

CONNECTICUT BUILDER



The Magazine of the Home Builders & Remodelers Association of Connecticut

Summer 2022

Interactive Digital Edition



2022 Kitchen & Bath Trends

www.connecticutbuilder.com



Best Remodeled Kitchen
Hemingway Construction

Photo by Carl Vernlund Photography

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The Magazine of the Home Builders & Remodelers Association of Connecticut

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COVER STORY – Hemingway won a Best Remodeled Kitchen HOBI Award for this stunning *heart of the home* featuring textured gray cabinetry, 3" polished quartzite waterfall island and counters set off by a dynamite porcelain plank floor from KB Home. County TV & Appliance supplied the Wolf stainless steel appliances, including an induction cooktop in the island and a 24" microwave drawer. The showstopping butler's pantry is finished in metallic Ferrari blue.

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Connecticut Builder

Publisher/Editor: Joanne Carroll
1078 Main Street, Unit 4, Branford, CT 06405
Tel 203 208 2710 • info@connecticutbuilder.com
Published: Summer, Fall, Winter • Copyright: Summer 2022
Design: Mark Rich • Printing: Service Press



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A message from the chairman



As I write this address in mid-June of 2022, our economy and our industry are facing an uncertain future. Over the last few years, the pandemic caused a spike in demand for housing in suburban areas nationwide. Spending habits

shifted towards home improvement and the prevalence of a remote workplace led to relocations. As the pandemic now subsides, new challenges have emerged that threaten the health of our national and global economies.

The number one issue facing our national economy is inflation

Demand for products continues to outstrip supply causing widespread price increases from everything to groceries, fuel, automobiles, and, of course, building materials. This persistent upward pressure on prices has been fueled by several factors including COVID lockdowns in China, the ongoing war in Ukraine and the effects of transitioning from a COVID dominated world. Hopefully industry has learned valuable lessons for the future on the importance of diversifying the sourcing, production, and distribution of products in the global marketplace resulting in a more resilient and sustainable supply chain.

In order to tame inflation, the Federal Reserve is executing an aggressive rate increase strategy through the end of the year. The Fed's 75 basis point increase in June was the largest increase in nearly 30 years. Unfortunately for our industry, these actions by the Fed led to an increase in mortgage rates which topped out at nearly 6% in June almost 300 basis points higher than it was at the end of 2021. As of mid-June, mortgage rates stand at a 14-year high. Increasing mortgage rates and lending rates has led to six straight monthly decreases in NAHB/Well Fargo Housing Market Index which measures the sentiment of NAHB members.

While no one knows exactly how far the Federal Reserve will go to help control inflation, our industry should be prepared for slowing demand and a higher cost of capital. If there is a silver lining, a slowdown should give time for the manufacturers and distributors of the products that we use to build our homes time to repair their respective supply chains while the labor market begins to loosen.

Workforce Development – Real Progress

In my chairman's address in the spring issue of *Connecticut Builder* focused on the need for the home building industry in Connecticut to develop a sustainable workforce into the future.

I am pleased to announce that we are currently working on our application for a ConnectCT grant that would fund our own HBRA sponsored workforce development training program. In order to develop a program and write the grant for the application, we have partnered with the Home Building Institute (HBI) which is a nonprofit partner of the NAHB and the national leader in career training in the building industry. The application due date is in August and we anticipate an answer on the grant by September. If all goes well, we hope to have at least one training facility open in 2023. This training facility will mark the beginning of our Association's commitment to educating the next generation of workers in the home building industry.

While the potential for a few rocky years may be inevitable, our industry has always been able to demonstrate its resilience. Few would have predicted the skyrocketing demand for housing back at the onset of COVID in March 2020, which served as a reminder that the American dream of home ownership remains alive and well. During difficult times, our HBRA becomes an invaluable tool to its members through advocacy, education, and business networking. A challenging economy won't be our only obstacle in the next few years as our State HBRA and NAHB will be fighting against legislative climate change overreach at both the state and national levels.

As I enter the last 6 months of my chairmanship of the HBRA of Connecticut, I realize now more than ever how inspired I am by the great work that our members and our state and local staffs do every day to ensure that our industry is well represented and well served. I encourage all of you that may not be active to get involved at the local, state and/or national levels of this great association so that you can experience the true value of membership like I have.

Thank You

Eric

Eric Santini

Chairman of the Board & President, HBRA of CT ■



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Your HBRA Membership at Work



The residential construction industry faced numerous challenges during the CT General Assembly's 2022 legislative session. Not the least of which was legislation that would have mandated the electrification of new residential construction and substantial remodels which loomed large on the HBRA of CT list of bills that threatened the vitality of our industry. The HBRA of CT built a strong coalition of associations that included fossil fuels distributors, realtors, and trade unions to educate

legislators as to the many reasons why mandatory electrification of residential construction is bad for business and the residents of Connecticut alike. Our efforts stopped this bill dead in its tracks, and we arguably saved our industry and the future homeowners of Connecticut millions of dollars.

While other states and jurisdictions were not so lucky, the HBRA was successful in blocking the bill from becoming law. However, given the organized, large-scale approach taken by radicalized climate change activist across the country, it is likely this bill will be revisited in the 2023 legislative session.

Is no secret that inflation, rising interest rates, workforce shortages and continuing supply chain issues threaten to reverse the modest gains in housing production achieved in the past year, even as demand and need for new construction remain strong. As such, the HBRA of CT advocacy efforts on behalf of the industry and the members we serve will be that much more crucial going into 2023. Connecticut is already experiencing a housing affordability crisis and can ill afford the passage of legislation that make it even more onerous to achieve the American Dream of homeownership in the state of Connecticut. We can ill afford more stringent regulations that apply downward pressure on our industry. Nor, can we sit idly by as our state and local governments add to exclusionary policies that cause artificial scarcity of buildable lots thereby driving up land costs.

The HBRA's advocacy efforts cannot carry the day alone. Your grassroots efforts are needed now more than ever. Our members must take an active role in educating your local representatives and senators on the hard realities facing our industry to ensure our recent legislative success are not short lived. Being an election year, this is the perfect time to engage your sitting representatives or their candidate opponents. And what better way to do so than to invite your local legislator to tour your construction site where they can see firsthand the challenges our industry faces daily. As such, we will be developing a tool kit HBRA members can use when inviting legislators and candidates to visit your construction sites. The tool kit will include media and social media tips, talking points and handouts. We look forward to providing more information on this effort in the coming weeks.

Jim Perras, CEO, HBRA of CT ■

Kitchen and Bath Trends 2022



This striking 2022 kitchen features beige high gloss flat panel cabinets with contrasting paneling, split single ovens, no hood, & seamless island top in white diagonal waterfall design



In February, KBIS showcased top Kitchen and Bath Trends, so in our summer issue, we want to focus on how Connecticut suppliers, designers and their clients are interpreting trends like Cabinet Color & Surfaces, Tile, Hardware, Appliances, Sanitizing features and more.



Bender is a retail supplier of decorative plumbing, kitchen, lighting, tile & stone. Their award winning showrooms are located in New Haven, Bridgeport, Norwalk, Stamford, Hartford and Waterbury, and they work with a multitude of builders and their homeowner clients. Here's Bender's observations on Connecticut trends:

Bold colors and slick lines are making their way into the homes of Connecticut residents, yielding high-end, luxurious results. Practical yet indulgent, the latest in the kitchen and bath transforms what used to be considered a practical space into a personal refuge. Here are some of our trending favorites and the wonderful ways they are being used in today's modern home.

Colorful Contemporary Concrete

One product that adds bold, textured color in the way of concrete kitchen and bathroom basins is Kast. The Kast collection combines functionality with delicate tones and high-



intensity hues to add a whole new level of modern uniqueness to a space. Find Kast products exclusively at Bender.

Luxurious Faucets

Intricately designed faucets are taking center stage in the bathroom. From mixed metals to interesting textures and bold shapes, faucets are no longer considered a functional accessory but rather a luxurious finishing touch. For example, the Trousdale collection from California Faucet takes inspiration from the iconic Parthenon to the Lincoln memorial's doric columns, offering a stately, truly architectural look and feel.

Clean Comfort

Style is not only front and center in new household trends, but eco-friendly, smart tech, paired with easy sanitizing and

germ control options, is high in demand. Crosswater, London's Ressa intelligent toilet, is an affordable way to upgrade with all the bells and whistles. From a soft-close, antibacterial seat and front and rear washing settings, among many other luxurious features, it doesn't disappoint. Another admirable aspect of the Ressa is all proceeds are donated to Upstream, an organization that supports efforts to eliminate plastic and pollution.



Chef Worthy Workstations

Workstations that streamline cooking, food prep, and cleaning are no longer for professional chefs, but are now an emerging trend that adds a touch of ease to everyday routines. For the ultimate culinary experience, The Galley offers an ergonomically efficient station, seamlessly transforming from prep to serve

in an instant. For farmhouse sink lovers, Elkay makes a fire clay apron kitchen sink that can convert into a single bowl workstation for a fine mix of functionality and farmhouse chic.



KB Home is an award winning, full service kitchen and bath design studio based in Westport. Owner, Karen Berkemeyer, had this to say about current trends in Connecticut:

"In Connecticut homes, there are emerging trends, which will continue to evolve, and set the stage for elegant luxury, peppered with functional flair for years to come."

(continued)

Kitchen and Bath Trends 2022 *(continued)*



Design by Karen Berkemeyer, Photography by Eric Piasecki

Color

Mixing white cabinetry with islands in wood stains or colors (or white islands with colored perimeter). Blue is still strong, but greens are surfacing. Entire kitchens in dark colors – black/ dark gray/ blue black.

Tile

Larger tiles are being used on shower walls and on backsplashes. Entire kitchen walls are being tiled with floating shelves attached to them. Glazed tiles are being used in many colors in bathrooms.

Design by
Karen Berkemeyer,
Photography by Tim Lenz



Seamless Surfaces and Slab Backsplashes

Corian has become popular with stone and concrete looks. Any length is possible as the seams are invisible. Slab backsplashes are a way of simplifying the kitchen, and very practical without grout joints.



Grout Lines

If the tiles are a perfect shape, then a minimal grout joint is desirable (1/16"). If tiles are somewhat irregular, then 1/8" works better.

Hardware

Hardware doesn't need to match the faucet finish. The lighting can be 2 tone or work with one of the finishes.

Pantries

Pantries can be a place to keep small appliances and have a sink & dishwasher for a clean up area. Sometimes it works to have a pass through from the main kitchen into the pantry.

Design by Karen Berkemeyer & Sandy Effren,
Greyrock Homes





The Closet Factory offers builders and their clients a one stop advantage for custom closets and organization systems, with a factory and showroom in Bethel and a new showroom in Darien.

Nataliya Bryksa - Design Services



“Your kitchen is the heart of your home, and the pantry is a key component of any kitchen. All Closet Factory designs are made with one goal in mind: maximizing storage space while keeping items easy to access. When thinking about how best to utilize space, it’s important to think about depth. Pantries are often in awkward or unusual spaces, but things like pull-out shelves and trays allow you to use the full depth of your pantry while still making the items easy to access. You’ll

want to choose the size of your pull-outs based on what you plan on storing, with spices requiring smaller, shorter racks and jars needing taller, wider racks.”



Closet Factory pantry Reach-In



Closet Factory Walk-In pantry

“Like with everything we do at Closet Factory, designing a pantry starts by figuring out what you want to store. Common closet accessories like pant racks can make an excellent solution for storing tablecloths while sliding wine storage can improve the way your space is used, while still displaying your wine beautifully. No matter your storage needs, no matter your budget, no matter how unusual the layout, Closet Factory will design and build a beautiful, functional, exceptional pantry that you’ll enjoy using every day”



David Trachten

Based in New Britain CT, Viking Kitchen Cabinets offers builders and their clients kitchen cabinets, countertops, bathroom vanities, closets and storage solutions. Viking Kitchens owner, David Trachten, shared the Design Trends he observed at KBIS this year

Design Trends 2022

- ▶ Two-Tone Cabinets + Stained Wood
- ▶ Gray, Blue, and Green
- ▶ Bold Black Accents
- ▶ Built-In Coffee and Wine Bars
- ▶ Big Islands
- ▶ Hidden Hoods
- ▶ Smart appliances/side open ovens



Kitchen and Bath Trends 2022 *(continued)*



Halfway into 2022, Katrina Schmidt identified 4 trends Southington based CAFD has observed from their manufacturers and builder and homeowner clients:



"Over the years, so many clients have told us that the kitchen is the heart of their home, the place where they gather with friends and family to make memories. The time spent at home during COVID has allowed people to understand their wants and needs more than ever."

- Katrina Schmidt, CAFD

Brass & Gold Accents

Traditionally, clients do not mix materials in their kitchen, but lately we are seeing the stainless steel and brass combination becoming more popular. GE Monogram has taken the lead with brass accents in their Statement Collection. Café and Bertazzoni also have brass and gold options that can be added to their appliances.



Air Fry & Speed Ovens

These two features in ovens give us the almost instant gratification that we look for in our fast-paced society. Having the air fry feature in your ovens also allows you to take one more appliance off your countertop and cook more of your favorites at once. Frigidaire has taken it one step further and even supplies an Air Fry tray to give your food the crispy texture of deep frying but without the guilt!

Cleaning & Sanitizing Features

GE has partnered with Microban to bring antimicrobial technology to both the laundry room and kitchen! This technology is built into the places that are most touched, to keep them 99% cleaner than untreated, competitor surfaces. They also have an Ultra Fresh System in both the dishwasher and washing machines that protects against mold, mildew, and odors caused by water and residues.



In-Home Pizzeria

If there is one food that deserves its own specialized appliance, it's the fresh homemade pizza. More consumers and manufacturers are agreeing with that sentiment, and we are seeing an increasing number of built-in pizza ovens finding their way into today's luxury kitchen designs. Manufacturers have answered the demand by bringing smaller and more economical solutions to market. Ooni, a company that focuses on innova-



tive outdoor portable and freestanding pizza ovens, is one such line that we've brought into our own inventory. These unique pizza ovens help give anyone the ability to turn their backyards into an outdoor pizzeria, without the space or budget required by the larger alternatives.



With seven tile stores in Connecticut, Tile America's beautiful showrooms showcase installations of their curated collection of Ceramic, Porcelain, Glass, and much more. Tile America offers builders and homeowners their talented designers, and over 50 years of tile experience. *Connecticut Builder* asked Tile America Owner/President, Brian Knies about his take on these trends.

Can you comment on the trend to seamless surfaces and slab shower walls and backsplashes.



The elegance of slab material on backsplashes has been in the homes of the wealthy for years, but has now been able to make its way to the mainstream with the invention of thin panel porcelain slab materials. This material, due to its thickness, is easier to handle, fabricate and install, making it an option for many. Not to mention the cost, although still high compared to most tile, it is just a fraction of the cost of real stone.

Are grout lines growing thinner and even disappearing?



Grout is a funny thing because there are 2 concepts in the use of grout in the overall design; one is the large tile or panels with matching colored grout laid very tightly (1/32") and the other, where the grout is the star. Whether the tile itself, or the pattern with a highly contrasting grout is the whole design, think herringbones and waterjet mosaics.

(continued)

Are you using new kitchen colors in 2022?

Kitchens are definitely using more color, sometimes even eliminating white altogether. Warm wood tones, along with the anchoring of color on the island and backsplashes in dramatic black are popular.



Brian Knies



Artistic Modern kitchen



Euphoria Margaritaville

How are glazed tiles incorporated into your clients' kitchens and baths?

Ceramic tile in interesting glazes and shapes are more popular than ever! You can find them in neutral colors with undulated surfaces such as the Zellige style shown here in a herringbone pattern on the backsplash and adorning the rise of the island in a beautiful soft green.



Parrot Cay kitchen

At left you can see the open shelf concept kitchen with a canoe shaped tile in an iridescent teal Raku style glaze that steals the show!



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Kitchen and Bath Trends 2022 *(continued)*



Eric Aitoro spoke with Connecticut Builder about Sub Zero's brand NEW Platform Refrigerator and other cutting edge kitchen trends. The family owned Norwalk showroom has been serving Fairfield County clients since 1948.

SUB ZERO NEW Platform Refrigerator



1. Split Climate™ intelligent cooling system revolutionizes Sub-Zero's already-superior preservation capabilities, keeping food even fresher for longer.
2. ClearSight™ LED lighting system fully illuminates the interior and reduces shadows (lighting located under each shelf and within crisper drawers)
3. Sleek stainless accents trim the interior, matching the sophistication of the exterior

4. Touch control panel is conveniently located on the top of the crisper drawers, for easy access at the tap of a finger
5. Night Mode optimizes the interior lighting based on the detected ambient light, reducing the brightness by 90% in dim environments
6. Lift the base of the flip-up dairy compartment to store taller items on the shelf below
7. The base of the expandable freezer basket conveniently slides out of the way, offering customizable storage for taller items below.
8. Wi-Fi enabled features provide remote access from your mobile device



Steam Ovens: Full Steam & Full Convection - To Cook Without Limits

Designed to fit into pre-existing spaces for seamless installation, Thermador Combination Steam Ovens feature multiple racks for expanded capacity, True Convection baffle system to eliminate flavor transfer, complete with 17 different cooking modes including roast, convection broil, and de-frost. WiFi-enabled with Home Connect™ to help prepare and perfect your next great creation. Because authentic flavor should never be compromised.



Evo Flat Top Grills

Evo is designed and built in America. Our premium grill models include a built-in cooktop for custom outdoor kitchens, a wheeled cart for maneuvering around the backyard deck or patio and a portable tabletop for taking your grill anywhere. The innovative design of the Evo EVent® includes a high-efficiency griddle integrated with a ventilation system that extracts air across the griddle surface through a series of filters, and removes smoke and grease particulates before exhausting clean air.

(continued)

Kitchen and Bath Trends 2022 *(continued)*



Sub-Zero's New ADA Height Refrigeration Solves Many Remodeling Challenges

At last! Sub-Zero has introduced a new ADA height compliant Undercounter Refrigeration, and the benefits go far beyond accessibility. Installing seamlessly under ADA height 34-inch-high countertops, these models are ideal for handleless looks, or for use with four-inch-thick countertops. They also can eliminate the need to make expensive flooring or cabinetry adjustments when remodeling. Sub-Zero's typical undercounter unit measures 34-1/2" high, while these new ADA models are just 32-1/2", making them perfect for many applications.

"This is 'anywhere refrigeration' that seamlessly and beautifully integrates into literally any space," shared Marco Barallon, Corporate Showroom Director for Clarke, New England's Official Sub-Zero, Wolf and Cove Showroom and Test Kitchen in South Norwalk, Connecticut. "We are very excited about this new line. This makes Sub-Zero the perfect solution for so many remodeling challenges."

Sub-Zero's new ADA Height Units Offer Many Benefits:

1. If stainless steel is the look you'd like, you'll find both stainless steel and glass door panels with pro and tubular handle options.
2. Thanks to the panel-ready design, these units can be customized to match existing cabinetry and blend into any environment.
3. Nano-coated glass shelves trap liquids and make clean-up easy.
4. The integrated door hinge and toe kick, along with a consistent 1/8" reveal, allow for seamless integration.

Barallon is quick to say that while these units are small, they offer the same precise engineering of full-size Sub-Zero units, allowing the temperature to be controlled within one degree of setpoint and the integrated touch control panel is easy to access. Plus, a variety of accessories are available for additional customization.

The new ADA line includes the Indoor Refrigerator, Beverage Center and Wine Storage units, each designed for maximum capacity and performance. If you or your clients would like to see these units in person, contact Clarke in South Norwalk to set up a time to stop by the showroom and have all your questions answered. Access the showroom at clarkeliving.com.



Clarke Close-up refrigerator



Clarke office refrigerator



Since 1960, Best Plumbing Tile & Stone has served professional builders, remodelers, plumbing contractors and consumers throughout Westchester, Fairfield, Dutchess and Putnam Counties, offering quality decorative plumbing, tile, and stone products with top notch customer service.

Connecticut Builder editor, Joanne Carroll, had an opportunity to speak with Jonas Weiner about Best Plumbing Tile & Stone's amazing Kohler Experience Center in New York's Flat Iron District; their very accessible Stamford showroom; as well as his thoughts on the latest in kitchens and bath trends.

"We operate the 10,000 square foot KOHLER Experience Center at 6 West 22nd Street in N.Y.C.," Jonas explained. "It serves as KOHLER's international flagship showroom, and the modern and innovative merchandise mix lets you indulge in the KOHLER brand, as well as see products from KALLISTA, Roborn, and ANN SACKS."

A number of leading Connecticut builders, including HOBBI Award winning Greenwich builders, Sound Beach Partners, use The KOHLER Experience Center and Best Plumbing Tile & Stone showrooms to select and purchase plumbing, tile and stone products.

Jonas was equally enthusiastic about the advantages Best Plumbing Tile and Stone offers at 1989 West Main Street in Stamford.

"Our Stamford showroom is easily accessible to builders, architects and designers from Westchester and Fairfield County CT, and we display over 50 major brands to meet any style and price point."

"Since COVID, our customers are more focused than ever on comfort and lifestyle. There's a heightened interest in kitchen and bath remodeling."

- Jonas Weiner



"Many of today's customers are looking for sharp, crisp contemporary style, and KOHLER and Rohl offer these products," said Jonas. When it comes to faucet finishes, Jonas noted that satin brass and matte black are both extremely popular and very durable.



(continued)

Kitchen and Bath Trends 2022 *(continued)*

"The bathroom has become a great place to retreat and relax. What was once called the master bath is now referred to as the main bath or owner's bath".

- Jonas Weiner

When it comes to bathing, Jonas emphasized that the trend has moved away from the platform tub to freestanding tubs, and manufacturers such as Kohler and Kallista have responded with a multitude of styles, from traditional to contemporary. However, he was quick to add that the real focus is on the shower, including multiple shower heads and numerous amenities

Jonas cautioned that there's a move to more restrictive codes, and New York limits the gallons per minute flow from shower heads.

"Kohler engineering has done a good job addressing that issue," Jonas explained. "Laura Kohler is the conscience of the family-owned Kohler Company, and sustainability is integrated into all of Kohler's products in a meaningful way. For example, the Kohler toilet is vitreous china, which is a natural clay product."

Sanitizing and germ control is a definite trend, and Jonas pointed to Kohler's intelligent toilets, which offer integrated personal cleansing. With intuitive controls, custom settings, and adjustable temperature and wand position, intelligent toilets deliver a completely personalized experience. From smooth and rounded to an angular and modern, an intelligent toilet makes a bold statement piece that elevates the style of any bathroom.

Experience these new trends at any of Best's conveniently located showrooms.



INNERSPACE ELECTRONICS, INC.



Home Technology in Kitchens & Baths

Barry Reiner of Mt. Kisco, N.Y. based Innerspace Electronics spoke to Connecticut Builder about how IEI has been incorporating technology into these two important rooms:

► **Connected Hub** - *The connected home with a single app to control music, video, lighting, shades, climate control, environmental controls is a primary offering for our company. We routinely utilize control products that easily link multiple properties so that they can be accessible from the same app. This product category has been particularly successful for us.*

► **Lighting & Motorized Shades** - *There is a huge need for privacy in the bathroom, so motorized shades are popular in this space.*

We have been early adopters of this technology and we include the ability to provide full control of lighting and shades into our smart home systems.

► **AV Everywhere** - *Our audio systems most often include public room, theater/media rooms, the master bedroom suite and outdoor entertaining spaces.*

► **Networking in the Kitchen** *This is certainly not limited to the kitchen. We believe that the network is the most important appliance in a home today. Our networks are comprised of enterprise grade components and generally cover the entire house as well as the outdoor entertaining spaces.*



**Beth Krupa, Allied ASID,
GREEN AP**

Emerging Technology: Photorealistic 3D Renderings

“What’s really exciting to me and my team right now is the emerging technology of 3D renderings. It’s a huge advantage over traditional methods to provide clients with a 360° photorealistic view of their space during the design phase. It’s particularly advantageous in kitchen and bath design.

“These are two spaces in a home that a large portion of the budget will be allocated, and for good reason! Renovating a kitchen and main bathroom

instantly updates a home, and with the foresight of resale, it’s an investment that will certainly pay off down the road. Since 3D rendering also displays structural elements, we can clearly and virtually communicate our project design to Trades, enabling them to address any questions timely before work begins. It’s really a win-win for everyone.”



Beth Krupa Interiors (BKI) is an award-winning Interior Design firm specializing in renovation and interior design. Drawing from Beth’s international travel, 20+ years of design expertise, and thousands of artisan - vendor relationships, BKI creates globally inspired one-of-a-kind interiors that are custom tailored to the individuals who live there.

Beth, alongside her design team, have a Design Studio & Gallery located in the heart of downtown Greenwich, Connecticut at 19 E Elm Street.



Torrco is a distributor of plumbing and HVAC supplies. The company has six Connecticut showrooms and 14 locations throughout Connecticut. Their working showrooms exhibit a wide variety of plumbing manufacturer fixtures and faucets including American Standard, Toto, Rohl and much more.

Director of Business Development and Showroom designer, Dawn Corbo had this to say about 2022 Trends:

Customizable faucets

The Marie by Baril allows you to select a finish for each component and select handle locations for unique installations.



The Vignola by Graff allows you to mix stone and metals, along with different spout shapes and handle styles.



Washlet Toilets

The bidet seat trends continues with Toto offering entry level styles starting at \$500, through the highest luxury Neorest NX1. Toto washlets can be added easily into an existing bathroom to enhance personal cleansing and comfort.





Lighting Trends for Kitchens & Baths



From traditional to contemporary, and everything in between, Connecticut Lighting is the source for indoor and outdoor lighting, ceiling fans, decorative hardware and electronic shades. They have a showroom in Southington and a new 20,000 sf showroom and warehouse in Hartford.

Connecticut Lighting Exec V.P., Todd Director had these great tips on lighting trends:

LEDs DOMINATE – driven by building codes, environment and more choice.

“Understanding lumens vs wattage is important when buying LED’s (800 Lumens is equivalent to a 60-watt regular light bulb) ... Kelvin temperature is something you can choose. 2700 Kelvin is the same color as incandescent but many people desire 3000K which is a bit whiter in color vs 2700K.

“Fixtures can be designed in all different fashions now that a bulb is no longer needed, and LED’s can just be built into the actual fixture. The Kinetic pendant is an elegant prime example.”



Kinetic has deep roots in science, exemplified by brilliant edge-lit LED panels that broadcast 360-degrees of seamless, even light. Even better, those rings are adjustable for a personalized look. New and noteworthy here is the smaller 28” size and a matte black finish—but you can still get the 38” and the original titanium too.

When it comes to LED’s Todd had this warning: “Buyer beware! Not all LEDs are created equal. Big Box and large retailers typically go after low price vs quality when choosing what LED products to carry.”

DIGITAL AND STYLISH – Connectivity is important, and Lutron and its competitors have systems that allow homeowners to control their lighting from their smartphones and tablets.

“Lutron can now affordably control any home’s lighting just by changing a dimmer and adding a bridge to your wireless internet router, Lutron Caseta dimmers start

under \$100. Lutron also can control natural light with motorized automated window shades, both hardwired or battery operated.”

Kitchens - kitchens demand layered lighting from a variety of sources: pendants, recessed and undercounter... ambient, task and accent lighting.

“Layers of lighting comments are spot on! I would mention recessed lighting layout should be planned out on paper not just installed on the spot, if you can help it. Ceiling height, beam spread and type of recessed fixture all play a huge role in the spacing out the fixtures. Also be sure to have your different layers of lighting recessed, pendants, under-cabinet etc. switched separately, or added to a smart lighting control system, to achieve your desired ambiance.”

Baths - flush mounts are still considered standard for ambient bathroom lighting, but pendants and small chandeliers add unexpected elegance to this utilitarian space.

“Don’t forget about the vanity lights. In a master or primary bath it’s important to have great lighting on your face. Lights mounted over a mirror facing down do this the best.”

Styles – Industrial Modern, Luxe, New Traditional (brass & gold finishes), and Modern Mix.

“Modern soft contemporary and traditional brasses, golds and black are very popular.”

- Todd Director

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Inside the Remodeled Home of the Year



On the evening of June 22nd, forty builders, architects, interior designers and suppliers gathered at 11 Hillside Road in Greenwich, which won the top HOBBI Award 2021 Remodeled Home of the Year. It's the home of Ashley and George Cole, who were gracious enough to welcome us into their home for this special event. A cocktail reception was held on the patio overlooking the exquisite terraced lawn with magnificent willow trees and a hillside waterfall.



Builder Vagner Poloniato wore his HOBBI Awards 2021 Remodeled Home of the Year logo shirt.

(continued)



Architects Chris Hull & Teela Morissette of CAH Architecture explaining the remodel.



Kim DiMatteo addressing attendees



Inside the Remodeled Home of the Year *(continued)*



Kim Di Matteo & Bonnie Paige



**L-R Mindy Gerhardt , Cornerstone,
Mark Barrere and Karen Bradbury,
Closet & Storage Concepts**



**L-R Fairfield County HBRA Exec Officer
Kerry Brun, Theresa LaRock, Union
Savings Bank & Pamela Racevicius,
Connoisseur Media**



**L-R Architect Chris Hull, builder Vagner Poloniato,
homeowner Ashley Cole & Greenwich Selectman
Laura Rabin**



**L-R Joanne Carroll, Ashley Cole &
Selectman Janet Stone McGuigan**



**Vagner Poloniato, Paulo Zangiacomi &
photographer Carl Vernlund**



John, Kim & Michael DiMatteo

After the cocktail hour, Fairfield County HBRA Immediate Past President, Kim DiMatteo, thanked the event sponsors:

**CIRCA Lighting, Interstate + Lakeland Lumber,
Ontra Stone Concepts, Bender & Fulcrum Construction Management**

Inside the Remodeled Home of the Year *(continued)*



Ashley with home before renovation



Vagner & Chris Hull inside the home

Builder Vagner Poloniato wore his HOBBI Awards 2021 Remodeled Home of the Year logo shirt.

Homeowner, Ashley Cole, along with talented C.A.H. Architecture architect, Chris Hull, and skilled builder, Vagner Poloniato, A&B Painting, gave everyone a formal tour of the three level home.

Ashley Cole is on the Greenwich Sustainability Committee, and she has rescued many historic homes. She knew what she wanted in her own home, and she spoke eloquently and with great enthusiasm about the team who renovated it.



"I wanted to respect the home's 1903 French Tudor history, while incorporating modern touches," Ashley explained.

"I hired Chris Hull as my architect the moment he drew a sketch of the port cochere. The original 1903 house had one, but it had been removed, and I was adamant that we needed to bring it back for historical significance, as well as for the streetscape. It turned out to be a game changer." Then, Ashley described the home's striking entry staircase.

"Chris designed a four flight stair tower, which opened up the house and made it more usable.



It was a practical and beautiful solution. The wrought iron stair railing is historic, yet contemporary at the same time. It's classic, but not boring." Then she spoke about how much she loved her builder, Vagner Poloniato.

“Vagner is so easy to work with, and I appreciate that he is a hands on builder. What made this house a winner was the craftsmanship that went into it, and Vagner did an exceptional job installing the arched beams in our great room.”

In touring the great room, Ashley described how Chris and Vagner talked her out of using reclaimed barnwood beams. Frank Bowron of Interstate Lumber worked many hours helping her choose the redwood and stain for those beams, and the striking black framed Sierra Pacific windows, which open the room to the backyard.

She also spoke about the wrought iron Darlana double ring chandeliers from CIRCA Lighting, and CIRCA’s warm LED recessed downlights in her great room, which dim to a moody gold hue that “create a theatrical lighting experience”.

Then, Ashley described what she called the key feature in her home, the stunning Calcutta Retro 9 ft. X 6ft. kitchen island and ceiling height slab backsplash. She credited, installer, Buddy Ontra of Ontra Stone Concepts as her “marble hero”. Buddy is the current President of the National Stone Institute, as well as an industry consultant and a mentor.



(continued)

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Inside the Remodeled Home of the Year

(continued)

"The island, perimeter counters and full height back splash took six slabs of butterflyed marble. The diagonal veining was a real challenge to bookmatch."

- Buddy Ontra, Ontra Stone Concepts

Ashley had originally wanted Calcutta Gold for her counters, but the price was prohibitive, so she kept researching, until she found the perfect fit. Teela Morrisette, project architect at C.A.H., and Ashley "drove up and down the Eastern Seaboard looking at marble."

They found the perfect look with Calcutta Retro, which is imported from Italy and has the same dramatic veining at a more reasonable price point. The veining set the tone for the whole house, which is in shades of blue and gray.

"I can't say enough about the whole team. Creating a house like this is not unlike directing a movie, and bringing in the right talent was the key."

- Ashley Cole

The event raised \$2,500 for the Boys & Girls Clubs of CT, which provide voluntary after school programs for young people.



Sabrina Smeltz, CEO of Wakeman Boys & Girls Club, attended the event, and spoke about how appreciative they are of Fairfield County HBRA's commitment to partner with them. NAHB has also teamed up with the Boys & Girls Clubs of America to promote skilled trades.

These young people have the potential to be the homebuilding industry's workforce of the future. ■





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How will the Housing Market play out in the second half of 2022 in CT?



Is the Housing Demand going to "slow down" any time soon?

The short answer is 'absolutely not.' While the media may portray "concerns" by sensationalizing rising interest rates, the truth is that there is still a severe inventory imbalance (significantly too low nationally, but more so in CT) and an unprecedented number of buyers. The increasing pressure and demand for housing are coming from the "Millennial" population.

Millennials are now "of age." This group is 25-40 years old and is now the largest demographic group in the US (surpassing the "boomers"). They work and they need a home to settle down or start their own family. They make good wages, have real buying power, and are no longer avoiding commitment. If they are not renting, they already own a home and are beginning to "upsized." Connecticut continues to be an excellent choice for relocation for the "work from home" opportunities it presents, and this group is at the peak age to buy, which only adds to the demand for homes - new or resale.

Interesting facts on current buyers in New Haven/Hartford Counties

- Part of my analysis is to understand the available end-users and how they will affect our NH/H County markets for homes over the remainder of the calendar year, and if there is any expected stabilization in the market.
 - 2020-2021 year cycle (May to May) from MLS "buyer-side" closings from **buyers outside of CT** was 15.9%
 - 2021-2022 year cycle was 16.3%
 - There is almost no deviation "post-pandemic"
 - **That equates to almost 1 in 5 buyers are still from outside of CT**
- Part of my analysis is to compare YTD info for Listings/Sales from 2020-2022
 - My goal is to clarify the difference in our specific markets versus what the media discusses on a national level
 - New Listings YTD in 2020 were 2490, 2021 were 2735, and 2022 were 2296 in NH County for example
 - We have fewer new listings, yet the media claims that sales are down...it is easy to understand that if the data were reviewed for accuracy, it is mathematically impossible to have MORE sales when there are fewer listings in similar time periods.
- Pending sales in 2020 were 1796, 2021 were 2352, YTD 2022 were 1960
- Days on Market is still decreasing...81 days in 2020, 51 days in 2021, 40 days in 2022
- Showings per Listing
 - Up over 50%
- Months' Supply
 - Down over 50%

*Refer to Graphs at end of article.

Remote Work and the CT Market

The future of working remote will continue to evolve over the next decade. What does that mean for us in CT? People will be able to work not just for CT/NY/MA/NJ companies and live in CT...but for *any company*. Companies with top talent will dictate the future, and companies like Apple/Amazon/Google will not need their employees to work in Silicon Valley. Connecticut has much to offer with established rural and suburban communities, in-place infrastructure and commercial shopping, interstate thruways, and top-tier educational opportunities (public and private) and should not be taken for granted. *The "best people" for top jobs can live anywhere and "everywhere."* Connecticut will continue to grow and allow people to live there and commute to metropolitan areas such as NYC. Purchasing real estate today is still a sound investment, especially in CT. If anyone is adamant that they have an "overinflated" home, there is no reason not to sell now, as inventory is severely needed.

Will home prices come down?

The consensus, not just for CT but nationally, is that pricing will not go down this year. The inventory supply makes it almost impossible to envision that kind of outcome now. In addition to the already mentioned need for homes, we cannot forget that Wall Street also has an appetite for homes. The single-family rental market has the most significant ROI of any commercial sector nationally. Hence, as they increase their respective portfolio holdings, it will continue to limit the properties available to home buyers. *It is important to note that even with inflation, the issues globally with gas/oil, and the Ukraine/Russia global effects, the fundamentals of supply and demand will preclude any downward pressure in prices. That is just the reality of where things stand.*

How is the market for new homes, and will it help in any way?

As we all know, the short answer is that builders cannot build fast enough to meet the demand. Even though housing starts, and permits are up, they are nowhere near where they need to be to meet the demand in CT and nationally, to create some relief. Most are sold out for the current calendar year and going into the next year. Additionally, we all know that the labor shortages and difficulties in getting construction materials still face pressure from supply chain disruptions.

Outside of the single-family homes being developed for sale, there is a significant uptick in big landlords jumping into the new homes arena. The NAHB has recently reported that 13,000 new single-family homes started as rentals in the first quarter of this year, up 63%. This figure may only represent 5% of the market, but it is up from the 2.7% historical average. Demand is coming from Americans wanting the flexibility to work from anywhere. Large portfolio investors, such as American Homes 4 Rent, have been massively increasing their portfolios, anywhere from ~5-8% (information is from investor prospectus, and groups like this have ~57K+ homes in 20+ states, etc.).

It is essential to understand that large investors, Millennials, and out-of-state buyers contribute to the inventory shortage in CT. Since CT is becoming a strategic state to reside in, it will only be a matter of time before these investment groups come and purchase 20-30 units at once in specific markets that fit their strategy. I can speak to this validity, as I have been in communication over the last two years with some of these groups.

What about the rising mortgage interest rates and "pending recession?" That should drop prices...right?

The increase in mortgage rates will affect buyers, but the relative dollars will not deter buyers from purchasing at specific price points. The demand is still too high. A significant blow to the financial markets would need to occur, which will affect buyers in various demographic groups differently. An example would be boomers versus millennials; millennials are not as concerned as a boomer about their retirement savings because they have not had enough relative compounding. If a millennial buyer(s) needs a home for specific reasons such as changes to family size, they will still buy. A boomer wishing to purchase a home to "right-size" will be less tolerant of a mortgage increase AND significant financial market increases.

Typically, with recessions, rates tend to move downward. The usual reaction for many users, based on economics and time horizon, means refinancing picks up, but also homebuyers will move faster, again exasperating the current situation. In addition to this, home appreciation has been higher than inflation.

A home is an investment, therefore, a perfect hedge. With the Fed increasing interest rates to help diffuse the inflation situation, it has only incentivized buyers even more. The media sensationalizes a mortgage rate increase's effect on home sales. For illustrative purposes, I have used North Haven's average closed homes for 1-year trailing to understand the impact better.

\$453,900

- At 5% interest:
 - \$1,949.31 (Principal & Interest only)
- At 5.5% interest:
 - \$2,061.76
- Difference of \$112.45 per month

An interesting segue into the next section involves how parents affect their kids' decision to become homeowners in the current market. While I may not have the actual statistics, there is a recent trend where parents are purchasing homes now for "cash," where historically, they may have offered their children monetary assistance, such as "gifting" the down payment. Homeownership is still a great investment long term. Even in an environment where home prices and interest rates are rising, with no possible end in sight, purchasing a home, especially for a Millennial, is still a top priority over renting. And with personal wealth at higher levels (up until this calendar year), some parents are opting to liquidate assets to help a child purchase a home in today's market rather than wait until the end of life transferring of assets via a will. They elect to see their children "enjoy" their inheritance while they can!

Will the rental market help? What is the current outlook in relation to home buying?

After speaking with others in the industry, the consensus is generally the same concerning Multi-Family availability. (Multi-Family being apartment buildings, in all categories including new construction buildings) There are very few "vacancy" situations, with an insufficient number of units to meet demand, and "waiting lists" for new(er) construction. The problem with this situation, which continues to exasperate the inventory imbalance, is that there are not many options available to "have a roof over one's head," making it difficult to sell a home when

there is "nowhere to go." In addition, the data shows that inventory is depleting, and rental rates are going up (once again, supply and demand dictated).

Referring to remote work and cost of living, the following is great food for thought in understanding why in our current "post-pandemic" environment, why there is still an uptick in others from out of state moving into CT. NYC median rents have just hit an all-time high of about \$4,000 per month (for a one-bedroom), and similar in Brooklyn, an apartment goes for \$2,900 per month. That is a 38% YOY increase, with a 70% YOY drop in available rental units. Landlords in NYC use a "rule" dubbed the "40x" rule to qualify tenants...therefore, the NYC rental would require an income of approximately \$160,000 per year. In contrast, a household income of that amount could easily qualify for a home purchase of the home mentioned above in North Haven, the example earlier, which is one of the many factors exasperating our inventory shortage and housing prices in CT.

With that being said, there is a great article that observes when to buy vs. rent, using the "Price to Rent" ratio. Even though both macro markets suggest it is better to "buy," there is not enough inventory to buy or rent. Like anything, there are many variables when it comes to making a financial decision. This just offers some additional thoughts for consideration.

With the key takeaways and some real MLS data, the following should be noted:

Hartford County

- Median Sale Price - \$280,000
- Annual rent - \$19,560
 - \$1630 X 12
- 14.31
 - Better to Buy

New Haven County

- Median Sale Price - \$306,500
- Annual rent - \$21,276
 - \$1773 X 12
- 14.4
 - Better to Buy

Key Takeaways

- The price-to-rent ratio is calculated by dividing the median home price by the median annual rent.
 - A price-to-rent ratio of 21 or more means it's better to rent.
 - Use the price-to-rent ratio in combination with other factors when making a decision about whether to buy a house.
- <https://www.thebalance.com/using-price-to-rent-ratio-to-decide-between-buying-and-renting-5117070>

Final thoughts on the remainder of 2022.

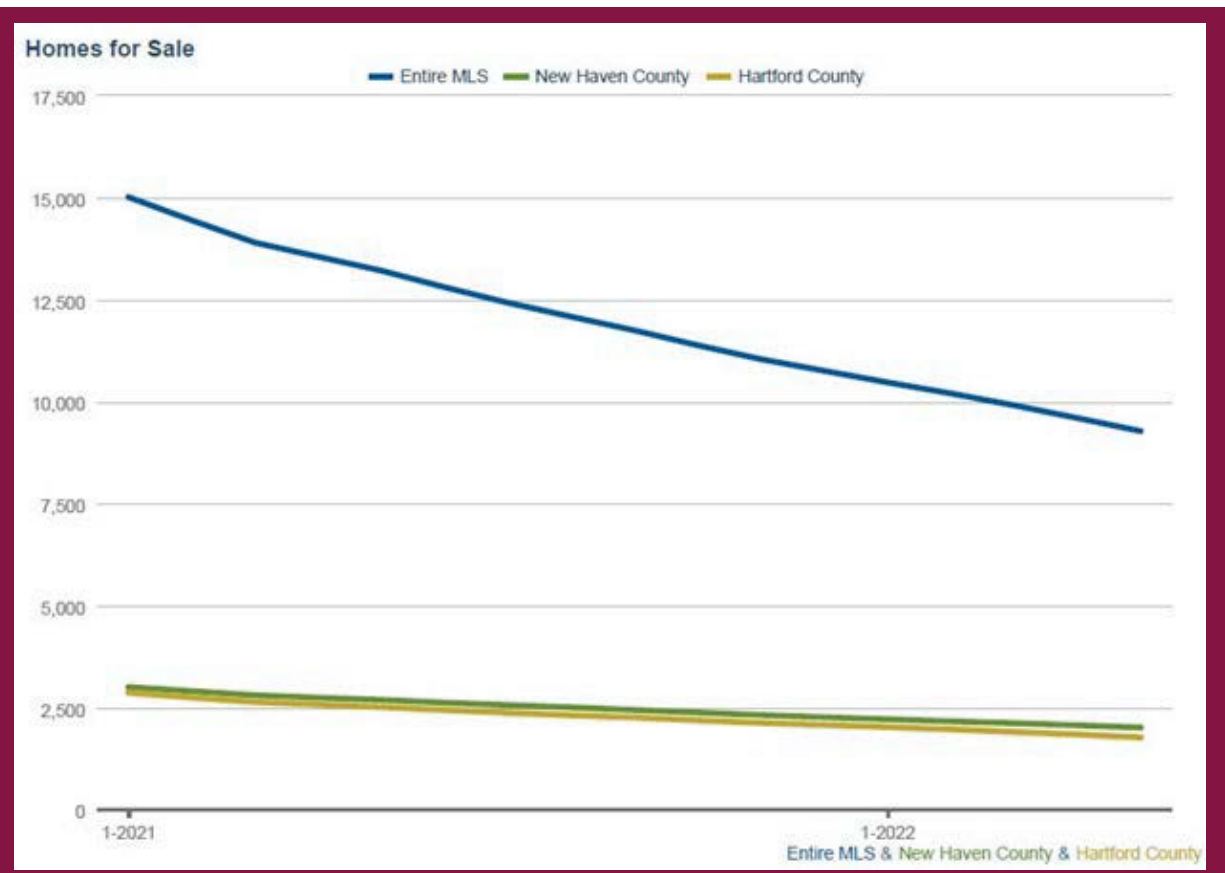
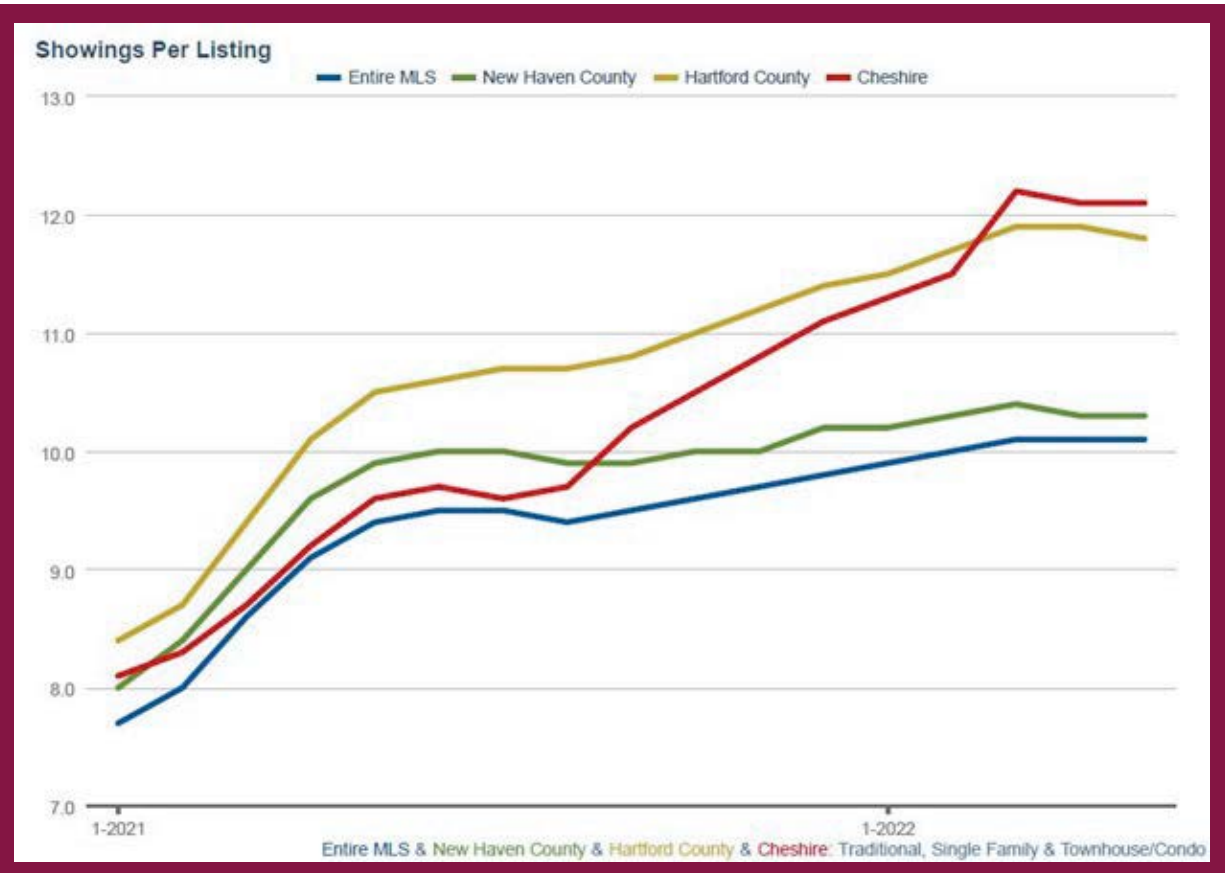
- Home prices in CT (focus of this article is New Haven & Hartford Counties) will go UP
 - Will they be as high as last year in the double digits plus area?
 - At the current pace, the floor looks to be at least higher than the current rate of inflation (8.5%).

Prospective Buyers have 2 choices:

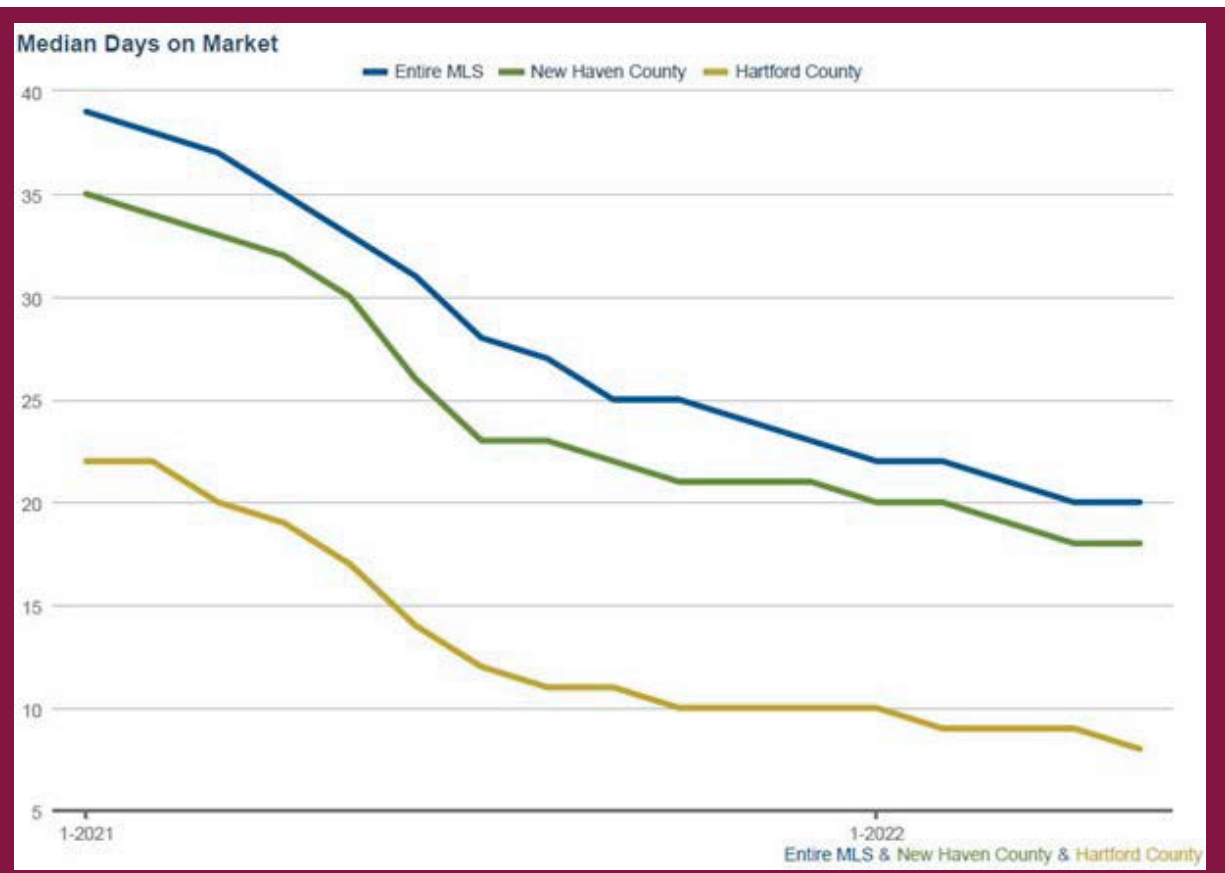
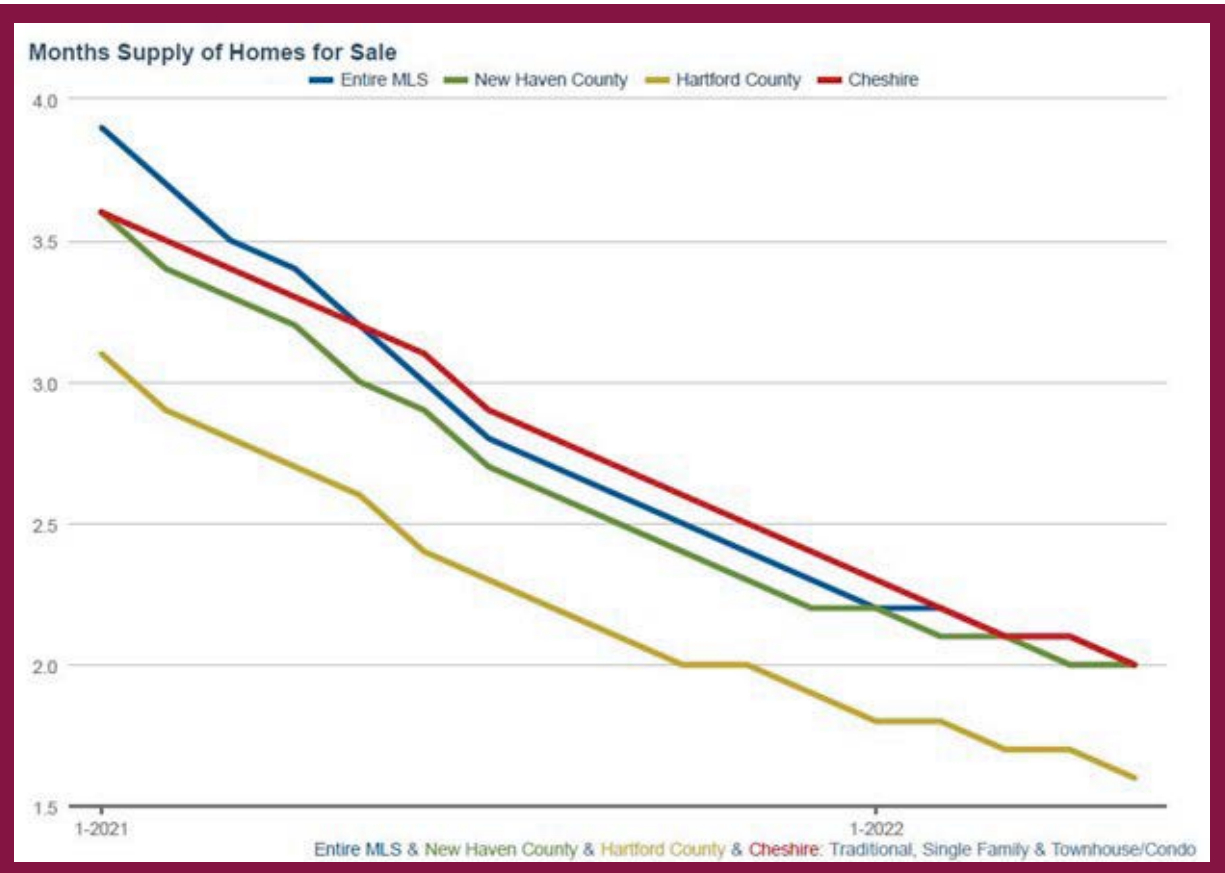
- Continue to strive to purchase as soon as possible, before more interest rate and home price increases
 - Adding "fuel" to the fire of demand
- Wait for things to cool down
 - Not sure how anyone can reasonably predict that

The first option will trump decisions when it involves the basic human need, which is a roof over their head, and other factors including "need vs. want." ■

Continued from “How will the Housing Market play out in the second half of 2022 in CT?”



Continued from “How will the Housing Market play out in the second half of 2022 in CT?”





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Steele Center Transit Oriented Mixed Use Is the Right Development at the Right Time – Creating A True Downtown for Berlin



On June 9th, a cross section of housing industry professionals and government officials gathered at Steele Center, a new 80,000 square foot development, located just 800 feet from the Berlin Train Station and Hartford Line. This exciting mixed use TOD will include 80 market-rate apartments and 19,000 square feet of restaurant, office and retail space, all organized into four buildings.

With convenient access to the rapidly growing Kensington Village, Steele Center's upscale apartments and restaurant, office and retail spaces, will create a true downtown for Berlin. When completed, the mixed use TOD will bring a new vibe and an exciting sense of community to the area.

Steele Center is being developed by Newport Realty Group, LLC, a real estate development firm headquartered in Southington, CT. Mark Lovley, of Lovley Development, Inc. and Tony Valenti, of Newport Realty Brokers, LLC, are the principals of NRG.



Lovley Development Inc. is building Steele Center. Since 1985, the company has built over 1,300 custom homes, and purchased, renovated and managed commercial properties including, shopping plazas, apartment buildings, and professional office space in Connecticut.

In their presentation to attendees, Mark Lovley and Tony Valenti spoke about the many government agencies involved in the project's approval process, from OPM



L-R Tony Valenti, Mark Lovley, HBRA CEO Jim Perras, Developers Forum Chairman Bill Ferrigno, Berlin Economic Development Director, Chris Edge and DRS Commissioner Mark Boughton



Mark Lovley and Tony Valenti

and DECD to the Governor's office, and how they worked with Berlin to create the zoning to make it happen.

"We chose the RFQ from Newport Realty Group because it fit what we were looking for. It gave us apartments, 15 percent commercial and created a downtown for Berlin."

- Chris Edge

(continued)

Steele Center Transit Oriented Mixed Use Is the Right Development at the Right Time – Creating A True Downtown for Berlin

(continued)



In his presentation to the Developers Forum, Berlin Economic Development Director, Chris Edge, spoke about the relationship the town had developed with Newport Realty Group, and how impressed he was at their ability to market a building across the street from the Steele Center property.

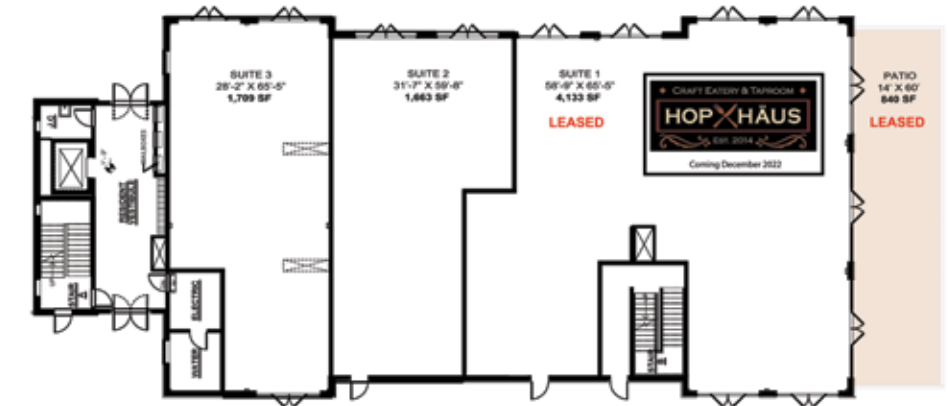
“In just 9 months, they attracted three startups and filled a 7,000 sf commercial space that had been vacant for 9 years.” In addition to the commercial space at Steele Center, Chris Edge understands the value new apartments will bring to Berlin.

“If you don’t have apartments, you are cutting out a big segment of the population, and apartments don’t bring a lot of children,” he explained. “They are good for the community, and everybody benefits.”

Attorney Joe Williams of Shipman LLP had a question for the Economic Development Director.

“No one used to brag about building apartments in their town”, Joe said. “What caused this turnaround in Berlin?”

Chris Edge responded that a number of factors contributed to the change in attitude, including the retirement or resigna-



tion of old school commissioners; the hiring of a young town planner; and the education of the town by developers like NRG and Metro Realty, who has built five successful projects in town. Interestingly, the current Berlin Zoning Commission has two contractors on its seven member commission.

Century 21 AllPoints Realty



Steele Center is being marketed by Century 21 AllPoints Realty, and listing agent, Renee Meuse, has been representing NRG developments for the last five years.

Another current NRG development Renee is marketing is Willow Brook Estates, a 55+ PUD of ranch homes located in Plainville and Farmington. In just 4 weeks, Century 21 has 39 deposits and 105 on a wait list.

Steele Center Building 9 will be available for occupancy in summer 2022

The first three story building at Steele Center will be ready for occupancy this summer, and will offer 6,860 sf of subdividable retail space on the ground floor with an additional 840 sf of patio space off suite #1, and a total of 16 market-rate apartments on the second and third floors. The 4,000 sf commercial suite with patio has already been leased to Hop Haus, a craft brewery and eatery.

Upscale Modern Apartments Steele Center will have the 1st non age-restricted apartments in Berlin in a decade.

According to Renee Meuse, there are 76 on a waiting list to rent the sixteen one and two bedroom apartments in the first building. These upscale apartments range in size from 630-1,070 sf, with anticipated lease rates of \$1,850-2,950 per month.

“The rental data Renee Meuse of Century 21 gave us made all the difference in pricing these apartments to meet the current market,” Tony Valenti explained, as he gave attendees a tour of the apartments. He described the building as steel on the first level and wood frame above, with gypcrete subfloor and very efficient Mitsubishi mini split HVAC.

“Mark Lovley value engineered every corner of this building, so nothing goes to waste.”

- Tony Valenti

The apartments feature nine foot ceilings and open concept, pet-friendly floor plans with granite kitchen counters and stainless steel appliances, vinyl plank flooring, in unit washer and dryer, roomy closets, elevator access and secure electronic key access.

The tub/shower unit by Aquatic, Toto toilets and Delta faucets for the apartments were supplied by Modern Plumbing, a family owned plumbing, heating, lighting and hardware supply store conveniently located in Berlin. Modern Plumbing President, David Berger, attended the Developers Forum.

Future STEELE CENTER buildings will offer additional apartments, and a variety of customizable built-to-suit retail and office space with ample parking, and a central location. Standard build out is included in the commercial lease price.



About Newport Realty Group LLC - Involved in real estate investment and property development for over 35 years, Lovley and Valenti aggressively expanded their portfolio within Connecticut over the past year, and recently added commercial real estate brokerage and property management to their diverse services. Lovley and Valenti currently own and manage commercial and residential properties in Berlin, Plainville, Farmington and Southington.

(continued)

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Steele Center Transit Oriented Mixed Use *(continued)*



DRS Commissioner Mark Boughton Spoke at the Steele Center Developers Forum

Mark Boughton, DRS Commissioner & Special Advisor to the Governor on Infrastructure, addressed Developers Forum attendees about

how Connecticut is planning to utilize its share of the \$1.2 trillion bipartisan infrastructure funding for transportation, broadband and utilities. Connecticut will be allocated approximately \$5.38 billion over the next five years. In addition, Connecticut has a \$4.2 billion budget surplus in 2022.

“Regulation can be counter intuitive and counterproductive,” said Commissioner Boughton. “I am on the same page as you.”

Commissioner Boughton went on to explain his role as Special Advisor on Infrastructure. “I’m tasked with coordinating the efforts of all of the agencies in Connecticut to maximize and

increase our access to Federal infrastructure money. If we do that quickly and efficiently, the 40 percent increase in funding will have a transformative impact on our state.”

According to Commissioner Boughton, there will be money for road and bridge repair, brownfield remediation, and significant funds for railroad repair and development. “Trains get people out of their cars, and that’s a good reason to subsidize their development”, he said. “Five new Connecticut train stations have already been approved in Enfield, Windsor, Windsor Locks, West Hartford and North Haven.”

“The goal is to have 500,000 electric cars on the road by 2030, so investment in electric charging stations is key. Broadband improvement is another infrastructure goal, and that will give Steele Center access to 5G Wi-Fi.”

According to Commissioner Boughton, the huge challenges to progress are the supply chain, inflation and recruiting sufficient engineers and agency staff to get the job done. ■

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Builder News

Labor Shortage is #1 Problem Facing Builders & Suppliers

There's a bidding war going on for experienced project managers, and subs are few and far between. Suppliers like Connecticut Stone are partnering with trade schools to do internships, and the HBRA of CT has partnered with HBI on a major initiative for workforce development. (See Chairman Eric Santini's Message in this issue.)



Bill Ferrigno, Sunlight Construction managed to find a PM in New York, but within a few months, he was lured back to his N.Y. employer with a \$100,000 increase over what Bill was paying him.

"Even if I had the PM, I can't get the homes I have sold built, because there are not enough subs."



Rick Benson, R.B. Benson & Company, Inc. - Rick lost his project manager to another company, and is trying to find a replacement to finish up his *Arthur's Way* pocket subdivision of 4 homes in Westport. Three of the \$4.35 million homes are sold.

R.B. Benson & Company Residential Construction Project Manager Job Description

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Salary: Negotiable, appropriate to years of experience.

Contact: Rick Benson, 203-856-9792, rick.rbbensonco@gmail.com, www.AuthorsWayWestport.com

The Michaud Group is building *Granite Woods*, a 24 home 55+ community in Middlebury. The 1,600-2,290sf two and three bedroom homes with 2 car garages are priced from the mid \$500,000's, and have use of a private resident-only pickleball court, shuffleboard court, and pavilion, as well as direct access to the Middlebury Greenway. Rob and Marc Michaud have a waiting list of buyers.



Pelletier Construction Management is building Eagleview on Whitfield Street in Guilford for Eagle Homes. The 12 luxury townhomes have 3 bedrooms plus bonus room and study, 10 ft ceilings and an open floorplans that maximize views of the shoreline, wildlife and salt marshes. They are priced at \$2.9 million.

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Builder News

David Trachten, Viking Kitchens

“We remain active in multi-family projects. We are wrapping up the Tellus project on Bloomfield Avenue in Bloomfield with Chris Nelson, and doing a townhome project with Chris in Granby. Both projects Chris is building for others. We are also working with AP Construction on a large project in Noroton Heights; with Associated Construction on *Hunters Chace* townhomes in Litchfield, *Blueway Commons* apartments in Haddam and a new building at The Hole in the Wall Gang Camp... We worked with Enterprise on a project in Unionville, and I have contracts on my desk for *Corbin Phase II* in Darien with A Pappajohn, *Blueway Commons* in Haddam with Associated, *The Residence at Fort Trumbull* in New London with Callahan Construction and a few others. “

“The biggest challenges are price escalation and supply chain delays. Cabinets have gone up over 35% during the past 12 months and extended lead times are ranging from 3 to 6 months.”

- David Trachten

Vagner Poloniato, A&B Painting

Winner of the 2021 *Remodeled Home of the Year in Greenwich*, Vagner is currently renovating two homes in Greenwich for friends of his remodeled Home of the Year client, and A&B is doing a whole house renovation on Hillspoint Road in Westport. As with a number of other Connecticut builders, Vagner has expanded his contracting business to South Carolina, where he says, “we can’t build them fast enough”.

Chris Nelson, Nelson Construction

“We are building a single family for rent project and contracted work, one 75 rental homes and another 100 homes for rent. Construction costs are up 40% in the last 2 years. A lot of developers are working with investor money until they can flip the projects. Finding carpenters and laborers is a huge issue”

Eric A. Santini, Santini Homes

Eric S. Santini Sr. invented the townhome rental concept in Connecticut back in the 80s, and Santini Living has built several large townhome rental communities with clubhouses in Vernon and Ellington. Now his son, Eric A. Santini, who is current Chairman/President of the HBRA of CT, has approvals for a new 240 unit townhouse apartment community in Tolland

Single family for sale builders are turning to rental development

Bob Wiedenmann, Sunwood Development is building 36 townhouse apartments at 88 Woodhouse Avenue in Wallingford. Rents start at \$2,300 per month for these 2 bedroom, 2 ½ bath townhomes.



Jerry Effren, Greyrock Companies and Clay Fowler, Spinnaker Real Estate Partners

The development partners are building a gated 40 unit rental development, *The Cottages at Pepperidge* on the Westport side of Norwalk. The age restricted rental development with single floor living is a combination of duplexes and single family detached homes. The partnership built the *Cottages at Richards Avenue*, 10 duplex homes on Five Mile River in Norwalk, which is fully leased at an average \$7,000 per month.



(continued)

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Builder News

New Canaan's former Red Cross building proposed for multifamily housing

The New Canaan property at 51 Main Street, that was the long-time home to Red Cross offices, is being proposed as the site of a new residential development.

A proposal submitted to the town's Planning and Zoning Commission would move the structure closer to the road, while constructing a 20-unit multifamily complex behind it. The new development would include nine one-bedroom units and 11 two-bedroom units, with six units set aside for lower rents in keeping with the state's affordable housing mandate.

The building itself will include a grade-level parking garage and four stories on top of that, for a total building height of 52'-8".

The proposal comes at a time that New Canaan is susceptible to applications filed under Connecticut General Statutes section 8-30g.

Preliminary east and west elevations for 51 Main St. designed by Easton based CAH Architecture and Design LLC

The property covers 0.38 acres, and the Victorian-style structure was built in 1889 and served as the Red Cross' New Canaan offices from 1952 through 2017, when it was acquired by developer Arnold Karp for \$740,000. It is among 21 properties within New Canaan's Historic District. According to the application filed by attorney Ryan Hoyer of Hartford-based Hinckley Allen, 51 Main Street LLC, is developer and Arnold Karp is the company's agent.

Regulation: 40.6 Percent of the Cost of Multifamily Development

NAHB research finds that an average of 40.6 percent of total development costs can now be attributed to complying with regulations imposed by all levels of government.

Among the categories of regulation captured by the survey, the highest average cost is the result of changes to building codes over the past 10 years (11.1 percent of total development costs). The second highest are the costs imposed when site work begins

(8.5 percent). Among the 38.8 percent who do experience affordability mandates like inclusionary zoning (which typically requires developers to rent some of the apartments they build at below the market rate), that cost was 6.9 percent of their total development costs, forcing them to raise rents on their market-rate apartments by 7.6 percent.

Calcagni Is Marketing Five Communities

According to New Business Development Director, Joel Grossman, Calcagni has five communities in the marketing stage. A brief description of each:

The Yorkshire – By Carrier

94 Luxurious Townhomes conveniently located in Farmington within walking distance of UConn Health Center and 3 short miles from West Hartford Center and West Farms Mall. By Carrier's newest community offers a community meeting house. The customizable townhomes feature attached oversized garages, custom open floor plan living, designer kitchens, expansive closets, 9ft basements and first floor ceilings and walk-in laundry rooms with first floor living options.

Arbor Meadows of Cromwell – By Carrier

Set on a picturesque property, this 75 single-family community boasts an open space design with common greens and permanent buffers. Located within walking distance of the TPC River Highlands Golf Club, River Highlands State Park, and The Connecticut River, leaving just a short 5-mile drive to Middletown's vibrant restaurant scene. Commutes to Hartford and New Haven are made easy and all schools are within 2 miles and minutes away.

Arbor Meadows is built By Carrier, a local family-owned company building in Connecticut for 50 years, known for superior craftsmanship, quality, energy efficiency, and the industry's leading five-year warranty. Features and options for these single family homes include: first-floor living optional Au-pair suites,

(continued)



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Builder News

Pierpont Hill at North Haven

Pierpont Hill has redefined duplex-style living with four distinctive three and four-bedroom plans designed for your choice of one-level living or two. With its first phase complete, Pierpont Hill is home to a friendly, diverse group of residents, ranging from young professionals to grandparents, along with many four-legged friends.

HillCrest Village - Single family modern living in a classic village neighborhood in Southington

Colton Lane - Classic New England style homes designed for today's living style. New homes to be built on approximately 1+ acre homesites in new 11 lot subdivision. Colton Lane is centrally located within the town of Cheshire offering easy access to major highways so homeowners can commute to major cities with relative ease.

Up to \$50K is being offered for first-time homebuyers in Forgivable Loan Program "Time to Own"

Connecticut is committing \$20 million to help more people afford their first home — including in pricier communities.

Governor Ned Lamont announced a new, forgivable loan program called "Time to Own" in which the Connecticut Housing Finance Authority will help cover down payments and closing costs for those participating in CHFA's First-Time Homebuyer Program. Applicants can qualify for up to \$50,000 if they are buying a house in what the state dubs "higher opportunity areas" defined by better schools and concentrations of higher-paying jobs, or \$25,000 in cities and towns not meeting those criteria.

Information is online at www.chfa.org/timetotown or by calling 1-844-281-4663.

"Time to Own puts greater purchasing power in the hands of prospective homebuyers," stated CHFA CEO Nandini Natarajan, in a Monday press release. "The program not only arms them with the means to purchase their first home, but it also gives them greater choice about where they and their families will grow and thrive."

This new program comes at a time when the pressure of escalating rent is hitting many hard. Among some 50,000 apartment buildings nationally tracked by Redfin, the median monthly rent shot past the \$2,000 in May, a first.

New York City and a trio of outlying metropolitan areas in New York and New Jersey and Connecticut ranked among the 10 biggest increases in the past year, with the median rent up 24 percent to just over \$4,000 a month as calculated by Redfin. On Apartments.com, average rents in Stamford and Norwalk were above \$2,300 a month as of Monday, with Danbury just below that price. The Bridgeport average was \$1,300 with Milford at about \$1,950 and New Haven about \$1,850.

Hartford was a comparative bargain with an average rent of \$900, but for those looking for extras like in-unit laundry machines, rents for one-bedrooms started at \$1,250.

In an effort to get developers to build more affordable housing, the Connecticut Department of Housing is two years into what it calls its "*developer engagement process*" in which it has been meeting with builders and alerting them on affordable housing projects that qualify for tax credits.

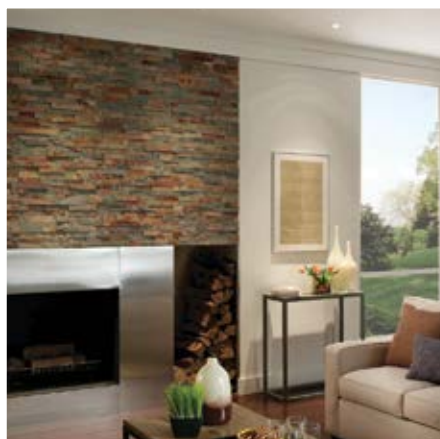
Separately, in a series of meetings this spring a legislative Commission on *Connecticut's Development and Future* has been studying the problem of affordable housing. The commission has been surveying Connecticut municipalities for an update on the status of affordable housing with plans to finalize recommendations later this year.

"It is intended to give towns a menu of options that they can consider. There is no need to beat towns over the head for past conduct. We need to recognize past efforts and progress — we certainly need to recognize the value of things that sometimes bump up against affordable housing development, like open space preservation."

- Tim Hollister,
a Commission member &
attorney with Hinckley Allen

(continued)

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Builder News

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DEEP Commissioner Katie Dykes Is Eager to Work with Builders

At this year's virtual *Home Building Industry Day* at the Capitol, DEEP Commissioner, Katie Dykes, said:

"Despite a white hot market, Connecticut is at a 10 year low in housing starts. Supply chain issues, inflation, labor and zoning limitations are not allowing you to meet today's housing demand.

The Governor has a goal of a zero energy carbon grid and electrifying the housing sector. Affordable housing requires lower costs to heat and cool.

You are at the front lines of being able to tell us what is necessary to build that housing.

You know best what works and what the market is willing to pay. This is a space where we need a lot more partnership. We are eager to have a dialogue with you."

Bridgewater Associates founder Ray Dalio has seen the future – and, to him, it looks a lot like the 1970s.

In an interview with Yahoo Finance, the Westport-based hedge fund executive warned the U.S. is transitioning into a stagflation period similar to the Nixon-Ford-Carter years.

"I think that most likely what we're going to have is a period of stagflation," he said. "And then you have to understand how to build a portfolio that's balanced for that kind of an environment.

"The past is a guide to what's happening now," Dalio added. "The environment that we're in is beginning to be very much like that of the 1970s."

Dalio noted the Federal Reserve, which initially delayed taking proactive action against the fraying economy by insisting inflation was "transitory," faces a challenge with its new focus on hiking benchmark interest rate aggressively.

"What you have is an enough tightening by the Federal Reserve to deal with inflation adequately, and that is too much tightening for the markets and the economy," he said. "The Fed is going



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Successful Developer and Realtor Susan Vanech Wears Many Hats

Over the past several years, Susan Vanech Properties and VanBrodt Estates have been recognized with HOBI Awards for outstanding renovations.

Last year, Van Brodt won *Best Residential Remodel \$250,000-500,000* for turning a 1960's builder colonial into a chic and sophisticated home for modern living. In addition, Susan Vanech was recognized for utilizing Tesla and Apple in a second Westport remodel, to create a home that encompasses the most advanced technologies.

Susan Vanech Properties/ Van Brodt Development

Susan Vanech is principal of Susan Vanech Properties and co-owner, with her husband, Matt Brodtman, of VanBrodt Development. As a real estate strategist and founding member of Compass, Susan Vanech has profitably invested in real estate in NYC and Fairfield County, CT for twenty plus years. With a passion for re-envisioning real estate, Susan and her team assist property owners and prospective buyers to effectively and efficiently navigate today's market, and maximize opportunity to find their way home. She engages the efforts of attorneys, architects, builders, inspectors, appraisers, colleagues, as well as town departments including planning and zoning, conservation, and engineering.

Whether working with first time buyers or indulging the connoisseurs of life, representing a parcel of land or an estate on the Gold Coast, Susan uses her unique vision to best position every property she represents in front of the widest possible audience by using targeted marketing techniques.



River Lane kitchen



4 River Lane Exterior



5 Ridgewood Lane Exterior



5 Ridgewood Lane DR

Completed Projects:

Successful Developer and Realtor Susan Vanech Wears Many Hats

(continued)

▶ 8 Pine Tree Drive, Westport, CT	4BR 4B	3,009 sf	SOLD \$1,510,000
▶ 4 Deerwood Road, Westport, CT	4BR 5B	4,018 sf	SOLD \$1,600,000
▶ 4 River Lane, Westport, CT	5BR 6B	5,644 sf	SOLD \$2,538,000
▶ 5 Ridgewood Lane, Westport CT	5BR 5B	4,800 sf	SOLD \$2,407,500

Current projects

All are gut renovations, except for 18 Bramble Lane, Riverside, which is new construction.

▶ 40 Halsey Drive, Old Greenwich, CT –	Projected list price = \$2.150M
▶ 21 Hedgerow Lane, Greenwich, CT - 5,106 SF	Projected list price = \$3.8M
▶ 4 Ivy Knoll, Westport, CT – approx. 8,000 SF	Projected list price = \$2.1M
▶ 18 Bramble Lane, Riverside, CT * NEW construction	In contract for \$4.1M

Susan is the co-founder of Compass Coastal, the collective offering an innovative and elevated real estate experience, with access to the top 1% of real estate strategists and analysts worldwide. Compass Coastal focuses on waterfront communities and the connoisseurs of life. Susan is proud to announce Real Trends has named COMPASS as top 5% nationally in the nation, as well as #1 Brokerage, and the company was recently listed on the Fortune 500! ■

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Congratulations to Andrea Gomes on her appointment to President of CREW CT.



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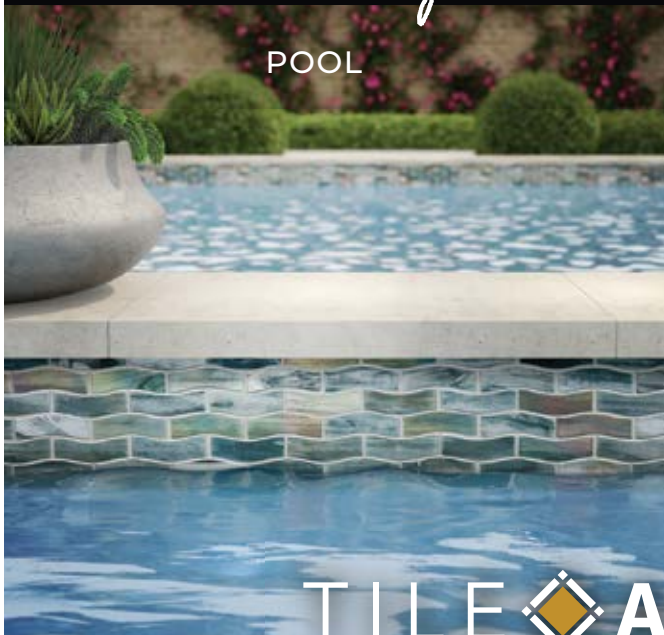
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Berkshire Hathaway Home Services Connecticut Housing Market Update

Builders are unable to meet housing demand due to uncooperative local commissions, high building costs, a stagnant supply chain and a critical workforce shortage

By Gregg B. Wagner, Senior Vice-President



Gregg Wagner

The cliché, “they certainly don’t build them like they used to”, may very well be appropriate today for homebuilders in Connecticut. This is not from a perspective of style or quality, but certainly from the standpoint of quantity, and how developments are structured economically.

During the past few years, we have seen a robust and persistent demand for residential real estate in both Connecticut and across the United States. Even prior to the Federal Reserve raising interest rates three quarters of a point and attempting to put a governor on demand, approved permits and home construction rates remained far behind the historic norms. According to Zillow, if permits had been issued over the past decade, accounting for population change, the country would have had 2.3 million more single-family home permits.

In keeping with the national trend, Connecticut’s approved permits in 2021 were the lowest since 2011. Year to date through April of 2022, in the issuance of permits has begun to turn around. Yet, without fundamental changes, the bottom line remains that Connecticut housing stock is staying in service longer, getting older, and the pipeline is not prepared to mitigate the shortage. For these reasons, “our builders are just not building like they used to”.

For those builders who recalibrated and undertook projects, some are still facing a backlog of unfinished homes and stagnant equity. Under pressure from their buyers to deliver, builders are recognizing the need to allocate time and money to get the next project approved. Challenges face them in that search, too.

Landowners can’t help but realize the wild realities of the residential market and unfortunately think their land has appreciated similarly to their homes. For land brokers and builders in most of the markets in Connecticut, we have come to know the contrary.

A recent national survey of top land brokers conducted by the Realtors Land Institute found an overwhelming sentiment of concern about Planning and Zoning commissions and the challenges of obtaining approvals. The hidden costs of capricious down-zoning, required open space, costs of engineering, infrastructure, and so on have compressed land values at a time when landowners envisioned the opposite. There are many price-sensitive markets in our state where it currently, albeit sadly, doesn’t make sense to build.

Over the years, the national average ratio of the value of an approved and improved single-family lot, to the value of the finished home was roughly 20%. In Connecticut we were lucky to see that percentage closer to 25%. Nationally, that ratio has been squeezed down to roughly 17%. Here in Connecticut, and outside of the very high-end markets in Fairfield County that number is now closer to 20%. The hard costs along with rising challenges cited before, are currently compressing land values and making it harder to negotiate deals with sellers.

Rising Connecticut home prices are obviously closely tied to the ongoing inventory shortage. High demand and short current and pending supply may seem euphoric to current homeowners. Over the horizon however, we need to economically be able to build new product to satisfy demand at all price points, in all markets. Without the cooperation of local commissions, the stabilization of costs, free flowing supply chains, and an ample workforce, the headwinds will continue. Until then, and understandably so, builders will not be building like they used to. ■

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From the New York Suburbs to Soho & the Hamptons LTW Design Excels at High End Home Staging



Named one of the “Top 10 Luxury Stagers” in the country, Leia Ward has won several HOBI Awards for her creative home staging of high end Connecticut homes. The latest exciting projects by Leia and her luxury home staging and design firm LTW Design, include an \$11 million waterfront estate in New York, a \$7 million Westchester charmer, an \$8.7 million downtown chic loft in Soho and a \$6 Million Hamptons estate.

Featured in the Robb report, the 7,800 sf private escape known as Del Mar, has double waterfront access to Long Island Sound and a beautiful pond. Each room brings the outdoors in, so LTW pared down the interior color palette to let the bright-blue water steal the show. While the exterior is inspired by Mediterranean villas, the inside takes a modern turn. The home features an impressive, two-story atrium foyer with sleek Italian marble floors and a glass-enclosed marble staircase. (see photo above)



Another New York home, Pondfield, had been an outdated rambling ranch until the owners completely transformed it into a sumptuous modern home that they decided to put on the market. They chose LTW Design to add the final touch with expert home staging.

Ward’s skillful eye for detail brought the home’s architectural design to the forefront, while incorporating pieces with a strong presence in each room. The sizable, light-toned furniture and neutral accessories, paired with the home’s gorgeous oak features, made this modern home even more irresistible.

“As with all of our projects, we wanted to tell a story through the staging, and create a lifestyle experience for buyers as they walked through the house.”

- Leia Ward

In Soho, Leia created downtown chic and in the Hamptons, a true resort style living vibe.

Leia Ward offered these thought provoking tips on Home Staging:

- 1 – Staging is Not Design – Staging is Marketing
- 2 – Show Off the Home Not the Furniture
- 3 – Sell A Lifestyle
- 4 – Use White Paint Everywhere
- 5 – Choose Art Wisely
- 6 – Layer Textures to Create Depth
- 7 – Channel a Sense of Calm ■

Union Savings Bank Offers Many Advantages to Local Builders and Remodelers



Raymond Michaud



Theresa LaRock

Headquartered in Danbury, Connecticut, Union Savings Bank is a full-service financial institution providing banking, mortgage, investment and insurance products to individuals, businesses, not-for-profit organizations, and government entities throughout CT. Union Savings Bank has been serving the local areas of Fairfield, Litchfield and New Haven counties since 1866. The bank is dedicated in purpose and focused on efforts to deliver better products and services for their customers.

Over the years, USB has watched the community grow, and they take pride in having been a part of it. In helping to build a better community, USB has found it has helped them build a better bank – currently with 25 branch locations.

Cynthia Merkle is the CEO of Union Savings Bank, and the first woman in Union Savings Bank's history to serve as president and chief executive officer, a role she's held since 2015. Merkle has more than 40 years of experience in the banking industry.

Connecticut Builder editor, Joanne Carroll, spoke with USB Vice President and Sales Manager, Raymond Michaud, and mortgage loan officer, Theresa LaRock about USB's relationships with local builders, and the strength and ease of their construction finance programs.

"As a Mutual Bank, we have a lot more flexibility for growth," explained Raymond Michaud, "and we have a great line of communication right up to the President of the bank."

Raymond went on to explain other advantages USB offers builders and their custom clients.

"Our ability to finance construction and remodeling in the communities where we are located is a real asset. In addition, there is a growing emphasis on green, energy-efficient construction in Connecticut, and unlike a lot of lenders, USB has green educated appraisers, who understand LEEDS and NAHB Green certification. We have recently financed several green custom homes."

In describing USB's Construction-to- Permanent and Construction/Renovation mortgage products, Raymond said, "These are single-closing mortgages, and are retained here at the bank during construction, and then by our Loan Servicing Dept. once completed. We also offer an extended rate lock program for end-loan financing, whenever the new construction is being financed by the builder/contractor."

For builders and remodelers interested in financing a home with USB, Raymond Michaud provided an overview of the Construction/Renovation Mortgage products USB offers, and the bank's borrower requirements.

Our Residential Construction-to-Permanent and Construction/Renovation mortgage products offer:

- ▶ A maximum 80% loan-to-value (LTV), based on the appraiser's estimate of finished value of the home; loans are input using the acquisition cost of the subject property plus the contractual construction costs
- ▶ Up to 75% of the subject property current land value may be disbursed at closing to begin construction
- ▶ Our 5/1 and 7/1 ARM products and a 30-year fixed option are available for these programs; all offer a 30-year amortization, and interest-only payments during the course of construction
- ▶ NOTE: there is no prepayment penalty on our CTP mortgage products, and the loan amount may not exceed the actual total costs

Union Savings Bank Offers Many Advantages to Local Builders and Remodelers

(continued)

Items and Information for both Construction and Renovation Loans:

- ▶ Legible copies of your completed Construction Plans, Specs, Budget, and Contract
- ▶ Legible copies of any/all city/town permits issued for the Construction/Renovation project(s)
- ▶ License and insurance information for your chosen General Contractor (GC)
- ▶ Builder's Risk coverage added as a temporary part of your Home Insurance coverage

Borrower qualification requirements:

- ▶ Reserves: Normally 15% of the cost to build in liquid funds for reserves
- ▶ For Self-GC loans we require proof of liquid funds at 20% of the cost to build

- ▶ All Reserves should be liquid, but may include up to 70% of the value of any retirement funds; must show evidence of the borrower's ability to liquidate any funds on deposit
- ▶ Self-GC loans must have Bids and Estimates on every relevant item, and all must be dated within 30 days of application.
- ▶ Self-GC loans must have experience in the home building or home improvement industry and must provide proof, either through licenses, resume or detailed letter of explanation, subject to review and approval by management
- ▶ Credit minimum: Minimum FICO Score of 680

Both Raymond Michaud and Theresa LaRock are members of Fairfield County HBRA and HBA Northwest, and each is available to discuss these financing products in more detail with interested builders.

Raymond Michaud can be reached directly at: (203) 731-6131 or rmichaud@unionsavings.com and Theresa LaRock at C. 203-910-1790 / T. 203.731-6104 or tlarock@unionsavings.com ■



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Connecticut's New State Mandated Retirement Program Versus HBRA Retirement Program

by John DiMatteo, DiMatteo Financial Services, Inc.



Many of you may have likely seen or heard the news about Connecticut's new state mandated retirement plan that is in the process of being rolled out. Connecticut is not the first state to rollout a state mandated plan, nor will they be the last.

For those wondering what brought upon the new mandate, well there is a retirement crisis in America today, and both State & Federal Legislators have begun working towards solving the crisis. There are roughly 42 million people who work at a small business, and 75 percent of them do not have access to a retirement plan.

Many of you do not offer a retirement plan due to cost, lack of time & resources to administer the plan, and not wanting to take on the added liability. That is why we have seen both federal and state level intervention, to help increase accessibility to retirement plans for small businesses and their employees.

California was actually the first state to roll out a program, and it seems their program has laid the framework that many other states have adopted, Connecticut included. California's program requires all employers to either enroll their business in the state's program, or opt out. The only way an employer is able to opt out of the program is if they either offer their own retirement plan already, or have less than 5 employees.

Connecticut's Program (MyCT Savings Plan) is a state mandated Roth IRA program like California.

- ▶ There are 3 enrollment deadlines, which are based on the total number of employees working for the business.
- ▶ Employers with 100+ employees have a deadline of 06/30/2022.
- ▶ Employers with 26-99 employees must enroll by 10/31/2022.
- ▶ Employers with 5-25 employees must enroll by 03/30/2023.
- ▶ New York, New Jersey, and Massachusetts are all currently working towards developing their own state run programs as well.

Connecticut has yet to announce what penalties employers could be faced with for not enrolling or opting out of the program, but it likely would be some sort of fine to the employer. California fine is \$250 per eligible after 90 days of non-compliance, and jumps up to \$500 per employee after 180 days of non-compliance.

Business owners who do not already offer a plan are now faced with a decision: **start your own plan or opt into your state's mandated program.**

In 2020, the SECURE Act was signed into law, and greatly reshaped the retirement landscape. The SECURE Act, which stands for Setting Every Community Up for Retirement Enhancement, brought about major changes to the retirement industry, mainly for the benefit of small businesses. The Act eliminated the one bad apple rule, which made pooled plans much more desirable for small business. Before the elimination of this rule, pooled retirement plan arrangements were still available, but much more difficult to administer, because if one of the businesses participating in the pooled plan was out of compliance, the entire pool was out of compliance. Pooled plan arraignments provide small businesses with the benefits of economies of scale, streamlined operation and the lowest fiduciary responsibility possible in offering a plan. **The SECURE Act actually paved the way for the HBRA's Member Retirement Program.**

The HBRA Member Retirement Program is what is known as a Multiple Employer Aggregation Program.

- ▶ The plan is a low-cost option since it is a pooled plan with over \$3 billion in total assets. It dramatically reduces both the investment and administrative liability that comes with offering a 401(k) by delegating the majority of traditional plan sponsor duties to outside service providers. Outsourcing the traditional responsibilities of a plan sponsor significantly reduces time and effort, freeing up more time for the business owner to focus on their business.
- ▶ The other major provision of the SECURE Act is the tax credits that can be earned for putting a plan in-place. Eligible employers may be able to claim a tax credit of up to \$5,000, for three years, for the ordinary and necessary costs of starting a SEP, SIMPLE IRA or qualified plan (like a 401(k) plan.) A tax credit reduces the amount of taxes you may owe on a dollar-for-dollar basis.

The SECURE Act was federal legislation that provided small businesses with the do it yourself framework for helping your business and its employees prepare for retirement.

Here are some of the items Connecticut Business Owners should consider when deciding between offering their own plan, or enrolling their business in the MyCT Savings Program:

Offering your Own Plan

Pros

- ▶ You can choose your own investments & Investment menu.
- ▶ Higher Contribution Limits: A 401(k) allows contributions of up to \$20,500 or \$27,000 for those 50 and over.
- ▶ You can provide a company match and other plan features like loans.
- ▶ Plan Design Flexibility: Can allow both pre-tax and after tax (Roth) contributions, allow for plan loans, include a company match etc.
- ▶ Your company may be able to claim a tax credit of up to \$5,000 for three years to start a 401(k) under the SECURE Act.

Cons

- ▶ There are more compliance and administrative requirements employers must meet.
- ▶ You'll be responsible for start-up costs as well as third-party administrator (TPA) fees to cover the day-to-day management of the plan.

State Mandated

Pros

- ▶ There's less liability, since you aren't liable for investment decisions or performance and are not considered a fiduciary.
- ▶ The investment menus are limited and, therefore, may be easier to understand.
- ▶ Most programs do not charge employers to participate and no employer contributions are required; plus, participant fees are reasonable.

Cons

- ▶ The program picks the investments so you may not have offerings that match the needs of your workforce.
- ▶ A Roth IRA only allows post-tax contributions of up to \$6,000 in earnings, or \$7,000 for those 50 and over, which can limit employees' ability to save.
- ▶ There are some administrative and reporting requirements.

We at DiMatteo Group are specialists in the pooled 401k market and can help answer your questions regarding the HBRA 401k. Please contact us for more information at Jdimatteo@dimatteofinancial.com or 203-924-5408.

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Business Product News

Tidewater Lighting & Design Expands its Award Winning Madison Showroom



Tidewater owner, Carla Snowdon, an American Lighting Association Certified Lighting Consultant, has been in the lighting industry for over 35 years.

In July 2021, she opened Tidewater Lighting & Design a chic 1,700 sf showroom on Wall Street in Madison. In March of this year, the company expanded to 3200 sq ft, a testament to Tidewater's popularity with builders and homeowners along the shoreline.

Finalist as Showroom of the Year - *Furniture, Lighting & Décor Magazine* recently recognized Tidewater as a finalist for **Showroom of the Year**. The winner will be announced at the Dallas Market Lightovation Awards Night.

Finding the perfect spot for a lighting showroom is key, and Tidewater's downtown Madison location perfectly positions Carla and Tidewater in an upscale coastal community, where she is able to assist builders all along the coast, with new construction and remodeling projects, or in simply meeting the lighting needs of everyday customers

Tidewater offers interior, exterior and landscape lighting for residential and commercial projects, including table and floor lamps, lamp shades, cabinet hardware, LED bulbs and home accessories for home staging services.



A committed HBRA Member

Carla has been a part of the HBRA since 2011. She has served on Central CT HBRA Membership and Parade of Homes Committees, and has been a volunteer and speaker on lighting trends at their Home Show.

Carla belongs to both the Eastern and Central HBRA, and has made many connections over the years with HBRA members. Tidewater offers trade discounts, and she hopes to expand her client base, as more builders learn about her showroom, products, and expertise.

Tidewater's philosophy is to educate first and sell after.

A well educated customer is a happier one, and Tidewater's Lighting Lab demonstrates the latest in recessed, under and in cabinet lighting, track lighting and landscape lighting. The lab features kelvin temperature and illustrates its effects on a home's color palette.



Tidewater offers various price points, styles, and finishes to help complement any home or business. Tidewater Lighting & Design showroom is unique with its urban look and warm displays. And true to its name, Tidewater's customer counter features a realistic representation of the tide, and real sand from Hammonasset Beach, which is located just one mile from the showroom. (see photo above)

Tidewater Lighting & Design, 32B Wall Street, Madison, CT
www.tidewaterltg.com

Frank Sanford Retires from Sanford & Hawley



After 45 years in his role with Sanford & Hawley, Frank Sanford retired in May ... well almost!

Frank will be “keeping up with the lumber market”, and he will continue to contribute his *Lumber*

Market Update for Connecticut Builder.

“During the last couple of years, there’s been record demand and sales volume constrained by supply chain hassles, and we’ve still got a lot of issues in this industry. Cedar shingles are in tight supply this year, and labor is a huge problem.”

- Frank Sanford

Frank’s brothers Bob and Ted are still working at S&H, as well as three nieces and nephews.

The Sanford & Hawley building materials company was founded in 1884 by Frank’s great grandfather, and 61 years ago, at six years old, Frank started working for his grandfather and father during his summer vacation.

“Back then, we had bins of loose nails, and my job was to pick up nails from the floor and sort them in the right bins. By high school, I was driving a forklift, and over the years, I did every job there was in the company.”

Frank knows building inside out, and he has helped many builders and remodelers value engineer the homes they are building or remodeling.

He has been a huge supporter of the HBRA of Connecticut, serving on its Board of Directors, and as a HOBI Awards Remodeling and New Construction Judge; and generating a multitude of sponsors for the Fiano Family BUILD PAC Golf Tournament each year since 2010.

THANK YOU for all you have done for our industry, Frank!

Gault Stone sees single slab monolithic firepits, thicker profile stone in outdoor kitchens & grill stations and native granite & American made porcelain trending in outdoor living

This season, we’re seeing the evolution of trends that arrived during the pandemic- greater availability of domestic products, New England applications of outdoor porcelain, the premium paid for functional outdoor living space.

Luxury Additions to the Backyard: The stacked firepit that was all the rage the last few years has transitioned to a monolithic style. These firepits are custom fabricated made from a single slab for a seamless statement look. We regularly see monolithic steps nested into hills and terraced yards or as an eye-catching element to steps and patios. We’re excited to see where this design application will be used next. Veneer stone has also seen a shift. There’s been an increase in requests for sawn bed veneer stone along with custom sizes in order to create a more modern look.



Style and Design Features: We’ve all seen the growing popularity of outdoor kitchens and grill stations the last few seasons. Thicker profile stone is making a more frequent appearance; for example: thicker statement countertops with brushed and flamed finishes, fabricated stone fountains and water features, hand chiseled 18” pier caps and other custom pieces to personalize the outdoor space. Pairing different finishes brings a layer of texture and contrast to the landscape. Some recurring combinations include honed countertops with thermal patios and rock-faced wall caps with a split-faced stone veneer.

Business Product News



Local Quarries and

Sourcing: While product availability has started to improve and inventory items ordered during the height of the shortage have started to arrive, we're still strongly encouraging clients to

select domestic products like native granites and American-made outdoor porcelain. Some of the granites we recommend as an alternative to popular foreign quarried varieties include Stanstead, Kitledge, Addison Black and Chelmsford. In addition, we've expanded our sourcing for bluestone, finding new quarries to

reduce product bottlenecks and improve lead times and availability.

Gault Stone & Landscape Supplies continues to proactively manage materials and customer expectations for both the trades and the end-user. We're excited to see how the year progresses and how our customer base continues to adapt these trends to suit their needs.

To learn more, view our Virtual Showroom at GaultStone.com or stop by our Westport Showroom at 11 Ferry Lane West, Westport CT | 203-227-5181 or 1 Paul Street, Bethel CT | 203-790-9023

Stock the Shelves Initiative Launched



Founding Sponsors of the Stock the Shelves Fund of the Northwest CT Community Foundation presented a check to the foundation in front of the Stock the Shelves storage and sorting site. Back row (l-r): Steven Roth, CEO/President of Elevator Service Company, Inc., Lance Leifert, CEO of Conquest, Bradford Hoar, Vice President, Philanthropic Services, Northwest CT Community Foundation. Front row (l-r): Lesa Vanotti, President & Chief Executive Officer, Torrington Savings Bank, James Thibault, AWMA (R), CFP (R), Managing Partner, and Guy Rovezzi, President & CEO of Northwest CT Community Foundation.

Local community members have launched Stock the Shelves, an initiative to help address ongoing food and essential-living insecurity in Northwest Connecticut by helping fill supply gaps of local food banks and soup kitchens. Steven Roth, owner of ESCO, was the first business owner to say yes to becoming a founding sponsor

Stock the Shelves volunteer committee members will be reaching out to the business community to arrange for food drives to be held at their locations. Committee members will collect food, sort it, and distribute it to food banks and community soup kitchens in the region with the goal of supplementing collections that are already established and building a larger network of donors. Community members can support Stock the Shelves by

donating food through local food drives or by making monetary donations through the Northwest CT Community Foundation Stock the Shelves Fund.

The Stock the Shelves committee believes that 'Hunger is Everyone's Business.' They have had a tremendous amount of positive feedback from local companies and organizations who want to help and become involved.

Stock the Shelves volunteers will maintain communication with the food banks and soup kitchens to assess specific needs throughout the year, so food drives can be focused on items that are in short supply. All donations will be distributed to local organizations including: Community Soup Kitchen of Torrington, FISH Northwest Connecticut, Fishes & Loaves in Canaan, Food for Thought – A Student Food Pantry at Northwestern Connecticut Community College, Friendly Hands Food Bank, Goshen Food Bank, Hands of Grace in Pine Meadow, Thomaston Community Pantry, and Open Door Soup Kitchen in Winsted.

Monetary donations collected during food drives will be deposited in the Northwest CT Community Foundation Stock the Shelves Fund to be distributed to food banks and soup kitchens.

Stock the Shelves was created by a group of community businesspeople and residents who have become friends through their volunteer activities and want to help those in the region experiencing food insecurity. Founding Sponsors of the Stock the Shelves initiative are Barron Financial Group, LLP, Elevator

Service Company, Inc., Northwest CT Community Foundation, Torrington Savings Bank and Conquest. A storage and sorting location on Water Street in Torrington has been provided to the initiative by the Temkin family. Members of the Stock the Shelves committee include: Lisa Ferris, Jeffrey Geddes, Anita Rosa, John Seagrave and Lauren Zordan.

If your business or organization would like to hold a Stock the Shelves food drive, you would be interested in volunteering to assist with the initiative, or if you represent a nonprofit that could benefit from Stock the Shelves, email the Stock the Shelves committee at stocktheshelvesnwct@gmail.com.

John Dubrowin Lumber Person of the Year



John Dubrowin, Human Resources Director at Sanford & Hawley, was recognized as 2021 Lumber Person of the Year. The award was presented to John by Ken Tucker, Director of CT Dept. of Labor OSHA Division.

"John is a champion, not only because of his advocacy regarding safety, he's a champion because he recognizes that behind every injury prevented, there's a worker who was able to go home to his family healthy at the end of the work day."

- Ken Tucker OSHA Director

John started working in the lumber business in 1978, at 25 years old, as a yard associate and truck helper for Diamond Lumber. He worked his way up to dispatcher at Lakeland Lumber and branch manager at Continental Lumber. It didn't take long for him to recognize the importance of workplace safety.

"Early in my career there was no formal training required for forklifts and other things. I had some minor forklift incidents and I also had a job site accident delivering sheetrock to a house under construction," he recalls.

John wound up at Sanford & Hawley in Unionville, Connecticut, where he's remained for the past 26 years, climbing the ladder from dispatcher to branch manager to human resources director, he saw an opportunity to protect the safety of the company's employees and the health of its finances.

"I decided the best way to add value to the company was to improve the bottom line by reducing injuries, which had an impact on our insurance premiums and helped lower some of our expenses," he says.

John is also an advocate for workplace safety throughout the industry, serving on the safety committee for the Home Builders and Remodelers association of Central Connecticut. He helped establish a safety manual for the contractor membership that can be personalized for their own use, as well as a daily job site check list for contractors. He won the National Lumber and Building Material Dealers Association *National Industry Leader in Safety Award* in 2007 and the *National Association of Home Builders Safety Professional of the Year* in 2010.

Congratulations on your award John, and on keeping so many construction workers safe!

(continued)

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Business Product News

HBRA Leaders Visit Torrco East Windsor Showroom



L-R HBRA President Eric Santini, V.P. David Preka, CEO Jim Perras, CT Builder publisher Joanne Carroll, Torrco Showroom designer & Director of Business Development Dawn Corbo, Torrco branch manager Manny Salinas, HBRA events coordinator Michele Quadrato, Torrco design consultant Dan Carpenter, Torrco showroom manager Sarah Thomas, HBRA Immediate Past President Chris Nelson, and Torrco design consultant Laura Davis

Torrco Branch Manager, Manny Salinas, invited HBRA CEO Jim Perras and HBRA officers for a tour of Torrcó's HOBI award winning East Windsor showroom. HBRA President, Eric Santini, Vice-President, David Preka and Immediate Past President Chris Nelson attended, along with member services & events coordinator, Michele Quadrato and Connecticut Builder editor/publisher Joanne Carroll.

Manny described how the company has been privately owned by one family since 1917.

In addition to lighting, hardware, plumbing fixtures and faucets, Torrcó supplies HVAC equipment, and the company is one of the largest distributors for LG Inverter driven products in New England for the residential, light commercial and Commercial markets.

As a result of Connecticut Climate Change legislation codifying into law Governor Lamont's 2040 net carbon electric grid goal, Torrcó's LG heat pumps and Comfort Air inverter technology will continue to grow as a preferred alternative to oil and natural gas for Connecticut home builders.

Torrco is positioned to offer builders the added advantages of HVAC training in its Waterbury facility, and 70,000 square feet of warehouse space for inventory storage, which helps them avoid supply chain issues.

In Torrcó's Kitchen and Bath Design Centers, the company represents an expansive selection of plumbing manufacturers, including American Standard, Toto, Bain Ultra, Grohe, Moen, Crosswater, Rohl, Roben, Brizo, along with Canadian lines and more.

Director of Business Development and showroom designer, Dawn Corbo, explained that in addition to East Windsor, Torrcó has 14 different locations and six showrooms in Connecticut. The company coops showroom space with Tile America in Stamford, Fairfield and New Haven.

Dawn designed each showroom to be visually attractive and interactive, with working tubs, showers and faucets that allow builders and their clients to experience first hand the water flow from a rain shower head; the ease of filling an air tub; and the convenience of a touch-less faucet.

Their East Windsor showroom and warehouse services the Greater Hartford region; their Design Centers in Waterbury and New Haven service New Haven County; and their largest showroom in Stamford, as well as additional Design Centers in Fairfield and Danbury offer convenience to Fairfield County builders and their clients. Visit www.torrcoDesigncenter.com. ■





Lumber Market Update

by Frank Sanford, Sanford & Hawley, Inc.

Quality Building Materials Since 1884

What has happened Since February?

The markets rose for a few weeks then dropped rather dramatically. Please see the graphs for further detail.

Why has this happened?

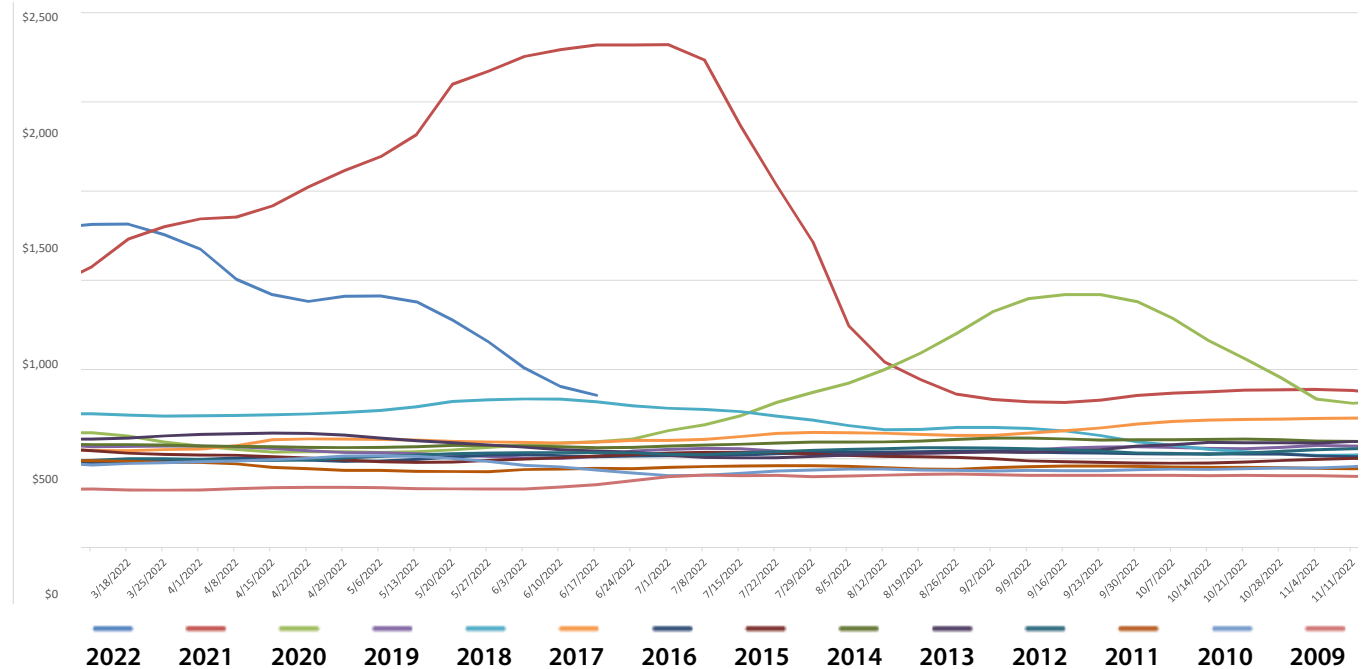
Supply has caught up with falling demand and perhaps surpassed it a bit. OSB production has caught up as well. Even the shortage of engineered wood products is easing a bit. In

addition transportation shortages have eased a bit. Although delivery times are still longer than usual.

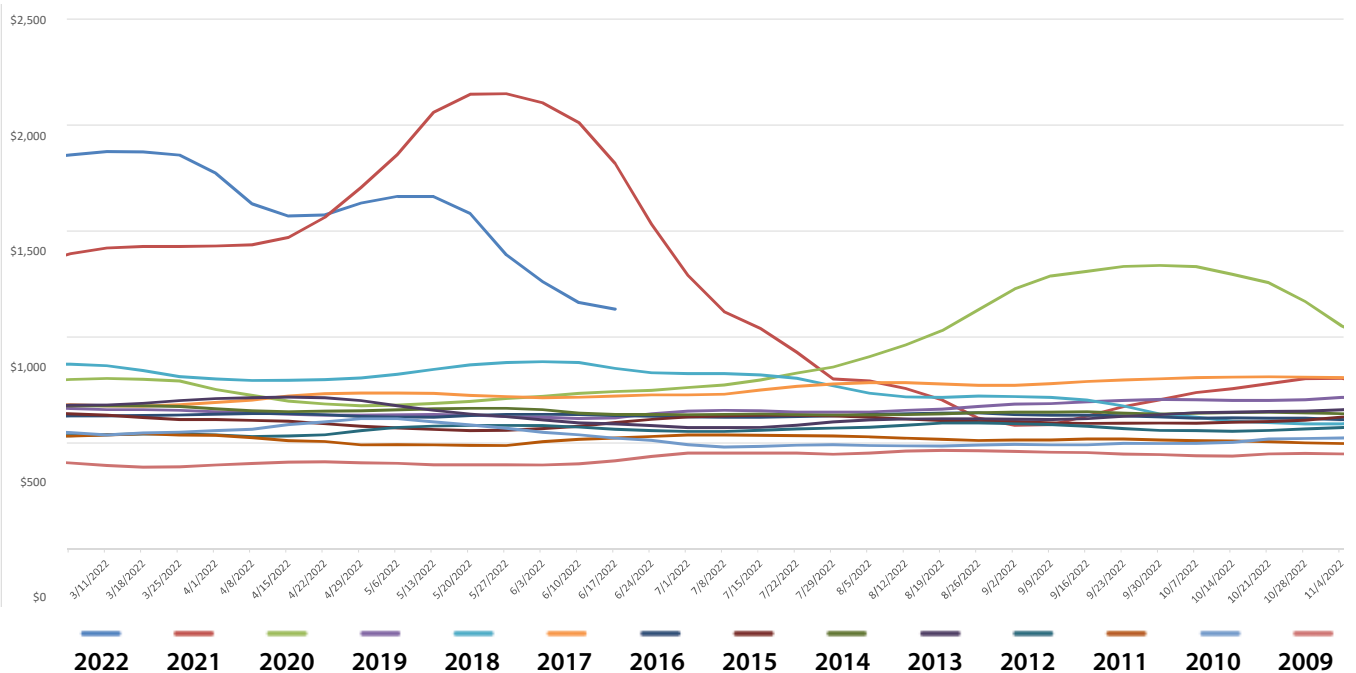
Domestic Production

Domestic production has continued to increase. Roseburg, a large west coast producer, recently broke ground on a new lumber mill in North Carolina. British Columbian mills continue to invest in the south as well. And a west coast mill recently announced plans to restart a mill that has been closed since 2008.

OSB \$/MSF



Douglas Fir \$/MBF



Imports

Lumber imports from Canada continue to decline due to production cutbacks in British Columbia. Other parts of Canada are shipping more to cover some of the shortfall. Imports from Europe and other parts of the world continue to increase. Although the war in Ukraine may cause more European wood to stay in Europe.

Exports

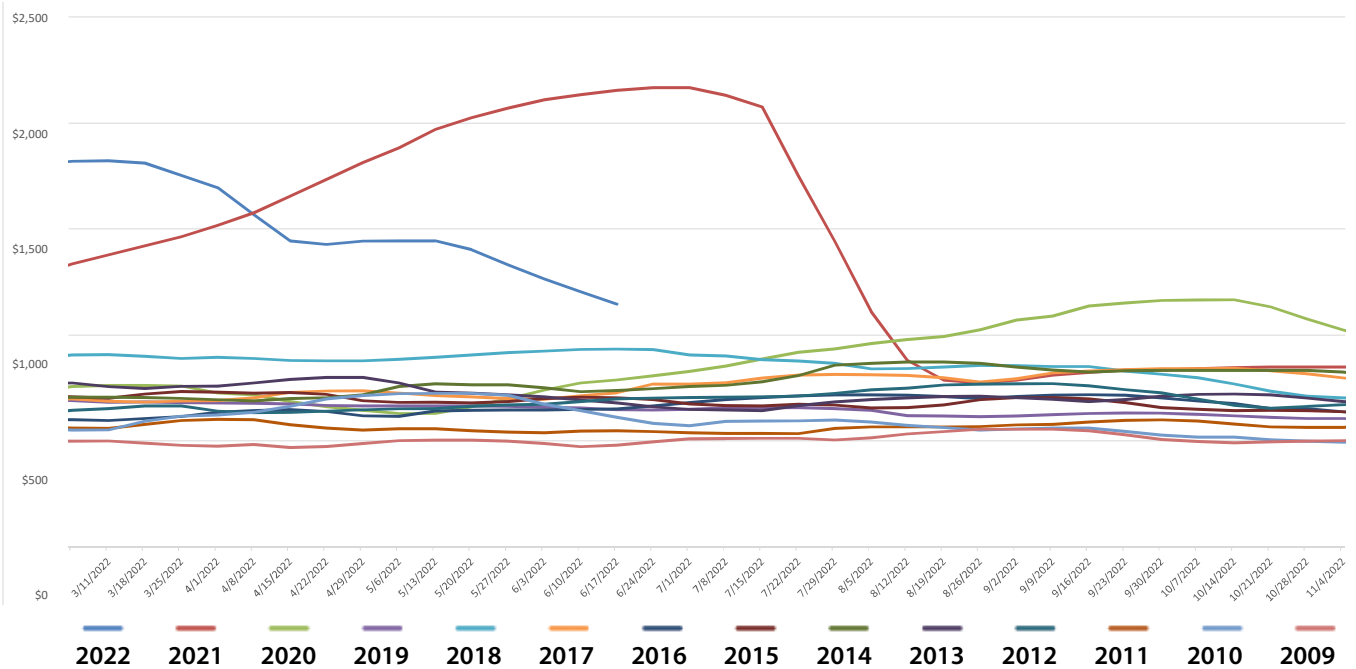
Exports from the U.S. are dropping, especially to China. Russian timber has taken over much of the Chinese market. There

is relatively little lumber being exported from the USA. Most of it is going to traditional Caribbean and Mexican markets.

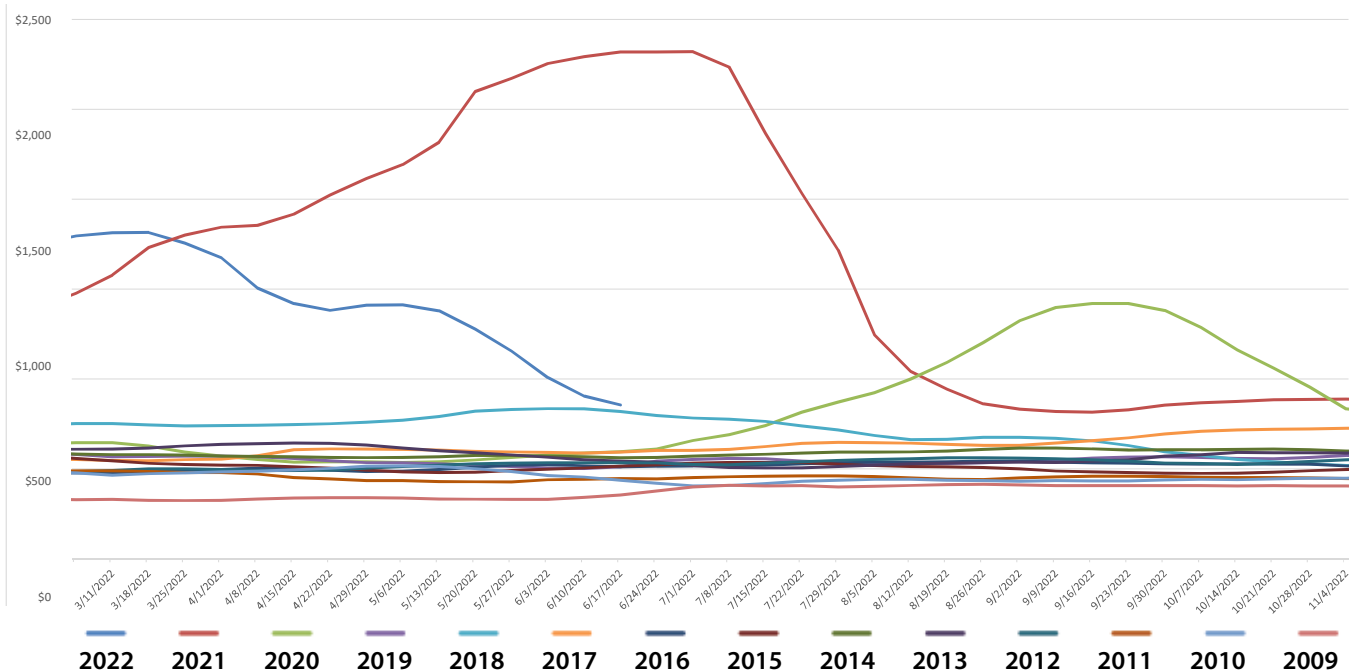
What is happening now?

This year prices peaked in March well before the May/June peak last year. As interest and mortgage rates rise, building demand may fall off keeping prices trending downward. We may not see the fall rally that the last few years have had. The demand for housing is there and it looks like the supply of lumber will be there too. ■

Douglas Fir Plywood Sheathing \$/MSF



KD SPF \$/MBF \$/MSF



NAHB Leadership Meeting & Legislative Conference in Washington D.C.



L-R Alan Hanbury, Tim Bobrowske, Chris Nelson, Sheila Leach, U.S. Congressman Joe Courtney, Central CT HBRA CEO Eric Person, Greg Ugalde and HBRA CEO Jim Perras



CT BUILD PAC Chairman Ken Boynton and Immediate past NAHB Chairman Greg Ugalde at leadership Council meeting



Greg Ugalde at Housing Center for HBI Board of Directors meeting



L-R Chris Nelson Tim Bobrowske Alan Hanbury, Eric Person, Sheila Leach, Greg Ugalde & Jim Perras outside the Capitol.

HBRA of Fairfield County Annual Meeting

The 2022 HBRA Annual Meeting on June 1st was hosted by Ring's End in their flagship Darien lumberyard, as Ring's End celebrates its 120th Anniversary with their private label IPA "1902."



L-R Bryant Coogan, Rob Campbell Jr, Mark Collins- Weyerhaeuser, Scott Herling, Colin Campbell, Mark Volage- Upstate Door



Board being sworn in by Kim DiMatteo
Board Members: Alex Shook, Bonnie Paige, Chris Shea, George Pusser, Lisa White, Peter Sciarretta, Stephen Gidley and Tori McBrien

Kim's Farewell Message to Fairfield County HBRA Members

Hello to all,

Writing this letter is bittersweet as I close in on my last month as President of our association. As we emerge from a long two years of the pandemic into the middle of spring with flowers blooming, graduations happening, and weddings in the air I feel like all of us are rolling with our new normal. I'm so incredibly grateful and proud of our members for continuing our mission despite the hurdles.

Over the past year and nine months, I tried to stay connected to as many members, associates, and colleagues and there was a recurring theme to so many conversations "I am so busy, wish there were more hours in the day!". Indeed, our industry is booming, however, we are all dealing with a myriad of unprecedented challenges and for that reason alone, it's more important than ever to be involved in our association. Deep connections with your peers will not only offer encouragement, but our association supports our members with solutions, education, and let's not forget community.

(continued on page 76)



Kim DiMatteo & John Hertz



L-R Jessie, John & Kim DiMatteo

The outdoor event featured live demos and displays from industry experts, giveaways and raffles, food trucks, including New Haven pizza from Marco Pizza and delicious lobster rolls from Lobster Craft and drinks from the Rambling Inn Mobile Irish Pub!

The highlight of the evening was the installation of the 2022 - 2023 Board of Directors and new President John Hertz, Hertz Construction, by outgoing President, Kim DiMatteo, Cross Insurance. The 2022-2023 Officers are:



Immediate Past President: Kim DiMatteo



President: John Hertz



Senior VP: Rob Michaud



VP: Brian Kurtz



Treasurer: Steven Roth



Secretary: Karen Bradbury

Kim's Farewell Message to Fairfield County HBRA Members



The benefits of HBRA run deep. Our state and local associations are active in Government Affairs – fighting for our industry on a daily basis on a state and federal level. The labor shortage and Workforce Development continue to be front of mind. We are actively working to bring programs to our state to foster hiring and training. Monthly

education, including discounted programs offered through our local, state, and national chapters. I encourage all our members to contact the Fairfield County HBRA office or connect with one of our board members to learn more about how we can support you and your business.

I would be remiss if I didn't acknowledge our team here at HBRA for coming together and making some very special events during my tenure. Although we couldn't always meet in person, we rose to the challenge and mastered Zoom, Teams, and other virtual programs to stay together and connected.

Some of the moments that stand out include our Annual Meeting, the September 2020 meeting at Hotel O in Norwalk, the first meeting we had in person since the start of the pandemic where I was officially sworn in as president - outside as the skies cleared to give us a bright and sunny evening together. The PWB Kickoff Meeting in September where I was able to share my home – and of course the horses – with everyone, felt like a family get-together because it was.

Perhaps one of my favorite events throughout my term was in June for our Annual Awards Dinner at Giovannis. After lockdowns and outside events, it was so nice and “normal” to be inside with everyone dressed up and celebrating. There was so much energy that night, I know I'm not the only one who felt it was magical. I can't believe we are almost halfway through 2022 and we have accomplished so much – from the successful Job Fair at JM Wright in Stamford, Beyond the Blueprint at Giovannis, and we got back to our OSHA 10 Trainings at Rings End. In Stratford. Let's not forget the fun Axe Throwing Event and the Government Affairs Roundtable update and we are just getting started!

I'm humbled.

I've been a member of this association since 1992, 30 years. I feel like I started when I was a child – actually I did. I was young, curious, ambitious, and eager to learn. I got involved with just about every committee and was active in our local, state, and national chapters. I've met many of my dearest friends during those 30 years.

Being a part of HBRA offered me many life-changing experiences. My membership fostered growth in my company growing it to a point where we were able to sell it in 2019, leading me into the next chapter of my life with a bigger company. This association and the people I've met through it have been a huge part of my success in business and in my personal growth – for that, I'm eternally grateful.

In closing, my one piece of advice to members who want to experience the full bounty of everything HBRA has to offer is to get involved – give back without the expectation of getting anything in return because when you least expect it the rewards will come and will continue to come. Giving is never about what you are going to get back, it is doing it from your heart and knowing karma will always be there in the end. It's why I know our new 501(C)(3) Building Dreams Together was the right move. The new division of HBRA will allow us to support our community better and easier, – it's all about giving to others to make where we live, work and play a better place for everyone.

Thank you to every single person who helped me, supported me, trusted in me, and most importantly was there for me during these 30 years. There are so many of you, that I couldn't even begin to list you all, but I can assure you I am grateful and loved every minute of my time with each and every one of you.

I look forward to entrusting the gavel to my dear friend John Hertz in June, who I am confident will continue to follow through on all that we have started and he will bring new ideas and success to our association. As for me? I plan to stay involved and support this amazing organization for years to come – thank you all again for 30 years of friendship.

All my best, today tomorrow, and always,

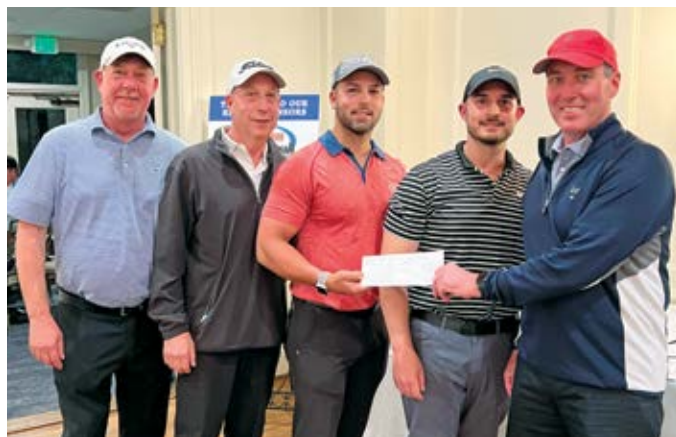
Kim

HBRA of Central Connecticut Golf Tournament

The HBRA held its most successful golf tournament in its history on May 24th with 236 golfers enjoying a perfect day of golf and fun.



L-R Rence Coassin, Nick Lombardi, Johnny Carrier, Antonio Liguori



L-R First Place Winners Connecticut Lighting Brian Mikulski, David Director, Brett Director and Todd Director, Eric Person



L-R Sheila Leach and Sponsor Ashley Anderson, Marvin Windows



L-R Debra Wolfenson, Danica Caruso and Nick Sylvester



Thank you to our Sponsors!



L-R Johnny Carrier, Will Person, Bobby Jungles, David Trachten

Remodelers Council Community Service Project

The HBRA Remodelers Council got together for their annual Community Service project to replace the railings and make improvements to the large deck for Healing Meals Community Project in Simsbury. Healing Meals Community Project prepares and delivers organic meals for individuals and families dealing with a health crisis. They cook for the entire family for 3 months. More than 14 members volunteered for the day for this community service project giving of their time and talent for a worthwhile organization.



June 3 Community Service Project Before



June 3 Community Service Project After

Past President & Scholarship Night

In June, the annual tradition of recognizing the leadership and commitment of the Past Presidents of the HBRA of Central Connecticut was combined with the Annual presentation of student scholarships from the HBRA Charitable Foundation. Members, students and their families enjoyed a beautiful evening on the banks of the Connecticut River at the Glastonbury Boathouse.



L-R 50/50 Winner
Garret Cook,
Cyclone Home Systems



2022 Scholarship Winners



L-R 2022 Past Presidents Eric Santini, Sr., Lou Tagliatela, Jr., Bob Wiedenmann, Kevin Ahern, Ken Boynton, Tony Denorfia, Liz Koiva

Elicit Brewing Company

In April HBRA of Central Connecticut members gathered at the Elicit Brewing Company in Manchester for a fun evening of networking and craft beers.



April Membership Meeting



Greg Ugalde, Doug Meyerson,
Mercury Excelum (New Member)



2022 Student Design Winner - Brendan Shugrue, Simsbury High School

74th Connecticut Home & Remodeling Show

After a year of not being able to host the largest Home Show in southern New England, the HBRA of Central Connecticut held the 74th Connecticut Home & Remodeling Show at the Connecticut Convention Center. Hundreds of exhibitors drew strong crowds to see the latest products and services for their homes. This year also marked the 73rd Annual Student Design Competition. More than 120 students entered projects from schools across Connecticut that were judged by HBRA members. The winners receive scholarships and cash prizes.



L-R Student Design Judges Johnny Carrier, Jennifer Morgenthau, Jon Boynton



L-R HBRA Booth Volunteers Jeff Miller, Danica Caruso, Lynn Rival



Calcagni Booth



L-R Design Cafe Builder Panel, Johnny Carrier By Carrier, Liz Koiva Nordic Builders, Michael Riccio Rebuilt Homes, Matt Gilchrist EG Home



Home Show Floor

Boys & Girls Club Partnership

The HBRA of Central Connecticut was chosen to be one of the ten local associations to be part of the new Boys & Girls Club pilot program. The partnership is with the Ulbrich Boys & Girls Club of Wallingford and North Haven. The program is focused on future workforce development working together to promote construction career pathways; connecting industry with youth to provide career exploration and work-based learning activities.

Through this partnership, the HBRA is providing six weeks of lesson plans and members as guest speakers for the summer program. The focus will be on two age groups – K to 3rd grade students and 4th to 8th grade students. The curriculum being used with the K to 3rd grade students was developed with the book “The House That She Built”, while the curriculum for the 4th to 8th grade students is from the HBI curriculum developed for student chapters across the country.

The pilot program will continue after the summer with development of programs and activities for the Boys & Girls Club after school program. The hope will be to develop programs that can be rolled out to Clubs across the State and Country.



State Representative Tim Ackert of Ackert Electric shares about being an electrician with the Boys & Girls Club Summer Camp

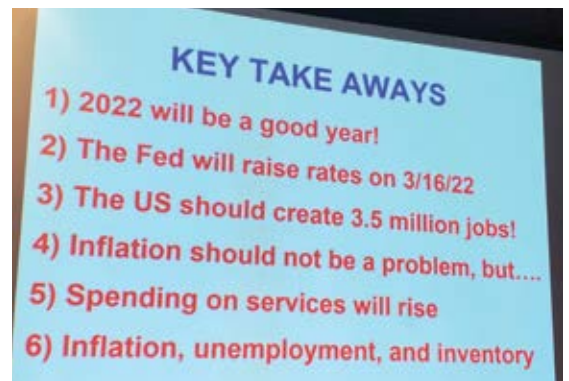


L-R Eric Person, Carlos Collazo, Greg Ugalde, Sheila Leach

Economic Update



L-R Eric Person, Carey Gause, George LaCava, Liz Koiva, Elliott Eisenberg, Ted Brown, Sheila Leach, Alan Hanbury

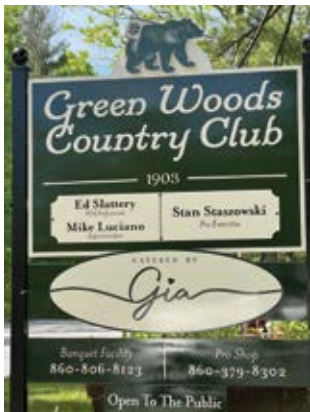


2022 Economic Update Key Take Aways

In March the HBRA of Central Connecticut held the Economic Update with national economist, Elliott Eisenberg. DR, Eisenberg provided insights on topics including: GDP, Supply Chain Issues, Interest Rates, Inflation, Lumber Prices and Connecticut specific economic information.

HBA Northwest Legislative Breakfast with Litchfield County Chapter GHAR

The Local Leadership Breakfast partnering with the Litchfield County Chapter of GHAR was held on May 18th at the Green Woods Country Club in Winsted, CT and was sponsored by First World Mortgage. The leadership breakfast was well attended and leaders across the area attended sharing about what was taking place locally and providing an update on the local housing market. It was the first in person leadership breakfast since the onset of COVID.



Green Woods Country Club sign



Barkhamsted First Selectman Donald Stein with Andrew Ugalde



Steve Temkin, Sheila Leach (Executive Officer for HBA of Northwest), Jim Perras (CEO HBRA of CT), Realtor Lisa Harrison, Warren First Selectman Gregory LaCava, Litchfield First Selectwoman Denise Raap



L-R- Alan Temkin (ATA Realty) Eugene Farley (Torrington Lumber Company) Edmond Mone (First Selectman of Thomaston) Tim Bobroske (President of the HBA of Northwest CT) Michael Criss (First Selectman of Harwinton) Daniel Jerram (First Selectman of New Hartford) Sheila Leach (Executive Officer of the HBA of Northwest CT) Michele Quadrato (Member Services and Event Coordinator of HBRA of CT)

Local Leadership Breakfast
Presented by The Litchfield County Chapter of GHAR in conjunction with Home Builders Association of Northwest CT
Wednesday | May 18, 2022

Local Leaders Attending

- Mayor Elinor Carbone: Torrington
- First Selectman Stephen Sordi: Bethlehem
- First Selectman Daniel Jerram: New Hartford, Pine Meadow
- First Selectman Christopher Johnstone: Colebrook
- First Selectman Edmond Mone: Thomaston
- First Selectwoman Denise Raap: Litchfield
- First Selectman Gordon Ridgway: Cornwall, West Cornwall, Cornwall Bridge
- First Selectman Matthew Riiska: Norfolk
- First Selectman Donald Stein: Barkhamsted, Pleasant Valley, Ripton
- First Selectman Henry Todd: Canaan, Falls Village
- First Selectman Todd Carusillo: Goshen, West Goshen
- First Selectman Gregory LaCava: Warren
- Town Manager Josh Kelly: Winchester, Winsted

Breakfast Buffet 8:30 am
Program 9:00 am

Green Woods Country Club - 300 Torrington St, Winsted, CT

Cost to Attend \$20 Per Person - Includes Breakfast Buffet

Call Brenda Davis to Register Today - 860-806-2588

Home Builders Association of Northwest CT
GHAR

HBA Northwest Leadership Breakfast Flyer May 18th



Jon Pignatello (First World Mortgage), Sheila Leach (Executive Officer for HBA of Northwest), Drew Colavecchio (Intern for Timothy Bobroske Construction), Tim Bobroske (President of HBA of Northwest of Timothy Bobroske Construction)



Steve Temkin and Elinor Carbone (Mayor of Torrington)

The HBRA of Eastern Connecticut annual golf tournament

The HBRA of Eastern Connecticut held their annual golf tournament on May 19, at the Lake of Isles Golf Course. With more than 100 golfers from across the region, the HBRA had one of their most successful golf events in their history. A little rain did not deter the fun and excitement of the golfers. The winning foursome was the group representing Chelsea Groton Bank: Harry Colonis, Justin Robbins, Sean Brown and Karen Stearns.



Keg and Grill Raffle Keith's Appliances and Clean Fiber



Eric Person, Chuck Barkhouse, Nort Wheeler, Sheila Leach



Eastern Golf Air Cannon



Eastern Golf Group

Caulkins Homes and Riverhead Building Supply



First Place Winners
Chelsea Groton Bank



L-R David McCool, Judd Fertman,
Mike Mish



Eastern Golf Committee



Pete Battaglio HOCON, Dustin Maurice President
HBRA Eastern, Josh Greco HOCON

Dustin Maurice President
HBRA Eastern,
Garrett Reed, Keith's
Appliances



- Eastern Golf Tournament



The May Builder Blend

The May Builder Blend was a joint event with the Eastern Connecticut Association of Realtors hosted by the Freedom Boat Club. Members of both Associations had the opportunity to enjoy a beautiful evening, network and experience boat rides on the Mystic River. Freedom Boat Club is the world's largest members only boat club.



Anne Ogden Photographer



L-R Sheila Leach, Tony Vaitkunas Crown Point Cabinetry,
Vinnie Bonavita Mastic



May Builder Blend Boat Ride



L-R Dustin Maurice President HBRA Eastern, Bill Avery CT
Hardrock Marble and Granite (New Member)



May Builder Blend Group

The April Builder Blend

The April Builder Blend was held at the Floor Covering Shop which is located in Norwich's historic 1906 Trolley Barn. Members enjoyed a great evening of networking fine food and drinks.



Lindsey Rispoli (Your CBD Store), Josh Greco (HOCON)



L-R Eric Person, Nort Wheeler (Mystic River Building Company), Jonathan Graf (Floor Covering Shop), Greg Graf (Floor Covering Shop), Jennifer Price (Floor Covering Shop)



L-R Matt Gilchrist, Pete Battaglio, Jonathan Graf (Floor Covering Shop Owner) Eric Person, Gail Grillo



April Builder Blend Location



April Builder Blend Attendees



SPONSORSHIP OPPORTUNITIES

NOVEMBER 16, 2022 | AQUA TURF CLUB

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- Premier Logo Placement on Video Screen during HOBIAwards
- Ad included in Social Media Campaign
- Feature in the HOBIAwards Edition of Connecticut Builder Magazine
- Exclusive Feature in the HBRA CT Dec Newsletter emailed to all Members
- Full Page Ad Back Cover in HOBIAwards Program
- Logo with link on HOBIAwards.com and HBACT.org websites
- Photo Op Published in HOBIAwards Edition of Connecticut Builder Magazine
- Tabletop for Product/Company Display with electricity
- One Reserved Table of 10

HOME BUILDERS & REMODELERS ASSOCIATION OF CONNECTICUT

435 Chapel Road, Suite B - South Windsor, CT 06074 - P: 860-500-7796-F: 860-500-7798 - hbact.org

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- Full Page Ad in HOBI Program
- Logo with link on HOBI Awards.com and HBACT.org websites
- Tabletop for Product/Company Display with electricity
- Photo Op Published in HOBI Awards edition of Connecticut Builder Magazine
- Six (6) Complimentary Attendee Tickets

PLATINUM LEVEL SPONSOR \$3,500

- Logo included in all marketing assets
- Logo Placement on Video Screen during HOBI Awards
- Logo included in Social Media Campaign
- Half Page Ad in HOBI Program
- Logo with link on HOBI Awards.com and HBACT.org websites
- Tabletop for Product/Company Display with electricity
- Photo Op Published in HOBI Awards edition of Connecticut Builder Magazine
- Four (4) Complimentary Attendee Tickets

GOLD LEVEL SPONSOR \$1,750

- Logo included in all marketing assets
- Logo Placement on Video Screen during HOBI Awards
- Company Name Listed in Social Media Campaign
- Company Name Included in all Email Blasts
- Two (2) Complimentary Attendee Tickets

SILVER LEVEL SPONSOR \$900

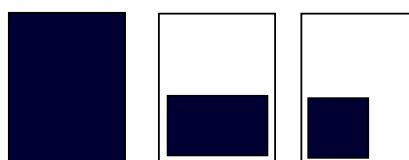
- Logo included in all marketing assets
- Company Name Listed on Video Screen during HOBI Awards
- Company Name Listed Social Media Campaign
- Company Name Included in all Email Blasts
- One (1) Complimentary Attendee Ticket

**ALL SPONSORSHIPS AND ADVERTISING MUST BE RECEIVED BY
OCTOBER 21ST**

Program Book Ads

Full Page	\$1200
1/2 Page	\$850
1/4 Page	\$700

Ad Dimensions



Full Page
8.5 X 11

1/2 Page
7.125 X 4.75

1/4 Page
3.5 X 4.75

Call 860-500-7796 to speak with Michele or email
mqadrato@hbact.org about your sponsorship package.





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