn, Branford

Our 2011 **Builder of the Year is Roland Skinner** of R.M. Skinner Enterprises. Roland has been a member since 2004. He has been a successful builder for almost 30 years and has been getting more involved with our HBA recently. He volunteered for our 2011 spring home show and was active in some of our recent educational programs on energy efficiency. Roland will also be joining our Board of Directors next year and we are looking forward to his contributions in that position.

Our 2011 **Associate of the Year is Andy Hvizd** of New Alliance Bank, now First Niagara Bank. Andy and the bank have been members since 1981. He was responsible for arranging a Platinum Sponsorship for our golf outings for years- although we won't vouch for his golfing ability on the course!!! Andy has chaired our Finance Committee and was instrumental in creating and monitoring the HBA's budget through these tough times. He has served on the Executive Committee as Treasurer/Secretary for our Board of Directors for the past two years and has recently retired from the bank. We wish him all the best in his future endeavours.

Our **2011 Inductee to the Hall of Fame is Bob Wiedenmann, Jr.** of Sunwood Development.

Bob received the Charles J. LoDolce award for his extensive volunteer activity on many of the State's committees and councils. (This is the highest award awarded on the state level and has only been awarded a handful of times.) He has been a member since 1988 and served our local board since 1992. He was President in 1994, 1995 and 2009.

He was named Builder of the Year in 1994 and Outstanding Member of the Year in 1996. He supports and sponsors our local programs and events including SAM Tram, home shows, Pot of Gold program, and most recently the 'Roast' of him that raised \$6500 for our marketing campaign.

He has served or is serving on the State board for over a decade; on the State's government affairs committee; on the State's public affairs committee; as a member of the HBA of CT Build-PAC trustees; on the CT Developers Council (and was previous chairman); on the CT Sales & Marketing Council; on the State HBA's Strategic Planning Task Group; on the Leadership Development Committee ; and is a Past President of the state HBA.

He also built a House of the Year and contributed \$50,000 to the state HBA from building and selling that home. He's a continuous contributor to our Build-PAC and attendee at all our events (HOBIs, I&S Awards, Building Industry Day at the Capitol and has an excellent attendance record at committee and board meetings).

(Continued on page 83)

2011 AWARDS*(Continued from page 82)*

He's a HOBI Award winner multiple times and regularly attends NAHB's Builder 20 Group & NAHB Board meetings.

Milestone Anniversary Honorees: **5 years:** J&N Electric; Tom Mucha Builder; Axela Development; U.S. Insulation; Bank of America Home Loans. **10 years:** Godfrey Hoffman Associates; Vinny the Taper. **15 years:** New England Stair Co.; Weinstein & Anastasio, P.C. **30 years:** Connecticut Home Insulation; New Alliance/First Niagara Bank; Southern CT Gas Co.

Scholarship Recipients for 2011: The Mark A Barrie Memorial Scholarship was named after Mark A Barrie who was the only son of Vi Swab, our long time EO who served our association for over two decades.

The criteria for this scholarship includes academic accomplishments, community service and school involvement. Also, someone who would pursue a career in **any** area of the building industry.

Nicholas Nuzzolo is this year's recipient of the Mark A Barrie Scholarship. Nick will be a graduate of Amity High School. He has been accepted and plans on attending the University of Louisville in Kentucky to pursue a degree in civil engineering.

Nick has been working on construction sites his whole life- installing appliances, building walls, planting trees and painting. He also ran his own landscaping company for a few years. Nick's family, Mark and D.J. of Brookside Development, are members of the HBA.

Nick has been a volunteer with the Special Olympics and is an avid lacrosse player. He also plays the bass guitar. He was a CAPT Scholar in 2009 and earned Second Honors in 2008, 2010 and 2011.

Our **GEIB Scholarship** is dedicated specifically for a student entering the Design or Drafting field only. **This year's recipient is Jennifer Li.** Jennifer will soon be a graduate of Lyman Hall High School and was accepted to Syracuse University where she has already participated in their summer college program in architecture where she earned an A and six college credits so far.

Jennifer has carried high grades in high school honors and A.P. courses. She also has over 100 hours of community service as a volunteer tutor, by helping clean the environment and raking leaves for the elderly. We congratulate both recipients and wish them success in the future.

2011-2012 Board Elected

Congratulations to the following members who will serve on our board of directors for the upcoming year (June 10, 2011 – June 8, 2012): **Officers** are: President & Chairman of the Board, Mario Di Gioia, DonMar Development Corp; 1st Vice President, Michael Di Gioia, DonMar Development Corp; 2nd Vice President, John Castlevetro, Total Interiors; Treasurer/Secretary, Vince Fini, Weinstein & Anastasio, P.C.; Immediate Past President, Joe DeFilippo, Maplewood Construction; Legal Counsel, Greg Gallo, Pellegrino Law Firm.

Directors are: **Builder Directors:** Kevin Ahern, Litchfield Builders; Joe Ciarliglio, Luanci Construction; Mark Nuzzolo, Brookside Development; Roland Skinner, R.M. Skinner Enterprises; Amy Wiedenmann, Sunwood Development Corp.; Bob Wiedenmann, Sunwood Development Corp.

Associate Directors: Pete Battaglio, Bemers Petroleum Corp.; John DiMatteo, DiMatteo Group; Joe Migliaro, L. Suzio Concrete Co.; Bill Ryan, National Lumber; Rob Sims, ProHome TriState; Glenn Wandy, Advanced Overhead Door; Debra Wolfenson, Superior Hearth, Spa & Leisure.

Golf Outing Success on June 9th at The Country Club of Woodbridge

Special thanks to this year's platinum sponsors: Total Interiors; Bank of America Home Loans; ProBuild; Building Specialties; Spray Foam Nation; Bender Showrooms.

Marco Verna's team won the outing trophy...again. The first-ever "HBA Cup" trophy went to the Hartford HBA Team of Bob Mariano, Steve Dalene, Phelps Platt and Bill Ferrigno! We'll get ya next year!

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