

CONNECTICUT BUILDER



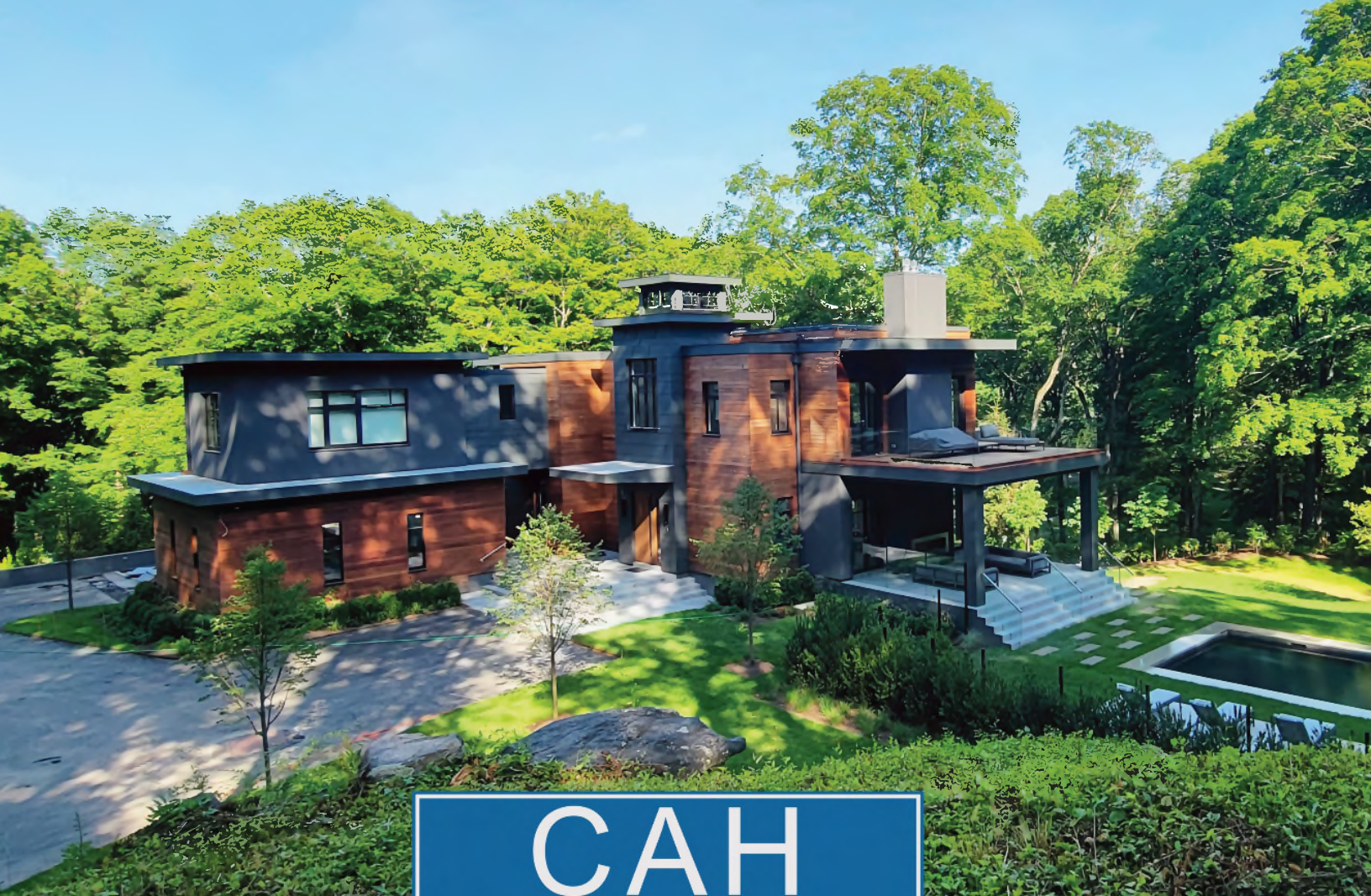
The Magazine of the Home Builders & Remodelers Association of Connecticut

Summer 2023

Addressing the Housing Gap in CT



THE LAFAYETTE, STAMFORD
Wellbuilt Company
www.connecticutbuilder.com

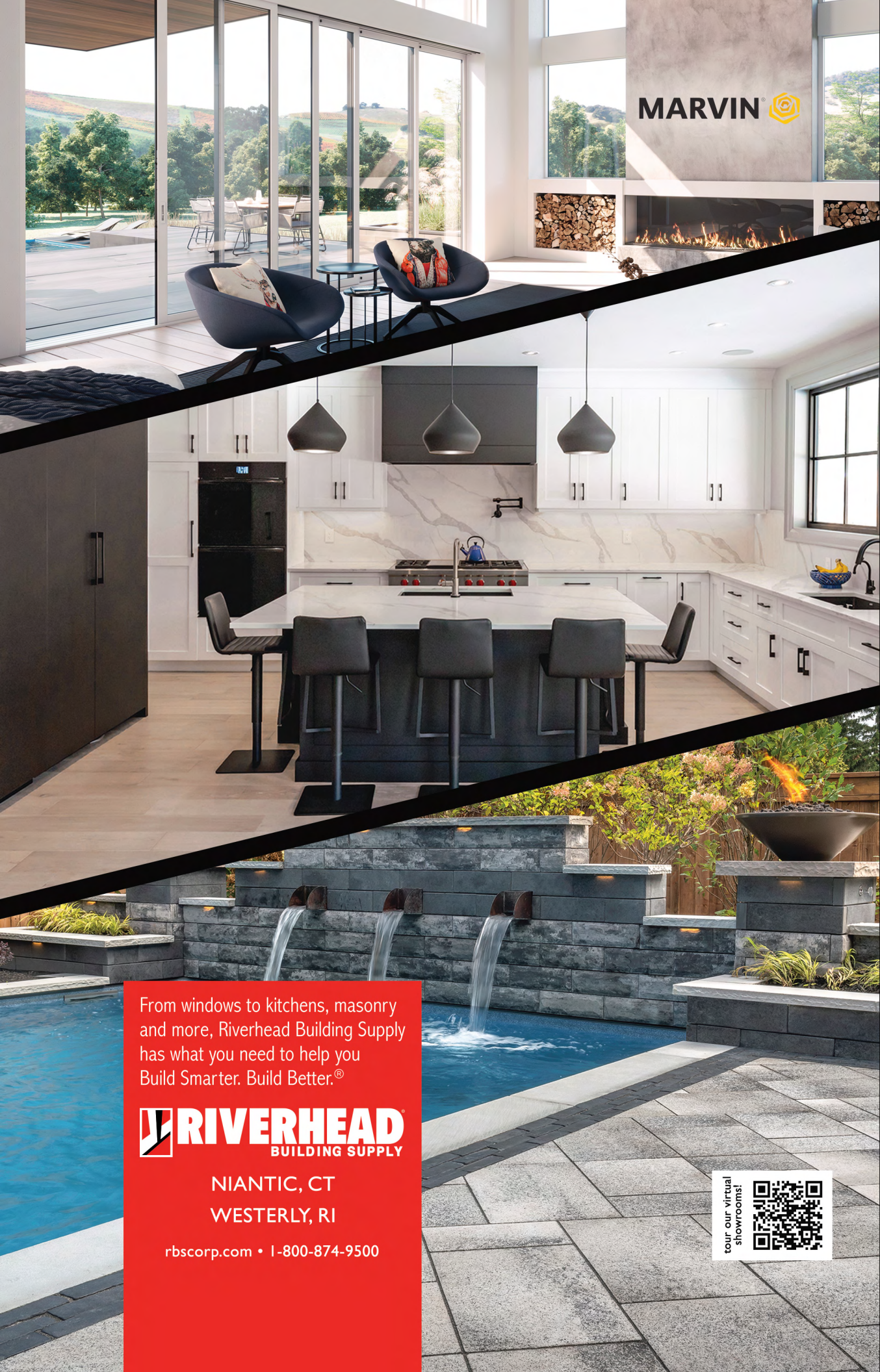



CAH

ARCHITECTURE
AND DESIGN, LLC

267 Sport Hill Road · Easton, CT 06612
(203)622-7287 · CAHarchitecture.com





MARVIN 

WINDOWS • KITCHENS • MASONRY

From windows to kitchens, masonry and more, Riverhead Building Supply has what you need to help you Build Smarter. Build Better.®



NIANTIC, CT
WESTERLY, RI

rbscorp.com • 1-800-874-9500

tour our virtual
showrooms!



ADVERTISERS INDEX

Aitoro Appliance	4
Bender Plumbing	8
CAFD	20
C.A.H. Architecture & Design	IFC
Calcagni Real Estate	22
Call Before You Dig	2
Clarke Distributors	14
Closet Factory	38
Closet & Storage Concepts	40
Connecticut Lighting	42
County TV & Appliance	34
DiMatteo Insurance	28
e2Engineers	46
Elevator Service Company	15
Eversource	64
Fulcrum	30
Gault	30
Hinckley Allen	44
Hocon Gas	58
Interstate Lumber	26
Kemper Associates	28
KLAR	53
Liberty Bank	29
New England Silica	76
PC Richard	50
Rings End/Marvin/Miner's	IBC
Riverhead Building Supply	1
Roberts Insurance	32
Royal Closet	3
Sanford and Hawley	BC
Shipman	33
Superior Hearth & Spa	52
Tile America	44
Torrco Design Centers	16
Total Comfort	2
Universal Tile	59
Viking Kitchens	18
Westchester Modular	4



CALL before you DIG

Call Toll Free In Conn.
1-800-922-4455

CALL TWO DAYS IN ADVANCE
TO LOCATE BURIED UTILITY
PIPE AND CABLE

AIR CONDITIONING

HUMIDIFICATION • HEATING
AIR CONDITIONING • AIR CLEANING
RESIDENTIAL COMFORT SPECIALISTS

Quality
Pride
Integrity

**FREE
ESTIMATES**

**TOTAL
COMFORT**
HEATING AIR CONDITIONING

STAMFORD 967-8181
WESTPORT 222-7373

791-2141

44 Kenosia Ave., Danbury

Kevin, John & Brian McCormack
LICENSED & INSURED CONTRACTOR, CT. LIC. #308094

INDEPENDANT DEALER
LENNOX®

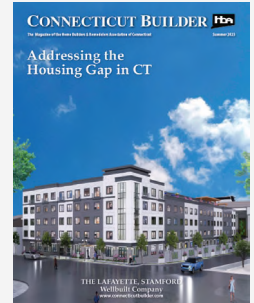
FAMILY OWNED & OPERATED • OVER 40 YEARS EXPERIENCE

CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut

PRESIDENT'S MESSAGE by David Preka	6
CEO MESSAGE7 Legislative Wrap Up	17
by Jim Perras, HBRA of CT CEO	
COVER STORY – Addressing the Housing Gap in Connecticut	9
Jim Perras interviews four multifamily developers	

COVER PHOTO – A rendering of The Lafayette in Stamford, a 160 unit multifamily under construction by Wellbuilt Company. Completion in fall 2024.



Features

▶ WESTCHESTER MODULAR DELIVERS AFFORDABLE HOUSING IN HARTFORD & GREENWICH	19
▶ A REVIEW OF THE MULTIFAMILY LANDSCAPE.	23
by Antonio Liguori, President Calcagni Real Estate	
▶ BUILDER NEWS	31
<ul style="list-style-type: none"> • Calcagni Sponsors Reveal Party for Old Saybrook Waterfront Spec Home • C.A.H. Architecture Designs Appealing Multifamily • Shipman's Joe Williams Is Working on a Diversified Multifamily • e2Engineers Provided Structural Engineering for Multifamily Developments • CT Municipalities Use Tax Increment Financing to Spur Development • Wellbuilt Company Scott Lumley Recognized • Paul Harris Is Design Building in Greenwich & Puerto Rico • Toll Brothers Spec Home Strategy Contributes to Record 2nd Quarter 	
▶ WHAT TO EXPECT IN NEXT YEAR'S CT KITCHENS & BATHS	45
▶ TAKE IT OUTSIDE! THE DISAPPEARING LINE BETWEEN INSIDE & OUT	54
▶ BUSINESS PRODUCT NEWS	59
<ul style="list-style-type: none"> • Interstate Hosts Fairfield County HBRA at Westport Design Center • VERTEX Offers a Unique Mix of AEC Services • KLAR Showcases European Craftsmanship in Windows & Doors • Albano Appliance Open House 	
▶ LUMBER MARKET UPDATE.	62
by Frank Sanford, Sanford & Hawley	
▶ BRINGING STABILITY TO THE CONNECTICUT HOUSING MARKET.	63
by Gregg Wagner BHHSNE Senior V.P.	
▶ NAVIGATING MULTIFAMILY UNIT INVESTMENT – INSURANCE RED FLAGS	65
by Kim DiMatteo, Cross Insurance	
▶ STATE HBRA NEWS	66
<ul style="list-style-type: none"> • Housing Development Fund Helps Multifamily Developers by Kiley Gosselin, HDF CEO • CHFA & DOH Discuss Affordable Housing Programs at Developers Council 	
▶ NAHB NEWS.	67
<ul style="list-style-type: none"> • NAHB Announces Jim Tobin as New CEO • Local HBRA Members Attend 2023 Legislative Session in D.C. 	
▶ FAIRFIELD COUNTY HBRA NEWS	70
▶ CENTRAL CT HBRA NEWS.	71
▶ HBRA OF EASTERN CT NEWS	74
▶ NORTHWEST HBA NEWS	75

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 2023
 Design: Mark Rich • Printing: Service Press



The Affordable Closet Experts

Custom designed simple to elegant closets. We offer a full line of materials that range from melamine laminate to stained wood with your choice of finish. Our professional closet designers will be happy to give you a free in-home consultation.

Our state-of-the-art manufacturing facilities enable us to keep our quality high and our prices low.

- Home office & mudroom areas
- Entertainment centers
- Bookcases
- Pantries
- Garage systems
- Accessories

QUALITY FIRST



QUALITY STAINED WOOD & MELAMINE SYSTEMS

Free In-Home Consultation
203-847-4179

Visit our showroom: 6-B Muller Park
 Norwalk, CT 06851



Create the kitchen of your dreams at Aitoro.

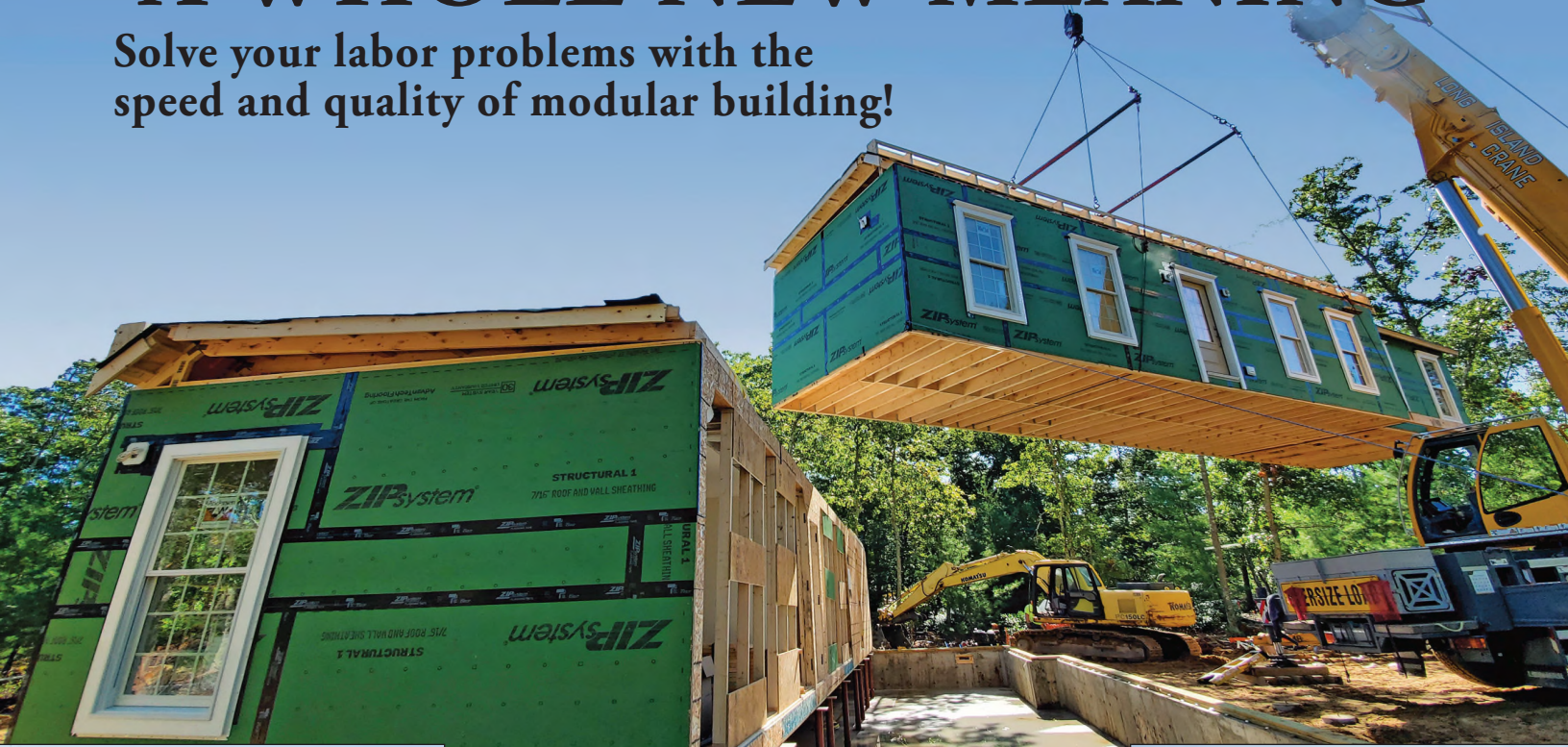


401 WESTPORT AVENUE, NORWALK, CT • 203 847 2471 • AITORO.COM

W E S T C H E S T E R M O D U L A R H O M E S

WE GIVE HOME DELIVERY A WHOLE NEW MEANING

Solve your labor problems with the
speed and quality of modular building!



We Provide Solutions for Multi-family Housing and Urban Redevelopment

A CUTTING-EDGE APPROACH TO BUILDING WITH A BUILT-IN LABOR FORCE

- Times have changed, building methods have changed. Today's modular homes offer home builders the speed and efficiency of modular construction.
- There's a built-in highly skilled labor force, able to work 52 weeks a year in a climate-controlled factory environment.
- Houses are built in months, not years, no matter the weather. That means projects are delivered on time, on budget.
- Modular building doesn't mean sacrificing the things a home buyer has been dreaming of. Modular construction offers infinite custom design options for every home buyer's wants and needs, delivering a home they can truly call their own.
- We specialize in custom single family and multi-family residential homes.



WESTCHESTER MODULAR HOMES, INC.

AN EMPLOYEE OWNED COMPANY

800-832-3888

WestchesterModular.com

From the President



We are living in changing times, and we continue to face uncertainty in virtually every aspect of our industry. As our members and their businesses evolve to meet these new challenges, so should our association. We offer value to our members and we need to double down on what we do well.

In addition to playing to our strengths of advocacy and support, we need to evaluate what benefits and programs work best. Our focus is to have the greatest impact on the day to day lives of our members while considering their long-term viability, thus ensuring we are meeting the needs of our members both now and in the future. It is with this in mind that we embark on the development of our strategic plan.

STRATEGIC PLANNING

Our Executive Committee will work this Summer to craft a new strategic plan intended to guide the actions of the HBRCT for the next 3 to 5 years. My sincerest hope is that we all contribute to the plan. We must think and act boldly as a team to position our association to make the greatest impact on the day-to-day operation of our members' businesses as well as the overall health of the building and remodeling construction industry in our state. To do so, we must focus on efforts in a two-fold plan.

The first step is to increase our membership. Numbers matter when advocating for our members at the Capitol. The bigger and stronger we are as an association, the louder and more powerful we become. By increasing our membership, our industry messages will resonate louder in the halls of the Capitol. We must continue to be the preeminent voice on land use, codes, and regulations so we can optimize the environment our businesses operate in.

Increasing our membership numbers must be a joint effort across all our local associations. This can begin to be achieved simply by mentioning the HBRA to new vendors and people that you engage with during the normal day to day operation of your business. Our membership is open to one and all in the construction industry from estimators to engineers, vendors to subcontractors, designers to architects, suppliers to manufacturers, and more. Consider attending each other's functions and networking opportunities and make the HBRA and our efforts a part of the conversation. We want to hear from our members and non-members as our goals are to serve you.

The second focus of the new strategic plan will focus on what I have learned about our current members. In my first six months as President, our CEO, Jim Perras and I have crisscrossed the state to attend various events held by our local associations. During our travels, I've learned that many of our rank & file members are not aware of the state association, the benefits we provide, or the advocacy work done on their behalf.

People are not aware of the good work our association has done that saved our members untold millions over the decades. We will endeavor to do better as we embark on a year-long effort to increase awareness amongst our members as well as reach out to non-member industry professionals and the public at large. Our efforts will start with social media platforms to get the word out quickly as to what we do and why non-members should consider joining.

WORKFORCE

In conjunction with a focus on membership growth and awareness, we must consider positioning the HBRCT to be a leader in growing the construction workforce of tomorrow by partnering with the state, our local schools, and organizations like the Home Builders Institute. Together, we can facilitate cutting edge educational programs that move us from having one of the oldest skilled labor workforces to one of the youngest in the country. Together, we can ensure we position our youth to be qualified and prepared to join any of the skilled trades and exciting career paths that can be found within our industry.

While we work to enhance educational opportunities on the state level, I encourage each of our members to turn to their local schools and get engaged. By getting involved now, and reaching out to your own communities, and your own children's schools, we can showcase the value of a construction-oriented career choice and the sense of pride our industry can provide that many other fields do not fulfill. Consider offering internships and apprenticeships for summer work to our youth. Spark the same passion you feel for your business within the next generation.

CELEBRATE

Speaking of passion, I am looking forward to a fantastic annual event. In just a few short months, we will be hosting our 29th Annual Home Builders Industry Awards (HOBIs) which will be held on November 15th. This is our largest event that showcases the best and brightest from across our entire state. The HOBIs awards is a truly special event. I encourage all to attend and see the work your peers in the industry are doing. Come and be inspired while we celebrate excellence. Showcase your own work by applying at www.hobiawards.com.

COLLABORATE

As I continue in my first year as the President of the HBRA of CT, I ask all our members who might have ideas about how the HBRA of CT can be of greater value to our members, to please reach out. We want to hear your ideas. At any time, perhaps drinking your coffee at the start of your day, or during your own company's strategy meeting, send an email to admin@hbact.org. Of course, we can always be reached at our office by calling (860) 500-7796, Monday through Friday. We welcome any suggestions small or large.

Sincerely,
David Preka
President ■

CEO Message



As I write this message shortly after the close of another whirlwind legislative session, I am reminded of how valuable the HBRA is to the health and vitality of the residential construction industry in the state of Connecticut. And it all starts with membership. A portion of the dues you pay to your local association flows to the State HBRA to facilitate our advocacy efforts at the state capitol.

Your membership dollars afford the HBRA the ability to work with a team of advocates and use cutting edge technology to maximize our grassroots efforts to inform policymakers on issues that matter to our industry. This year alone, our advocacy saved businesses engaged directly and indirectly in the residential construction industry millions of dollars in additional costs, time, and lost revenue. The HBRA helped to defeat numerous pieces of legislation that would have negatively impacted our industry including regulatory overreach by the DEEP to impose net-zero emissions on the construction sector, project killing inclusionary zoning mandates, and infringements on landlord private property rights that would have made more expensive to finance, build and manage multi-family, just to name a few.

Beyond working to defeat harmful legislation, the HBRA was also successful in getting some pro-housing industry legislation passed this year. The Connecticut construction industry is in dire need of growing its skilled labor workforce to meet existing and future demand for housing production. As such, the HBRA worked with key legislators on some important workforce development initiatives, including the passage of legislation that will help bring shop class back into our public schools by creating a grant program that will incentivize public high schools in our state to include certified pre-apprenticeship programs as part of their curriculum. The HBRA also succeeded in getting legislation passed to add an individual with expertise to the Governor's Workforce Council. This council helps to set state workforce development policy and plays an important role in how state and federal dollars are allocated. For the first time ever, the residential construction industry will have a seat at the table as important workforce development decisions are being made.

In addition to our victories regarding workforce development, the HBRA was also successful in gaining passage of legislation that gives DPH new authority to regulate communal septic

systems and larger traditional septic systems with capacities of 10,000 gallons or less. By shifting this authority away from DEEP to DPH we expect to see faster approval times and significant regulatory cost savings. In passing this legislation, we have successfully garnered the attention of legislative leaders in the House and Senate as to how regulatory reforms regarding septic systems can allow for smaller systems and more efficient land use thereby aiding our industry in building more affordably. We expect this legislation to be just the beginning.

I want to thank all the people that made the 2023 session a success. Thank you to everyone who answered our calls to action and reached out to their legislators when asked, your advocacy made a difference. Thank you to everyone that joined our weekly Government Affairs meeting and provided valuable insight. Your participation helped to establish HBRA policy positions and strategies. Thank you to Lisa Fecke and the Gaffney Bennett Team for your expertise and unparalleled ability to gain access to the upper echelons of state government on behalf of the HBRA. Most of all, thank you to longtime HBRA Government Affairs Chairman, Bob Wiedenmann of Sunwood Development whose strong leadership has helped state officials and legislative leaders come know the HBRA as the preeminent voice of expertise for the residential construction industry in the state of Connecticut.

As we look forward to the 2024 legislative session our focus will continue to be on create policies that will help our industry meet the needs of our residents both in terms of housing production and the remodeling of existing home to ensure everyone has a safe, healthy and affordable place to call home. Throughout the summer and fall we will be honing our agenda and developing positions on infrastructure funding, land use reforms to address the artificially high prices of developable land, more septic system regulatory reform and much more. In the interim, I encourage all HBRA members to reach out to me with thoughts and ideas on how we can create, eliminate or enhance state policies that will pave a path of greater success for the residential construction industry in the state of Connecticut.

Jim Perras, CEO, HBRA of CT ■



We do everything (including the bathroom sink)

We did this. The whole thing. The faucets. The hardware. The cabinetry. The sink. The tile. And, the mirrors. Multiple brands, all from one company. Holistically designed by Bender to bring form, function, and flow together – beautifully. Now your clients can shop the look at Bender.



© 2023 Bender Plumbing



Scan the QR to take a virtual tour | 203.498.5181
Hartford | New Haven | Norwalk | Waterbury
Decorative Plumbing | Kitchen & Bath Cabinetry | Tile & Stone

Addressing the Housing Gap in CT

by Jim Perras

A recent study released by Portlandrealestate.com, based on 2022 U.S. Census data, reviewed which states had the most and least new-construction homes per 1,000 residents. The study concluded that in 2022, Connecticut had the second lowest rate of housing production in the entire country, with only 1.29 new builds per 1,000 people. This unflattering fact is juxtaposed by the National Low Income Housing Coalition's estimation that Connecticut currently has a shortage of 89,013 affordable units.



www.nlihc.org

The facts are stark, and should be a clarion call to state policy makers, municipal officials, and the residential construction industry to come together and clear a path forward towards increased housing production of all types. The status quo in housing production is no longer an option. The health and safety of Connecticut residents and the economic vitality of our state economy are at stake.

There is clear evidence of the need for increased housing production to meet the evolving needs of all Connecticut residents. At a Connecticut Association of Realtors (CAR) Conference held in May of this year, CAR reported only 3,100 single-family and condominium listings in the entire state compared to 22,000 listed prior to the pandemic.



Arnold Karp



Paul Stone Karp

Given the unquenchable demand for housing, why is the residential construction industry experiencing such anemic housing production when compared to the rest of the country?

The answers are varied and multifaceted. We interviewed four different multi-family builders from across the state with vastly different backgrounds, approaches, and perspectives to building affordable multi-family housing in Connecticut. We discussed the economic and regulatory challenges and opportunities that come along with moving a multi-family project from concept to construction in the state of Connecticut.

Karp Associates is a long time HBRA business member and prominent award winning commercial and residential development, building, and remodeling company in Fairfield County, with head headquarters in New Canaan.

The company currently has three separate 8-30g applications in various stages totaling 217 units at 30% affordable in the town of New Canaan, whose municipal government has arguably shown little receptivity in recent history to new multi-family housing.

(continued)

Addressing the Housing Gap in CT *(continued)*



Each of Karp Associates' three current 8-30g projects in New Canaan (751 Weed St., 51 Main St., and 23 Hill St.) began as applications for market rate developments that sought more density than allowed under current zoning. Before resorting to 8-30g applications, Founder and President, Arnold Karp and his team spent an accumulation of five years and hundreds of thousands of dollars on a multitude of plans to meet the town's needs for smaller units to accommodate downsizing seniors and young adults returning from college, as identified in the town's own 2022 Draft Affordable Housing Plan (AHP), all of which were routinely rejected. In addition to the town's AHP and a 2019 plan submitted by the New Canaan Seniors Health Care & Housing Policy Development Team that identified the need for 200 to 500 senior housing units, Arnold is constantly reminded of the market need for new rental units. As the owner of the Vue Apartments in town, built five years ago and consistently at capacity, he fields daily inquiries from prospective tenants seeking housing at all price points.



The challenge as Karp Associates Chief Operating Officer, Paul Stone sees is the overall reticence of the community that leads to inertia. As Paul states, "When not including an affordable component, a development faces less resistance, but change does seem to be hard for some folks with most multi-family development. And when it comes to affordable housing, everyone will say they are pro-affordable housing, but just not here. It's always best somewhere else but they can't tell you where exactly it should go.

"When it comes to affordable housing, everyone will say they are pro-affordable housing, but just not here."

– Paul Stone

It becomes an emotional reaction against it and reasoning doesn't get you very far. The best approach is to speak to specific concerns point by point. It won't change the minds of those you're addressing, but it does become part of the larger narrative of why we need more affordable housing and why most expressed concerns involve creating and manufacturing reasons not to build it".

Ultimately, Arnold Karp contends it is imperative that we change the way we talk about affordable housing, as he suggests, "Too many residents demonstrate fear-based reactions to affordable housing due to misconceptions that the truly destitute will be moving into these units. That is just not so, as even with assistance they would not be able to afford to live in these units. In the case of New Canaan, affordable

8-30g in a nutshell:

Connecticut General Statutes § 8-30g, also known as the Affordable Housing Land Use Appeals Procedure (Commonly referred to as "The Builder's Remedy"), was enacted in 1989 to facilitate the construction of affordable housing, particularly in communities that did not already have a large supply of affordable units. The statute sets a requirement that 10% of each municipality's housing stock qualifies as "affordable" housing. If a town is not in compliance with this 10% obligation, a builder can bring an 8-30g application that is not required to comply with existing zoning and can only be denied by the town on the basis that an identified and substantial public interest outweighs the need for affordable housing. If denied and appealed the burden of proof shifts to the town.

housing really means the opportunity for gainfully employed individuals with lower incomes that need a hand up and downsizing seniors on a fixed income can have an opportunity to reside in our town”.



Greg Vaca, Founder of GRAVA Properties teamed up with HBRA member, Architect, Jack Kemper to bring a modern mixed-use development with

colonial charm to Windsor’s downtown by paying homage to Windsor’s history as Connecticut’s oldest settlement.

A Transit Oriented Development

Founders Square is scheduled to break ground this summer with ground floor retail, and 106 residential units with 20% deemed workforce housing at 80% AMI.

This project had a lot of moving parts, all of which had to come together to make things work. A change in zoning two years ago allowed for higher density and lower parking requirements without which the project would not have penciled out.

As an in-fill project, it was important to maximize useable land. Greg worked successfully with the town to obtain a conveyance of an abutting right-of-way that had gone unused by the state and town since the 80’s. In doing so, the development site grew from 2.65 to 3.2 acres at the junction of routes 75, 159 and 305. To offset the high costs of development and construction, the project also benefited by virtue of being in a newly formed Tax Increment Financing (TIF) District, as the town has entered into an agreement with GRAVA Properties, allowing for tax increment financing that rebates taxes back to the developer to help fund some cost of the project. (See article on TIF in BUILDER NEWS of this issue).

Lastly, the state awarded the project a \$3.2 million CT Communities Challenge Grant through DECD, designed to incentivize the development of transit-oriented development that is higher density and designed with sustainability in mind. Greg acknowledged that GRAVA Properties has been fortunate to have Windsor as a willing and capable partner.

“Windsor has a reputation for being the most efficient town in Connecticut regarding the approval process, which I witnessed firsthand. Economic & Development, Planning & Zoning, Fire, Health all sit down weekly to review our project. So, I know exactly what can and cannot be done before even going to Zoning. It has been extremely efficient and predictable”.

- Greg Vaca

Greg is bullish on this mode of in-fill, small multi-family, mixed use development, near transit. As a long-term real estate investor, he stated that transit-oriented development is the only type of project he’d consider, and would not currently invest in property unless it was adjacent to a train station or fast track. Greg suggests, “It’s where there is the least amount of competition because it hasn’t been allowed to be built since the mid-1940s.”



SOUTH ELEVATION
SCALE: 1/8" = 1'-0"

Opportunity exists in the small multi-family space, particularly in New England, because these projects are small enough to manage, and there’s an abundance of small parcels in this region that can accommodate them.”

- Greg Vaca

(continued)

Addressing the Housing Gap in CT *(continued)*



Bob Wiedenmann, principle of Sunwood Development, has over 30 years building and remodeling single-family homes in the Wallingford area. Bob recently made his first venture into multi-family housing with a 36-unit townhome project at 88 Woodhouse in Wallingford with 11 affordable units built under an 8-30g application.

The Wallingford project was done with conventional bank financing. While Bob understands that federal and state dollars are available to finance affordable projects, he suggests that many builders, particularly private builders that are new to building projects with affordable components, are unfamiliar with them and that these funding programs should be better directly marketed to builders to expand their usage. Bob went on to express a need for policymakers to better encourage reluctant builders through incentives to offset the additional risks and efforts needed to build affordable housing. He continued, “The additional time, costs, and risks associated with obtaining approvals for affordable housing projects often discourages qualified developers who want to do the right thing from even considering these projects”.



When asked what advice he would give to other residential construction companies or developers who are interested in getting into the multifamily/affordable space, Bob stated it is a great opportunity, especially for small and mid-sized builder/developers to make a difference and use their expertise to create great housing, where the needs are most critical. He suggested builders should consider joining the Home Builders & Remodelers Association, if they are not already a member, so they can have access to its Multi-Family Council, where resources and expertise are readily available.



Mitch Kidd and Scott Lumby are founders and managing partners of the award-winning Wellbuilt Company headquartered in Greenwich, specializing in development, construction, and asset management.

Their most recent project, “The Lafayette”, located at 821 East Main Street in Stamford, will soon be home to 130 new apartments, integrating 18 affordable units seamlessly into market-rate development, and promoting socioeconomic diversity and inclusivity.

When asked about the key factors Wellbuilt considers when selecting suitable sites for multi-family and affordable



The HBRA of Central Connecticut created a Multifamily Council in September 2022, and is sponsored by: Bender, Calcagni Real Estate and Viking Kitchens. The Multifamily Council helps its members build expertise and connections, advocate for productive building policies and regulations, and prepare for new opportunities and unexpected problems. Whether you have four rentals, or four thousand, members share information, best practices, and learn about the latest trends and resources in the multifamily industry. Members include developers, owners, investors, lenders, and service providers involved in multifamily housing development and investment.

The Council is affiliated with the NAHB Multifamily Council which provides local members with additional resources. The Council is open to any member in Connecticut.

For more information contact Sheila Leach at (860) 563-4212 or by email at sheila@hbracentralct.com.

housing, the team shared the following, “We evaluate factors such as proximity to amenities, public transportation, existing unit supply of that area, future infrastructure projects nearby, and land cost. Zoning and land-use policies also play a crucial role in our decision-making process, as they determine the feasibility and density allowances for different sites”. Mitch and Scott went on to explain how they create location value:

“We didn’t pass on an opportunity at The Lafayette or at Stillwater because of concerns over deteriorating conditions; instead, we helped build up the neighborhood through cultural events, art, and safety measures. Activating spaces through public art, parks, and community engagement ultimately benefits our tenants, neighbors, local businesses, building owners, and the city”.

the Lafayette development, they stated, “There is dormant unutilized space under I95 directly adjacent to our development which the state owns. We are actively seeking both State and local support to turn this space into a community park. We are doing everything we can to raise awareness about the initiative, including our own time and expense, and we would

“Wellbuilt likes to think outside the box and find opportunities others may have missed. With some of our projects, the community and placemaking work that we’ve done helps create the location’s value”

not do this if we didn’t see the greater community benefit. We see this as a park that could be connected to Stamford train station, downtown Mill River Park, and other

public spaces throughout the city by installing strategically designed greenways, making the city more accessible by giving people a safe way to walk and bike”.

Striving to energize and reinvigorate communities

In the end, all builders and developers interviewed for this article sought synergies with the towns and communities they want to develop in with varying degrees of success. And all strive to energize and reinvigorate communities through vibrancy and inclusivity. An undercurrent of passion for multi-family and affordable development was evident.

Developers don’t find themselves in this sector of our industry because it is easy work. To the contrary, set aside requirements can eat into profit margins, making it difficult to find financing and make a project work. Unwelcoming municipal governments can act as obstructionists, leading to costly delays and unpredictability, as large investments lay in the balance. Multi-family development is not for the faint of heart or thin skinned. But for all the business owners represented in this article, their work in this space

can be best described as a calling. Many expressed gratitude for the success they garnered in market rate development and see their work in the multi-family space as an opportunity to give back. Others see in-fill, transit-oriented development in our downtowns as a moral economic evolutionary imperative, without which Connecticut will doom itself to a future economic malaise.

No matter the motivation, many of our interviewees see themselves as on the other side of the multi-family knowledge curve.

They are interested in sharing their experiences and suggestions with policymakers, as they contemplate future land use reforms. And they are equally interested in sharing their technical expertise with builders and developers who might be considering entering the multi-family/affordable sector of our industry for the first time. Some of these builders are members of the HBRA’s Multi-Family Council where expertise and best practices are freely shared. Council membership is available to all HBRA members. Consider joining today. ■



(continued)



EXTRAORDINARY KITCHENS BEGIN HERE.



Invite your clients to explore the world's finest appliances, taste culinary excellence and find design inspiration.
For more on our builder programs, call Joe Tanguay at 800-842-5275 x225.

CLARKE

WOLF **SUBZERO** **COVE**

New England's Official Sub-Zero, Wolf & Cove Showroom and Test Kitchen

64 South Main Street, South Norwalk, CT • 800-845-8247 • clarkeliving.com

ELEVATING LIFE

Elevator Service Company continues to raise the bar in home elevating solutions. We offer the widest range of products available in today's market, fully customizable options, and our promise to truly make it yours. We strive to provide the best products and services our industry has to offer.



Ask about our Exclusive
Premium Extended Warranty

203-757-5000

www.ElevatorServiceCo.com

CT Lic.# ELV. 400105 R1 ~ RI Lic. # 21
MA Lic.# EC-000093 ~ NY Lic #131-22-00215



TORRCO

BATH & KITCHEN SHOWROOM

OFFERING DECORATIVE PLUMBING & LIGHTING,
VANITIES, CABINET & DOOR HARDWARE.

CONTACT US TO SCHEDULE AN APPOINTMENT.

Since 1917 • www.TorrcoDesignCenter.com • 203.965.4980

STAMFORD • FAIRFIELD • DANBURY • NEW HAVEN • EAST WINDSOR • WATERBURY

2023 Legislative Session Housing Industry Overview

The 2023 session began with all eyes on housing. Acknowledging the growing housing accessibility and affordability crisis, leaders of both the House and Senate identified their intentions to pursue radical reforms in days leading up to the start of the 2023 session. And on the first day of session the Governor joined the fray by making housing a key component of his State of the Union Address.

Despite long, arduous public hearings and committee debates on topics like rent control, and land use reforms like “Fair Share” and “Transit Oriented Development”, progressive advocates failed to advance any major reforms. However, the budget and corresponding bonding bill did make significant investments in housing. Altogether, the budget includes more than \$800 million in housing programs, enough to assist in the purchase of 1,250 homes and generate thousands of new units, according to the governor's office. Spending provisions include:

Budget

- ▶ \$150 million for Time-to-Own program (forgivable downpayment assistance).
- ▶ \$200 million for Workforce Housing Production.
- ▶ \$200 million for the state's Housing Trust Fund.

Bonding

- ▶ \$100 Million to DOH: For housing development and rehabilitation (Not more than \$30 million to be used for moderate housing units on the CHFA state housing portfolio).
- ▶ \$30 Million to DECD: To fund its Brown Field Remediation program.
- ▶ \$25 Million to DECD: To fund public drinking water projects.
- ▶ \$25 Million to DOH: To fund the Housing Receivership Revolving Fund.
- ▶ \$75 Million to DEEP: To fund the Housing Environmental Improvement Revolving Loan Fund.
- ▶ \$15 Million to DSS: To fund grant-in-aid programs for supportive housing for the intellectually disabled.

Senate Bill 998 became the vehicle for an omnibus housing bill that contained variations of several bills seen throughout the session. What finally passed includes:

- ▶ Increased fines for housing violations.
- ▶ Limits on rental application fees.
- ▶ Limits on rent late charges.
- ▶ Reduces time landlords have to return security deposits from 30 to 21 days.
- ▶ Establishes the Office of Responsible Growth within OPM.
- ▶ Requires OPM to create a Fair Share Allocation Methodology and to assess each town's share (But eliminated mandate for towns to create more housing).
- ▶ Adopts HBRA language from SB 1001 to increase DPH oversight over larger traditional and communal septic systems.
- ▶ Establishes various state and local incentives for investors and developers to build workforce housing.
- ▶ Increases funding for school construction in towns deemed inclusive.

Creates a pilot program to fund temporary housing development to house the homeless and veterans. ■



FIRST WE MEASURE, THEN WE MEASURE UP

CABINETS, COUNTERTOPS AND FINISHING TOUCHES
FOR RESIDENTIAL AND COMMERCIAL PROJECTS

VIKINGKITCHENS.COM • 860-223-7101

Westchester Modular Delivers Affordable Housing in Hartford & Greenwich

Last year, Westchester Modular supplied three duplexes to Naek Construction as part of Mayor Luke Bronin's Hartford Ownership Housing Initiative. It was an innovative concept in owner-occupied urban redevelopment, with a special financing program, an income-producing rental unit and the pride of home ownership.

"It combines homeownership with quality rental opportunity by creating two-unit dwellings where the owner then gets the income stream from a rental but is invested in the property not just economically but emotionally. It's also about creating opportunity for home ownership, stability and strength in the neighborhood."

- Mayor Luke Bronin

The three new homes were purchased by the developer, Naek Construction Co. (as Edward Street Housing LLC), and delivered and set on each lot by Westchester Modular. Naek Construction provided infrastructure, foundation, basement, and finishes, including balconies, fencing and landscaping. The project used \$800,000 in federal HOME funds distributed by the city's DDS Housing Division, a \$717,900 construction loan from Capital for Change and \$305,000 in developer's equity.



A finished duplex at 76 Edwards Street



Westchester modular units being installed

The ground level is occupied by first-time homeowners, and the second story unit is rented out by the homeowners as an additional income stream to assist with their mortgage payments. According to Brian Mathews, the city's director of housing, the rent is set by the homeowners. The construction funds become a part of a forgivable loan for the homeowners provided they stay in the home and maintain ownership, according to Hartford Mayor Luke Bronin.

At the time of the ribbon cutting last year, Suzanne Piacentini with the Department of Housing and Urban Development said this is a "miracle" for these families.

"It's so difficult for our folks to find units to buy today that are affordable, well constructed, and new and for our renters as well," she said.

(continued)



Connecticut Appliance
& Fireplace Distributors

Appliance • Fireplace • Outdoor Living

Proudly Partnering with
Connecticut Builders Since
1968

Let Us Help You and Your Clients Get the Job Done *Right!*



Explore Our Award-Winning Showroom - Top Quality & Selection, Custom-Fit for Your Projects
www.CAFD.com • (860) 621-9313 • 50 Graham Place, Southington CT



Over 40 Burning Fireplace Displays



Grill & Outdoor Kitchen Destination

Westchester Modular Delivers Affordable Housing in Hartford & Greenwich

(continued)

However, according to the developer, there were some approval process issues that slowed loan closings and disbursements for construction materials.

Naek owner, Rashid Hamid, commented, "Working with Westchester Modular saved us time, but there were infrastructure issues, such as a municipal requirement to upgrade sanitary connections at street level, that delayed us and led to increased construction cost."

Rashid went on to describe the homes as 2,400 sf of living space divided evenly between upper and lower units. Each unit had 3 bedrooms and 1 ½ baths. First time homeowners purchased each home at appraised value of approximately \$275,000 and the homes cost \$400,000 to build. The difference was provided in gap financing, and forgiven if the homeowner remained in the home for at least 7 years.

"The city would like me to build more duplexes, and I am prepared to do that, but only if it makes economic sense," said Rashid.

According to Kim Friedgen, all involved in the project were very much behind the mayor's initiative, and the developer and several partners of his, had invested heavily in future property purchases.

"Hopefully, new initiatives at the state and local level will be streamlined to keep the process moving, and builder/developers like Rashid Hamid will be motivated to produce critically needed affordable housing in Connecticut," said Friedgen.

Kim has seen many affordable housing initiatives die on the vine after much effort.

However, she went on to say that Westchester Modular has been involved in many affordable housing initiatives that were very successful. The company's partnership with the Greenwich Housing Authority provided an appealing affordable housing option in a community never before associated with 'affordable'.

Adams Gardens II –

Two and three bedroom market-rate townhouse units financed by the Connecticut Housing Finance Authority (CHFA).



Armstrong Court Townhomes –

Eighteen 2 and 3 bedroom townhouse units.

A mix of market-rate and subsidized units financed by Low Income Housing Tax Credits.



GHA Director, Anthony Romeo, said the idea to add units to an existing GHA property stemmed from frequent recommendations that the Housing Authority more fully utilize space at its housing complexes. A lack of affordable housing has long been cited by social service agencies and some town officials as a problem in Greenwich.

Westchester Modular is exploring other partnerships, including with the Hartford Land Bank and The Waterbury Housing Group, as well as in the New London County market. "We feel we can be an integral part of the solution to helping provide affordable housing under the programs available by the State and local governments," she said. ■



NEW HOMES BY **Calcagni** REAL ESTATE

Calcagni's award-winning New Home Specialists help bridge the gap between the new home buyer and builder. Isn't it time to sell your community with the company who has sold more of them? Let's add yours to our list!



203-265-1821



calcagnirealestatenewhomes



calcagnire_newhomes



A Review of the MultiFamily Landscape in New Haven & Hartford Counties

By Antonio Liguori, President Calcagni Real Estate

Quick Stats

► New Haven County

- ❑ New Listings
 - Single Family - 29.5% Decrease 3-month average
 - Townhouse/Condo - 29.1% Decrease 3-month average
- ❑ Inventory of Homes for Sale
 - Single Family – 16.2% Decrease 3-month average
 - Townhouse/Condo – 10.5% Decrease 3-month average
- ❑ Average Monthly Lease - \$1,983; 7.9% increase YTD

► Hartford County

- ❑ New Listings
 - Single Family – 30.2% Decrease 3-month average
 - Townhouse/Condo – 32.4% Decrease 3-month average
- ❑ Inventory of Homes for Sale
 - Single Family – 25.1% Decrease 3-month average
 - Townhouse/Condo – 36.2% Decrease 3-month average
- ❑ Average Monthly Lease - \$1,771; 7.0% increase YTD

*Data courtesy of SmartMLS

Supply and Demand

I conducted an analysis of how many “out of state” buyers were closing in New Haven and Hartford Counties over the last 180 days.

► New Haven County

- ❑ 3575 closings – 593 buyers not from CT
 - 16.58%

► Hartford County

- ❑ 3541 closings – 527 buyers not from CT
 - 14.88%

*Data courtesy of SmartMLS

Inventory of Multifamily

Available analysis of the Multifamily market indicates that approximately 1,500 units in New Haven County and about 1,600 units in Hartford County are being built over the near term, which is approximately a 4% increase to the entire Multifamily housing stock. As

indicated at left, in both respective counties, there were 1,120 out of state buyers that closed on available stock, or approximately 36%.

Factors that we cannot quantify include renters that are “doubling up” in units, or moving back into family homes (consolidating). Our true understanding of the real need for housing is only what we can see at face value; the need for “more units” is beyond an understatement.

Additional data shows the forecasting in rent prices for both New Haven and Hartford counties. The forecasting for the next 3 years is pointing in one direction, and that is UP...and when compared to the national average expectation, CT is lower on average. Moving out of CT is not as attractive an option as moving into CT from another state, such as NY and/or MA, when all other factors are considered, as indicated by our inflows versus outflows.

***See graphs at the end of this article. There is a great migration graph from José Luis Martínez. Source: IRS, Statistics of Income Division. Data available is up through '20, but the statistics would continue to trend higher for NY and MA based on MLS closing data.*

*Data courtesy of CoStar

Forecast and Thoughts

Inflation has been a difficult pill to swallow over the last 18 months, and increasing housing prices and rental rates only make it harder for most people to get their heads around it. Even tougher still, is accepting the fact that for people coming from other states, our prices are better than where they are coming from.

Developers can only retrofit or convert so many buildings before we run into an issue where we are oversaturated. However, even with local and state governmental groups

A Review of the MultiFamily Landscape in New Haven & Hartford Counties

(continued)

trying to create opportunities for developers to add “inventory” to our state, developers are still battling with supply chain challenges, cost of financing, and labor instability.

Our road will be challenging, but with inflows of investment from other states, new residents and businesses, we can have something to look forward to in our state.

Overview

New Haven Multi-Family

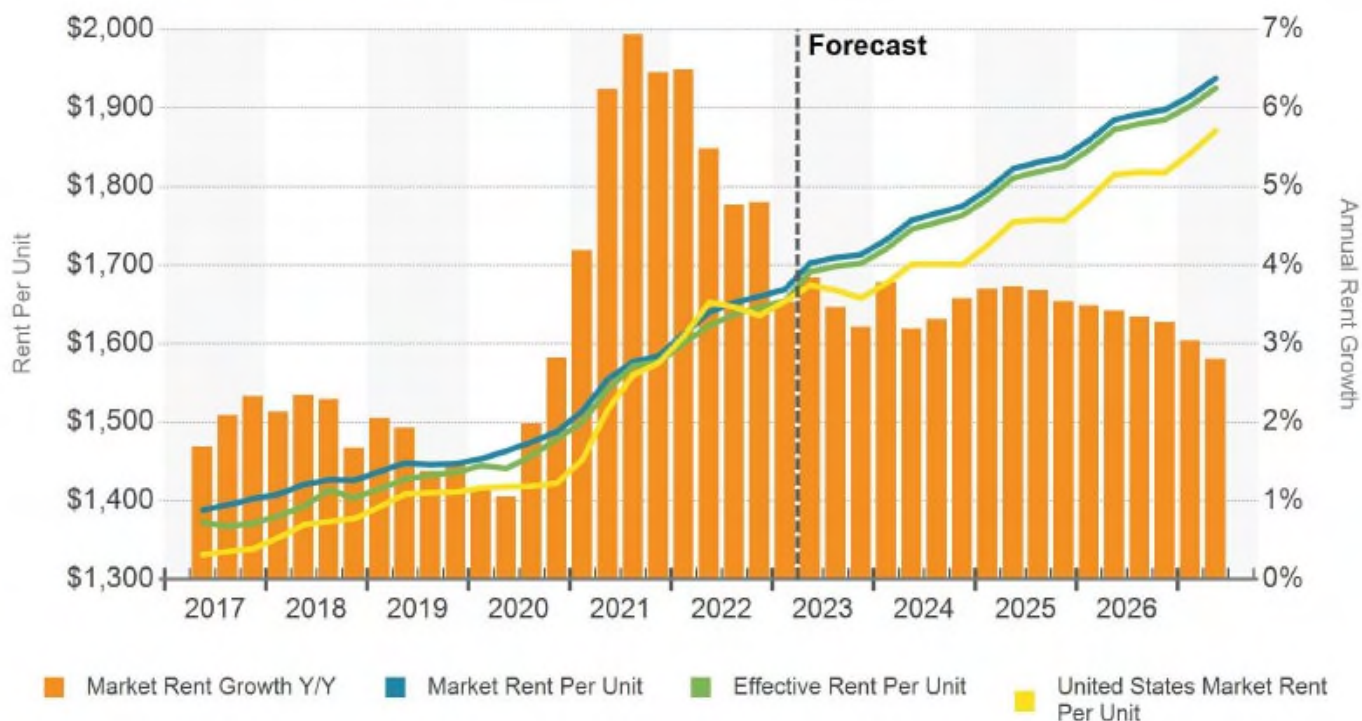
KEY INDICATORS

Current Quarter	Units	Vacancy Rate	Asking Rent	Effective Rent	Absorption Units	Delivered Units	Under Constr Units
4 & 5 Star	6,052	11.1%	\$2,429	\$2,406	45	0	878
3 Star	17,405	5.1%	\$1,638	\$1,629	(4)	0	650
1 & 2 Star	14,169	3.5%	\$1,304	\$1,298	(10)	0	0
Market	37,626	5.4%	\$1,693	\$1,682	31	0	1,528

Rent

New Haven Multi-Family

MARKET RENT PER UNIT & RENT GROWTH



Overview

Hartford Multi-Family

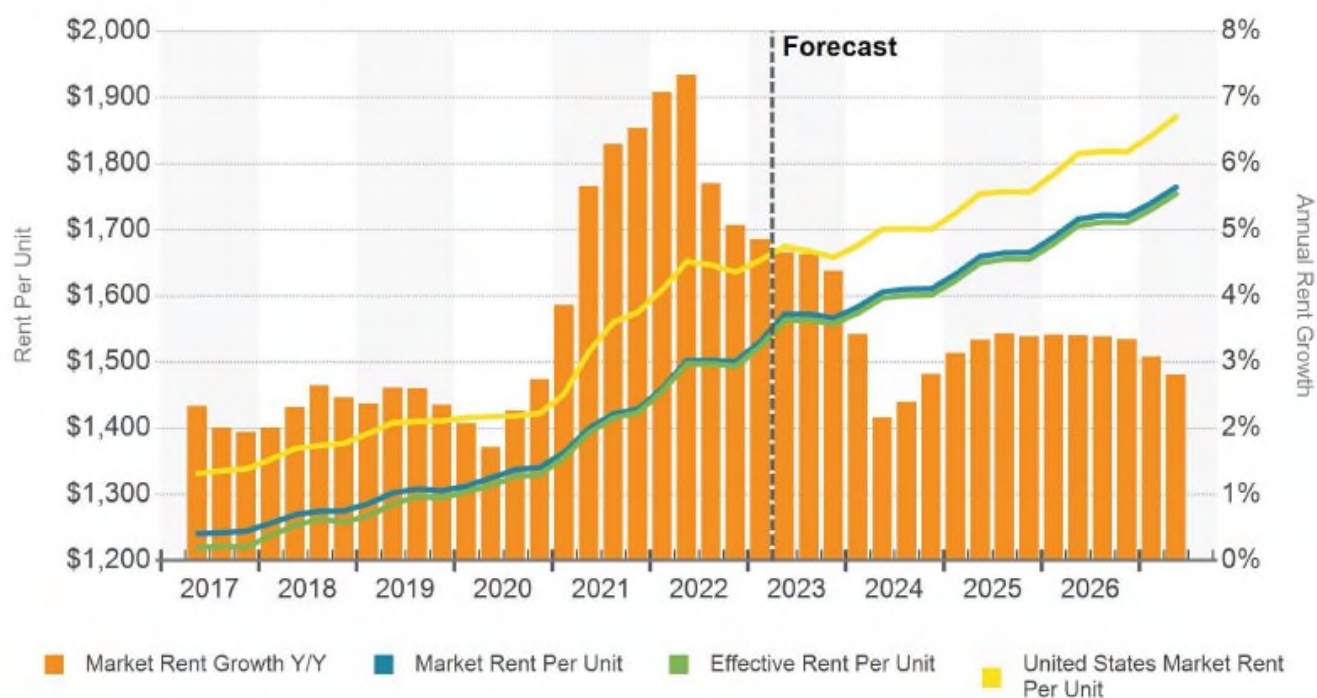
KEY INDICATORS

Current Quarter	Units	Vacancy Rate	Asking Rent	Effective Rent	Absorption Units	Delivered Units	Under Constr Units
4 & 5 Star	9,876	7.1%	\$2,036	\$2,025	39	0	812
3 Star	25,035	4.3%	\$1,645	\$1,637	67	0	748
1 & 2 Star	30,791	3.8%	\$1,239	\$1,233	(11)	0	54
Market	65,702	4.5%	\$1,561	\$1,553	95	0	1,614

Rent

Hartford Multi-Family

MARKET RENT PER UNIT & RENT GROWTH



(continued)



Treat your home like a work of Fine Art

Welcome to the Interstate Design Center of **Greenwich**, where the very best in windows, doors & hardware are on display.

The view outside your window is like a painting, so give it the frame it deserves with windows and doors by Marvin.

At the Interstate Design Center, we believe that your home is more than just a house, it's a work of art. So explore new designs and styles from Marvin, and turn your home into a masterpiece.

MARVIN® 

Available At

IDC
Interstate Design Center



IDC Greenwich
184 S. Water St
Greenwich, CT
(203) 531-8050

IDC Westport
800 Post Rd E.
Westport, CT
(203) 221-1620

IDC Shrub Oak
1248 E Main St
Shrub Oak, NY
(914) 245-5050

A Review of the MultiFamily Landscape in New Haven & Hartford Counties

(continued)

Migration in and out of CT from 2015 to 2020

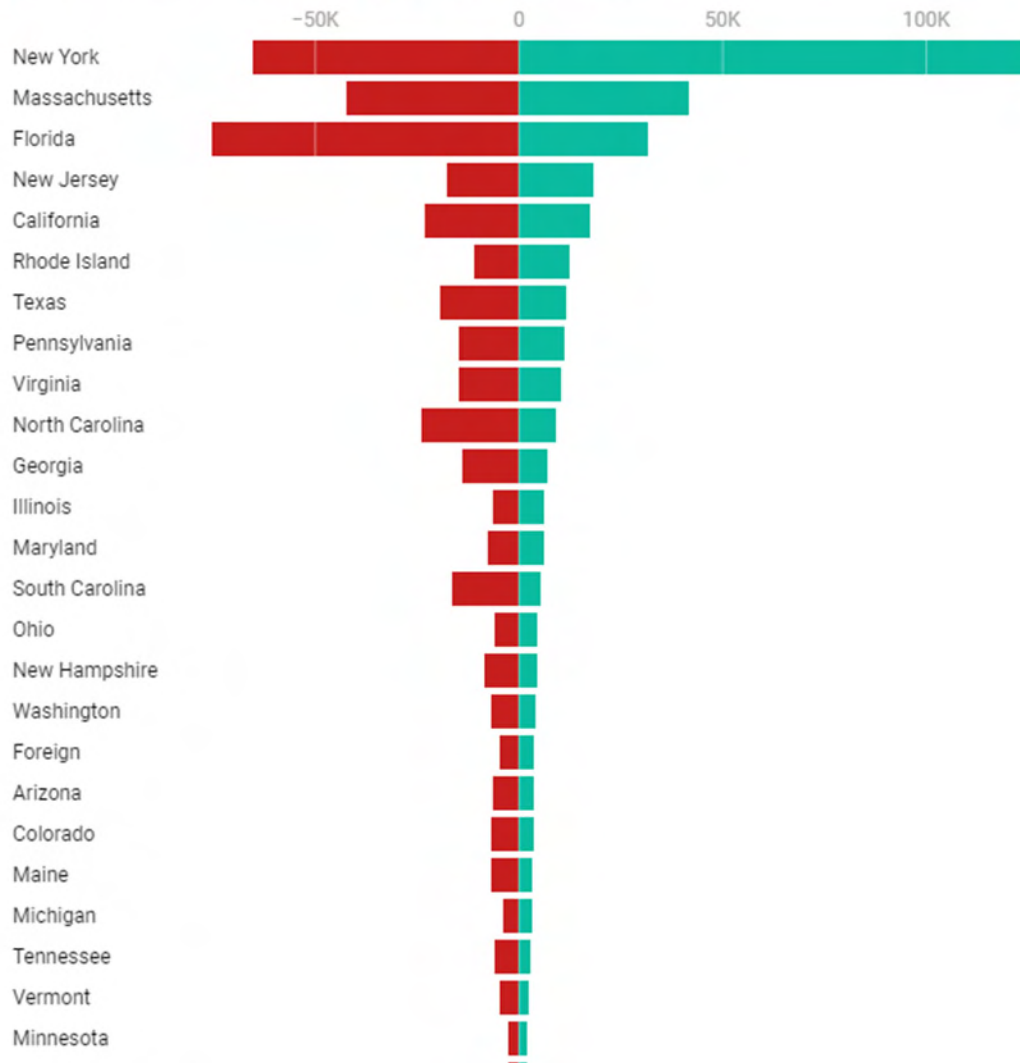
Select a year range to view migration data:

2011 - 2020

2011 - 2015

2015 - 2020

■ # of residents moving to this state ■ # of residents moving to CT from this state



Kemper Associates ARCHITECTS



790 Farmington Ave, Bldg. 2
Farmington, CT

860.409.7155
www.kemperarch.com



KIM DIMATTEO, CIC, MWCA
SENIOR VICE PRESIDENT

P: 203-924-5429

F: 203-254-4510

E: Kim.dimatteo@crossagency.com




EXPERIENCE MAKES A DIFFERENCE

Personal Insurance
Commercial Insurance
Employee Benefits

And More! Click the ad or contact Kim
for more information

Formerly DiMatteo Insurance/ ACBI



Two kinds of home loans, all in one.

Construction to Permanent Mortgage

Liberty Bank's unique **Construction to Permanent Mortgage** automatically converts to a permanent loan once construction is complete. With half the paperwork and one-time closing costs, new homeowners have more time and money to devote to building the home of their dreams for their families.

Want to chat? Our experienced, local Loan Officers will be glad to tell you more about this award-winning mortgage. Find a Loan Officer at liberty-bank.com or visit us in-branch.



| Be Community Kind.™



Member FDIC  Equal Housing Lender NMLS #459028 All loans are subject to credit and underwriting approval.



Expert Insight from Every Angle

With a national reach and licensure in every state, VERTEX is your one-stop shop for construction, engineering, and forensics experts.

VERTEX®

888.298.5162 | vertexeng.com | Since 1995



Gault
FAMILY COMPANIES

STONE & LANDSCAPE SUPPLIES

gaultstone.com

WESTPORT SHOWROOM
203.227.5181

BETHEL SHOWROOM
203.790.9023

Exceptional Products & Fabrication



Builder News

Calcagni Sponsors Reveal Party for Old Saybrook Waterfront Spec Home



On May 25th, Calcagni Real Estate sponsored a Reveal Party to celebrate the completion of Mike Riccio's stunning new design build spec home on Cove Road in Old Saybrook. The open concept 3 bedroom 2 ½ bath home was designed and built by Mike Riccio and partner, Todd Di-Pentima on a waterfront lot just one block from Saybrook Point Inn. Its stunning interior is loaded with design features, including a primary spa steam room wrapped in porcelain slabs with picture privacy window overlooking the Cove.



The home is fully staged by Saybrook Home and listed at \$1.795 million. Mike Riccio is listing agent.



C.A.H. Architecture Designs Appealing Multifamily



Architect Chris Hull's firm, C.A.H. Architecture, has designed three luxury multifamily projects, which represent the kind of development towns are more likely to approve. Located in Cos Cob Greenwich and Fairfield, the buildings are small in scale, visually appealing and very livable.



Gyesky Development is building Swan Cove in Cos Cob. The nine waterfront condominiums are designed by C.A.H. with private outdoor space, a two car garage and a boat dock for each unit.



John DiScala is building these C.A.H. designed townhomes on Kings Highway in Fairfield.

Robert Sabre, Beachside Estates, is building this six unit development designed by C.A.H. Architecture at 33 Beaumont Street in Fairfield.



(continued)

WE'VE BUILT A COMPLETE INSURANCE PROGRAM, SO YOU CAN KEEP BUILDING YOUR BUSINESS.



The Roberts Agency founded the Home Building & Remodeling insurance program specifically for Connecticut contractors. This HBRA endorsed program is underwritten by Acadia Insurance. We have specialized in construction insurance and surety bonding for almost **60 years**.

For more information or to review your existing insurance, call Scott Semple, at 860.242.7726 (x206) or email semple.scott@robertsins.com.



**THE
ROBERTS
AGENCY
INCORPORATED**



| a Berkley Company



Supporting members
since 1972



31 Tunxis Avenue, Bloomfield, Connecticut 06002

www.robertsins.com

(P) 860.242.7726 (F) 860.242.5505



Builder News

Shipman's Joe Williams Is Working on a Diversified Multifamily Development with both Affordable & Workforce Housing



Joseph P. Williams is a counselor and advocate for real estate developers and property owners and Chair of the Real Estate Practice Group at Shipman LLP. He is also a member of the HBRA Central CT Multifamily Housing Council and active with the state Developers Council.

"I have a zoning application pending in Mansfield for a special permit to allow our client to build a 262-unit multi-family residential community comprised of 164 traditional apartment units, 46 townhouses, 51 mansion units, and 1 single family home.

As required by the Mansfield Zoning Regulations, the development will include 39 affordable housing units (80% of median income) and 13 workforce housing units (120% of median income).

The proposed development is a good example of a developer working within a town's regulations to provide a manageable amount of affordable housing, as well as a diversity of living options including "middle housing" product styles."

(continued)

SHIPMAN

www.shipmangoodwin.com | Connecticut | New York



Affordable housing is our thing.

For decades, we have provided legal advice for home builders, developers and other project owners on their most notable real estate developments and transactions.

Contact Joe Williams, Co-Chair of Shipman & Goodwin's Real Estate Group, at 860.251.5127 or jwilliams@goodwin.com





Thermador 

THINK *outside* THE KITCHEN

Make your entire home exceptional when you venture beyond the kitchen. From a wine column in the walk-in closet to a Built-In Coffee Machine in the master bedroom, the possibilities are up to you.

COUNTY TV & APPLIANCE

SALES | SERVICE | INSTALLATION |
CONCIERGE SUPPORT | BUILDER PROGRAMS

270 SUMMER ST. STAMFORD, CT 06905 | WWW.COUNTYTV.COM

Kitchen Designed by: Robert Mondavi



Builder News

e2 Engineers Provided Structural Engineering for Multifamily Developments in New London & Old Saybrook



The Docks in New London, CT developer & construction manager, A.R. Building Company of Pittsburgh PA; Architect, Rothschild Doyno Collaborative and structural engineer, e2engineers.

The Docks offers 137 rental units in three stories with community lounge and 4th floor deck. Lease rates start at \$1,255 per month for a 1 bedroom to \$2,370 for a large 2 BR unit.



Ferry Crossing in Old Saybrook consists of 16 units of rental housing in 5 buildings, built by Enterprise Builders and designed by Point One Architects, with structural engineering by e2 engineers.



Connecticut municipalities use tax increment financing to spur new development



Developer Dan Czyzewski built a 44-unit luxury apartment, mixed-use space in New Britain using a \$250,000 tax increment financing revolving loan to offset some of the project costs.

A new version of an old economic development tool — tax increment financing — is gaining traction among municipal leaders and developers who say it carries little risk and great reward, with several Greater Hartford projects serving as proof of its potential.

Tax increment financing, commonly referred to as TIF, is a development finance tool that uses new or incremental tax revenue generated by a completed project to repay the costs incurred to fund it.

TIF is not a new concept — it's been around for nearly 30 years — but a 2015 state law made it more accessible, with project oversight and fund allocation now in the hands of local municipalities.

Prior to 2015, cities and towns needed special state legislation to establish TIF districts and programs. TIF was often used to repay bonds issued to finance large-scale developments, notably Steelpointe Harbor in Bridgeport and Harbor Point in Stamford.

Now under local control, TIF is used in a variety of ways and often on a smaller scale.

Each TIF district — and the financial terms under which project money is given, paid back or reimbursed — is unique.

Municipalities are using TIF options like credit enhancement agreements, low-interest or forgivable loans, and funds for land acquisition, brownfield remediation, infrastructure or initial project development.

(continued on page 39)



CLOSETS • GARAGE • HOME OFFICE • ENTERTAINMENT • WALL UNITS • WALL BEDS • PANTRY • CRAFT • LAUNDRY • MUD ROOM • WINE ROOM

Call **(203) 549-1287** for a free in-home design consultation
and estimate or visit us online at **closetfactory.com**
Showroom 100 Wooster St., Bethel, CT 06801
Showroom 110 Post Road, Darien, CT 06820

closetfactory
the art of organization

©2022 Closet Factory. All rights reserved.



Builder News

Connecticut municipalities use tax increment financing to spur new development

(continued)

Towns typically establish a TIF account funded with incremental tax revenue from a development, which is then used to reimburse developers or fund new projects.

Windsor Locks was the first municipality to use the post-2015 TIF law for the \$62-million redevelopment of the historic Montgomery Mill industrial property into a 160-unit apartment complex.

The town established the TIF district in 2015, and crafted a 10-year credit enhancement agreement with Boston-based developer Beacon Communities, which completed the project in 2020. The deal allows Beacon to get back nearly \$83,000 a year for 10 years from incremental tax revenue generated by the development — more than \$800,000 in total.

The property in 2015, before the redevelopment, was generating around \$10,000 a year in taxes. This year, the apartments will generate \$284,000 in property tax revenue.

The town now takes in about \$200,000 a year from that incremental tax revenue, which is used to support other projects in the TIF district.

First Selectman Paul Harrington said the TIF deal helped get the Montgomery Mill project rolling, and is now helping the town fund other developments in the downtown district that would otherwise never get off the ground.

Since 2015, TIF districts have also spurred developments in Bloomfield, Windsor, Bristol, New Britain, Enfield and Cheshire. **Deal safeguards** - In 2019, Cheshire created a TIF district in its north end encompassing more than 600 acres. Within that area are a number of parcels and projects — including the 100-acre mixed-use Stonebridge Crossing development.

The massive project includes plans for hundreds of apartments and townhomes, retail plazas, restaurants, a grocery store, hotel and senior living facility.

The town entered into a TIF credit enhancement agreement with property owners and developers Tri-Star Development and Miller, Napolitano and Wolff to install infrastructure for the property, such as water and sewer lines, roadways and sidewalks.

In return, the town will reimburse the developers up to \$7 million of that cost through future tax revenue generated by the development.

Part of the agreement states developers have to increase the property value by \$50 million, \$15 million of which must be in commercial development. That part was a safeguard added to ensure the development wouldn't be all residential, town officials said.

A 2021 feasibility study by Goman+York Property Advisors estimated the project will add \$167.8 million in market value, yielding about \$3.9 million in annual property taxes.

Cheshire Economic Development Director Andrew Martelli said development of that previously-vacant area would not have happened without the TIF deal because the infrastructure costs were prohibitive for developers, and taxpayers weren't in favor of bonding for the work.

Creative TIF financing

New Britain Mayor Erin Stewart said her city established downtown TIF districts in 2017, "as a way to finance projects that would otherwise require bonding."

TIF districts often target developments in areas that are blighted or underutilized, and establish "the funds and the creativity to get projects done," Stewart said.

Developer Dan Czyzewski built a 44-unit luxury apartment, mixed-use space in New Britain at 222 Main St. He used a \$250,000 TIF revolving loan to offset some of the fit-out and equipment costs for The Assembly Room, a ground-floor industrial dining hall that has several restaurant tenants. That allowed the developer to then work on building the residential floors above.

"It was a privately funded project but we used the TIF to attract the retail tenants," Czyzewski said.

The property is now generating more in taxes due to its increased value, and the city is able to capture that money to put toward other projects in the district.

2023 HOBI AWARDS

NOVEMBER 15, 2023
AQUA TURF CLUB



HOME BUILDING INDUSTRY AWARDS

Connecticut's Most Prestigious Housing Awards

The HOBI Awards, produced by the HBRA of CT, recognize excellence in new construction, remodeling, sales & marketing, land development, and home financing with more than 100 categories recognized.

CALL FOR ENTRIES — JUNE 19TH —

Join the best in your industry by entering the CT Home Building Industry Awards (HOBI Awards).

IMPORTANT DATES



Call for Entries

Submit your entry online at hobiawards.com



Final Deadline for Entry

All entries must be received by September 11th



2023 HOBI Awards

Aqua Turf Club

2022 Community of the Year

2023 SPONSORSHIP LEVELS

Thank you Riverhead Building Supply, 2023 Presenting Sponsor

PRESENTING SPONSOR \$10,000

ELITE LEVEL SPONSOR \$5,000

- Video message from Sponsor
- Logo included in all marketing assets
- Logo Placement on Video Screen during HOBI Awards
- Ad Included in Social Media Campaign
- 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 \$2,000

- 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
- Quarter Page Ad in HOBI Program
- Three (3) Complimentary Attendee Tickets

SILVER LEVEL SPONSOR \$1,000

- 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 & ADVERTISING MUST BE RECEIVED BY 10.20.23

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

PROGRAM BOOK ADS

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

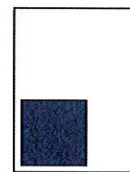
AD DIMENSIONS



Full Page
8.5 X 11



1/2 Page
7.125 X 4.75



1/4 Page
3.5 X 4.75



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



MURPHY BEDS CLOSETS PANTRIES MUDROOMS LAUNDRY ROOMS
UTILITY ROOMS GARAGES MEDIA CENTERS WALL UNITS
HOME OFFICES ACCESSORIES

SHOWROOM
356 Ely Avenue
Norwalk, Ct. 06854
203-957-3304

1-888-THE-CLOSET
closetsandstorageconcepts.com/norwalk





Builder News

Connecticut municipalities use tax increment financing to spur new development

(continued)

Czyzewski said TIF programs make a project more attractive to developers.

“It helps offset development costs, and you’re getting a more favorable partner with a shared interest in an economic development project over a traditional loan from a financial institution,” Czyzewski said.

In addition to the revolving loan program with low interest and flexible terms, New Britain TIF options include a lease rebate program intended to stimulate new tenants, and a code correction program for older buildings.

“We have a lot of older buildings citywide that are not up to code, and people come in with a vision, but the capital to start doesn’t cover code work,” Stewart said. “The code correction program makes buildings safe and benefits the businesses and the property owners,” by getting a beneficial project started.

Gaining in popularity

Windsor Economic Development Director Patrick McMahon served on the panel that created the 2015 revised TIF law when he was president of the Connecticut Economic Development Association. He also helped write the master plan for TIF districts in Windsor and Old Saybrook.

TIF is still a relatively new concept for some towns, but as more municipalities use them “and see the benefits, there’s a track record, and I anticipate more communities will go forward with them,” McMahon said.

Municipalities have to be creative to support new apartment development amid the challenging economic conditions brought on by higher interest rates and supply chain issues.

Little risk, much reward

Attorney Michael J. Andreana, of law firm Pullman & Comley, sat on the panel that created the 2015 revised TIF law and still consults on establishing TIF districts throughout Connecticut.

The new act allows for a faster and more custom TIF district establishment.

Andreana said there was more risk for municipalities under the previous TIF legislation, issuing bonds up front for large-scale projects that might not be repaid if the project failed or doesn’t live up to its projected economic impact.

One argument against TIF deals is that governments shouldn’t be supporting private development projects using new tax money, “but the argument back is that these projects (and the new revenue) wouldn’t happen without these incentives,” Andreana said. “Now that we have successful examples, towns are more interested in looking at TIFs.”

Wellbuilt Company Partner Scott Lumby Recognized in Westfair’s 2023 40 Under 40



Following Mitch Kidd’s recognition last year, his partner and co-founder of Wellbuilt Company, Scott Lumby, is being celebrated by Westfair in 2023 as a 40 Under 40 rising star in Fairfield County.

Coming from a family background in real estate and development, Scott earned a Building & Construction Management degree at the University of New South Wales while working full time under a cadet ship program at one of Australia’s leading tier 1 construction and development company, St Hilliers Construction. He gained further professional management expertise in Aspen, Colorado running several large scale, luxury residential projects from 2006- 2011.

Scott is managing partner of Wellbuilt Company, a service-oriented firm specializing in real estate development, construction, and asset management. Headquartered in Greenwich, Connecticut, the company maintains additional offices and oversees projects in New York, Massachusetts, and Australia. Wellbuilt Company won several 2022 HOBI Awards for their 49 unit multifamily rental development Stillwater, on Stamford’s challenging west side.

Wellbuilt is currently under construction for The Lafayette, a \$30 million apartment building, which will feature 130 units and retail space. Scott Lumby believes The Lafayette will revitalize the area surrounding East Main and North State streets on the city’s East Side.

(continued)

CONNECTICUT LIGHTING CENTERS

Your Source for ANY Residential or Commercial Lighting Project

Providing excellent
service and the **LARGEST
SELECTION & INVENTORY**
in the Northeast:

- ▶ Design Consultation including on-site walk-throughs and Recessed lighting layouts
- ▶ Large offering and inventory of integrated LED Recessed Lighting
- ▶ Indoor and Outdoor Lighting for all applications
- ▶ Door, Cabinet & Bath Hardware
- ▶ Motorized & Manual Window Shades
- ▶ Lutron Lighting Controls Standard Wallbox to HomeWorks
- ▶ Bath Ventilation Fans
- ▶ Builder programs



HUBBARDTON FORGE.



www.CTLighting.com

HARTFORD 860-249-7631
312 MURPHY RD (I-91•EXIT 27)

SOUTHINGTON 860-621-7585
50 GRAHAM PLACE (I-84•EXIT 32)
— next to Pilgrim Furniture

HOURS: M-F 8-6, Sat 9-5, Sun closed

Locally family owned & operated since 1972 – now in 3rd generation.



Builder News

Paul Harris of Cole Harris Is Design Building in Greenwich and Puerto Rico



Architect and builder Paul Harris, Cole Harris Homes, has just completed the 3 year design build of a 10,000 sf Neoclassic modern home on Scotts Cove in Greenwich. The spectacular custom home features Croatian stone and Tischler laser cut steel windows.

In addition, Paul is commuting to Puerto Rico, where he is involved in the design and development of two hi rise buildings and 48 homes with a beach club on 40 acres.

Toll Brothers Spec Home Strategy Contributes to Record Q2

Chairman and CEO Douglas Yearley says the typical Toll Brothers buyer is “well suited” for current market conditions.

A combination of strong demand and a focused spec home strategy contributed to fiscal second quarter results that “well exceeded” expectations for Toll Brothers, the 10th largest company on the 2023 BUILDER 100 list.

“There continues to be a substantial shortage of homes for sale in the U.S., as housing starts have not kept up with population growth for at least the past 15 years,” said chairman and CEO Douglas Yearley. “We believe the resulting supply-demand imbalance will continue well into the future, adding to the long-term tailwinds that have supported the housing industry in recent years. These include favorable demographics, migration trends, and more flexible work arrangements.”

Yearley said mortgage rate stabilization, improved buyer confidence, and a tight resale market contributed to favorable demand conditions that began in January and have continued through the spring. He said the profile of the typical Toll Brothers home buyer—one that is affluent with significant equity built

up in their existing home that insulates them from affordability concerns—is “well suited for the current market.” Twenty-three percent of the company’s buyers in the second quarter made all-cash purchases.

Toll Brothers has outperformed profits per share projections in each of the past four quarters.

“A key part of our strategy heading into the spring selling season was to focus on increasing the supply of our spec homes. Spec homes represented approximately 40% of our orders in the 2nd quarter. We expect that specs will continue to comprise between 30% to 40% of our sales for the foreseeable future.”

- Toll Bros. Chairman and CEO Douglas Yearley

During the second quarter, Toll Brothers delivered 2,492 homes, a 4% increase compared with the second quarter of 2022, at an average price of nearly \$1 million. The builder’s revenue of \$2.5 billion represents a 14% improvement from the same period last year.

Deliveries, average price, and revenue all represented second-quarter records for Toll Brothers, according to Yearley. He said the company “continued to benefit” from cost reduction initiatives, which made operations more efficient and contributed to improvement in gross margin performance.

“With 71,300 lots owned or controlled, we continue to have sufficient land under control to increase community count in fiscal year 2023 and beyond,” Yearley said. “Our financial position and liquidity remain very strong, and we expect to generate significant cash flow from operations in fiscal year 2023.” ■

TILE  AMERICA AMAZING SHOWROOMS | INSIGHTFUL ADVICE

ELEVATE YOUR OUTDOOR

with Porcelain Pavers!

STOCKED IN CT
MADE IN THE USA 

BROOKFIELD | FAIRFIELD | MANCHESTER | NEW HAVEN | NEW LONDON | STAMFORD | WEST HARTFORD

Anticipating Needs. Eliminating Challenges.

Hinckley Allen's Land Use & Development team is nationally recognized for superior quality work and the ability to handle even the most complex applications. We assist clients in navigating a variety of issues related to zoning, planning, land use and environmental ordinances, statutes, and regulations that govern the development and use of real estate.

Our Hartford-based land use team is ready to help:



**Andrea
Gomes**



**Tim
Hollister**



**Carrie-Anne
Howe**



**Dan
Kleinman**



**Scott
MacNeil***



**Christian
Mines**



**Jeff
Mirman**

Learn more about our experience at
hinckleyallen.com/land-use
20 Church Street, Hartford, CT 06103
860-725-6200

 **HINCKLEY
ALLEN**

ALBANY | BOSTON | CHICAGO | HARTFORD | MANCHESTER | NEW YORK | PROVIDENCE

*CT bar admission pending

© 2021 Hinckley, Allen & Snyder LLP All rights reserved. Attorney Advertising.

What to Expect in Next Year's Kitchens & Baths

From personalized steam showers to a soon-to-be new faucet finish, KBIS showcased emerging kitchen and bath trends that will be appearing in Connecticut showrooms and featured in the custom and spec homes of Connecticut builders in 2024.



Gunmetal



Graphite nickel is 2023's finish du jour

Think of it as of once-trendy matte black fixtures with a new glow. This sleek charcoal finish is a close relative to blackened steel, but more edgy and sophisticated. Baldwin leaned into the gunmetal shade with a brand new Graphite Nickel finish, soon to be available in more than 5,000 styles of hardware, while Brizo expanded its Brilliance Black Onyx finish to their Levoir bath collection (available March 2023).

And Native Trails' new Gunmetal finish as seen in this Bliss bathroom sink and Dreamer kitchen sink.

Taking metallic finishes to countertops, Cambria unveiled four marbled surfaces glittering with alloy-embedded veining with a stylish steel surface included. And for more design flexibility, Cambria can now produce slabs of up to 136" X 80".

The Monogram Designer Collection by Richard T. Anuszkiewicz, the manufacturer's inaugural designer series, is striking in Titanium, with a diagonally cut custom ventilation hood, as well as leather-wrapped solid bronze appliance handles made in collaboration with Keeler Brass Company. Monogram also offers its collection in brass for the glamor of gold.



(continued)



ez engineers
structural engineers



PRACTICAL
ENGINEERING
SOLUTIONS
FROM
DIFFERENT
ANGLES

www.ezengineers.com



New London, CT
Concord, MA

Higher, wider kitchen appliances packed with extras



True Residential's 120-inch Joining Kit, as shown in the new Bluestone color

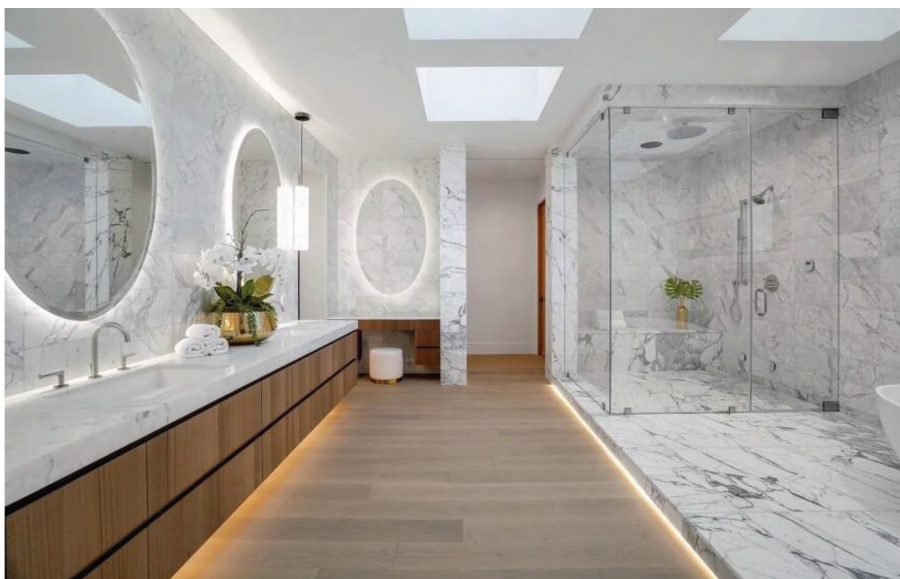
The all important Primary Bath

Primary bathrooms are a special, private space for rejuvenation, and the most important room in the house for many homeowners. Today's sophisticated bathroom design is all about stone and fine materials.

Natural materials and backlit mirrors are top bathroom design choices.

Incorporating wood-look and natural materials was voted the biggest bathroom trend in 2023, according to 50% of experts surveyed by Fixr.com, while 47% of experts consider backlit mirrors a popular choice.

Add to the wish list, patterned and textured tile and wall coverings for color.



The Monogram Designer Collection is disrupting the luxury space with the debut of the industry's first-ever custom 96 inch high refrigeration panels – the brand's unparalleled panel that stretches floor to ceiling – and custom hoods and handles that allow homeowners to personalize their appliances. Inspired by fine jewelry, each piece is designed to have tailored and refined style and proportions. Both collections, brass and titanium, feature striking finishes with hardware wrapped in hand-stitched, sustainably sourced, Green-guard Gold Certified, durable leather.

COVID inspired wellness for the bath

Steam has been a popular term among kitchen exhibitors for the past several years at KBIS, as ovens have become tricked-out with steam, air-fry, and other enhancements. But this year, the concept was much more a focus in the bathroom, where manufacturers such as Brizo and Delta debuted steam shower systems.

(continued)

What to Expect in Next Year's Kitchens & Baths

(continued)



To keep it local, Connecticut Builder editor Joanne Carroll asked leading Connecticut suppliers to weigh in with their thoughts on the two most important rooms in a home.

Bender Plumbing supplies builders and their custom home clients throughout Connecticut with decorative plumbing, kitchen, tile & stone. Bender Showrooms are located in Norwalk, New Haven, Waterbury and Hartford.

Here's five trends Bender V.P. James Narduzzo identified:

Trend: Wellness / Enhanced Steam Showers

Mr. Steam's ISTEAM X – Steam and stream with the ISTEAM X platform, enhanced with sensory boosters like chromotherapy, aromatherapy, and audiotherapy.

Trend: Ultimate Relaxation

The Kohler Stillness Soak Infinity Tub – a deep soaking infinity edge tub with an integrated floor up filling system and a

freestanding tower that has chromotherapy, aromatherapy & emits a fog that rolls over the surface of the tub, and can be controlled with Alexa enabled Kohler Connect!

Trend: Comfort, Style and Affordability

Style, practicality, and performance join forces to bring you the Innate smart toilet. With its sleek, clean, one-piece design, dual-flushing capability to conserve water, and integrated bidet technology for a cleaner clean. Innate is everything you could ask for.





cant interest. They come in a variety of styles, colors, and effects, allowing for a personalized atmosphere. Plus, they're practical. **Given the unknown regulatory landscape when it comes to gas, electric models may become an increasingly appealing choice.**

Customization, of both style and scale, is increasingly being sought after by our clients. Appliances that are not only functional, but also align with a customer's unique kitchen design are becoming more important. Brands like Monogram are meeting this demand, providing appliances that cater to individual tastes and styles, from color and finish options to modular configurations. **This trend suggests that customers increasingly view their appliances as a reflection of their personal style.**

Trend: Clean Lines, Easy Maintenance and Personal Style

Check all three of these items off with the Kohler Anthem showering platform – digital and mechanical thermostatic shower options with sleek, elegant control panels in a wide range of finishes and function options.

Trend: Graphite Nickel Finishes

Vibrant titanium from Kohler - an edgy and contemporary finish on traditional fixtures: an unexpected juxtaposition.

Connecticut Appliance and Fireplace (CAFD) works closely with Connecticut homebuilders, their clients, and the leading manufacturers within the home goods industries. This collaboration allows CAFD to stay in tune with the significant trends shaping our prod-

uct categories. Here's the notable trends they have spotted that deserve attention.

Electric fireplaces are gaining traction. With a growing preference for environmentally friendly and energy-efficient alternatives to traditional fireplaces, these modern alternatives are capturing signifi-



(continued)



Electrolux



Experience the Electrolux Kitchen Suite

Refrigerators • Wall Ovens • Ranges • Cooktops • Beverage Centers • Dishwashers



**P.C.
RICHARD
& SON**
BUILDERS DIVISION

150 PRICE PARKWAY, FARMINGDALE, NEW YORK

800-368-6869 • FAX: 800-479-0336 • email: builders@pcrichard.com

www.pcrichard.com/content/builders

Contact us **TODAY** for Your Special Price Quote

With 5 Distribution Centers In The Northeast:
Farmingdale, NY • Carteret, NJ • Bridgeport, CT
• Baltimore, MD • Manchester, CT

Next Day Delivery Available to:
New York, New Jersey, Connecticut, Pennsylvania, Delaware,
Maryland, Washington D.C., Massachusetts, and Rhode Island



What to Expect in Next Year's Kitchens & Baths

(continued)



Outdoor heating solutions are transforming the outdoor living experience, particularly here in New England. Electric patio heaters, of both free

standing and mounted variety, offer a way to enjoy the outdoors during the cooler months, providing warmth and ambiance. Traditional gas units, as well as wood-burning fire pits, are also popular, creating a cozy atmosphere that can be customized for cooking. Whether your style leans modern or rustic, we have an outdoor heating solution for you.

Induction cooking is becoming increasingly popular. As environmental and health concerns continue to rise, many are seeking alternatives to traditional gas stoves. Induction cooktops, known for their instant temperature control and energy efficiency, are an attractive alternative. They're smart, eco-friendly, safe, and easy to clean. We anticipate this trend will continue to grow.



"Staying current with industry trends can be a challenge, but at CAFD, we're up to the task," says CAFD's Andrea Salzillo. "Through our ongoing collaboration with homeowners, builders, and manufacturers, our goal is to help you and your clients create the perfect home environment with the latest necessities and luxuries. As we navigate the evolving landscape of our industry, we're here to help you get the job done right."



Best
PLUMBING
TILE & STONE

In the 27 years, Patty Clark has been showroom manager at Best Plumbing Tile & Stone's Stamford CT showroom, she has seen trends come and go, but she believes that chrome finishes are timeless.



In 2023, according to Clark, satin brass and matte black finishes are in demand, and freestanding tubs, like the Evanescence by Bain Ultra, pictured below, are the overwhelming choice for the primary bath. The shape of the tub is often the deciding factor.



Smart toilets are also in vogue, and the attractive price point of the Innate by Kohler makes it popular.

Digital showers are getting a lot of attention, and Kohler offers the Anthem with both digital and mechanical controls and State-ment components. ■



Large Inventory
In Stock & Ready
for Delivery!

Superior[®]

HEARTH, SPAS & LEISURE

CT's Premier Hearth, Hot Tub & Sauna Destination

- Your Single Source for Hearth, Hot Tub & Sauna Products
- Complete In-House Hearth Parts & Service Department
- Factory Trained Hearth, Hot Tub & Sauna Specialists
- Service Coverage Beyond Manufacturer's Warranty



HEARTH PRODUCTS

Featuring the Latest
Technology from the
Industry's Leaders



SAUNAS

Improve Health & Wellness
While Enhancing Any
Living Space



HOT TUBS

Sundance Spas & Bullfrog
Hot Tubs - the Best Built
in the World



OUTDOOR LIVING

Enjoy More Time Outdoors
with Our Wide Selection
of Products

Builders Can Deliver
a Home to Relax,
Re-Energize, & Unwind
with **Superior.**

CT'S
LARGEST
STOCKING
GENERATOR
SUPPLIER!



WWW.SUPERIORATHOME.COM | [f](#) [t](#) [in](#) [@](#)
(888) 966-3427 | AVON & SOUTHTON



IGNITE IMAGINATION, INSPIRE CREATION

Info@klarstudio.com | www.klarstudio.com

SOUTH HAMPTON
631-496-1173

NORWALK
203-935-8403

NEW YORK CITY
917-920-9821

The Disappearing Line Between Inside and Out

The pandemic kept us traveling no further than our backyards, and that hastened the already mushrooming trend to take it outside!



Outdoor living by Cornerstone Contracting



Hemingway Construction

Sepot Architects designed this outdoor oasis with infinity edge pool, timber framed pool house and dramatic outdoor lighting to set the mood.

In 2022, HSL Building Company, Fletcher Development, Sepot Architects and DeRosa Builders, were recognized for outstanding indoor outdoor designs. HSL won Custom Home of the Year for this truly nature embracing home in Westport with walls of glass, heated pool, spa and outdoor lighting.



Fletcher Development and architect Chris Pagliaro created a dynamic indoor outdoor connection in this glass walled Westport custom home with a remote controlled garage door window in the kitchen.



And Tim O'Leary of Argus Development built this cabana to turn an outdoor space in his Greenwich spec home into an airy, nature-inspired tented room. (See photo top of p.55)





Argus Development

Builders are putting more effort and creativity into the initial design of their homes.

Subdivision developers are incorporating outdoor kitchens, fire pits and fireplaces, special lighting, and landscaping into their models. Any outdoor space is now more highly prized than ever!

"We're making outdoor spaces as important as the interior. We want them to be memory points for our clients. With more time being spent in the home, decks, patios and rooftop terraces have become top of mind for buyers."

- Peter Sciarretta of Hemingway Construction

In 2023, the land around your homes has become its most valuable asset.



Outdoor Rooms

Porcelain for the Outdoors by Ryan Coyle, A+D Rep for Tile America

"Frost proof porcelain tile is an excellent choice for outdoor projects. It is designed to withstand extreme temperature changes without cracking or breaking. Porcelain can be exposed to the elements year-round. It is highly resistant to moisture, which means it won't absorb water and become damaged over time.



A covered deck and patio in a Greenwich home built by Bluewater Home Builders and designed by Tanner White. Tile America's A+D Rep, Ryan Coyle used Aextra20 by Caesar Ceramics USA, which were installed by Neves Brothers Construction. The single-piece porcelain stoneware slabs, squared and rectified with 20mm thickness and in 24"x24", are the perfect solution for outdoor flooring

In terms of color and finishes, frost proof porcelain tile offers a wide range of options to elevate your outdoor entertaining space. You can choose from a variety of colors and finishes, including natural stone looks that replicate travertine or slate, as well as modern and contemporary options like concrete or wood-look tiles. Porcelain tile also offers slip-resistant options, which is important for outdoor spaces where safety is a concern.

Here are the amenities your clients will be asking for:

"For outdoor kitchens, the pizza oven is the star! They also feature more uses for appliances such as bars and areas that include workstations from manufacturers such as The Galley, which has brought food prep and service into focus.

Cabinetry for outdoor appliances is also much more popular than masonry.

Outdoor structures such as pergolas and retractable roofs are also increasingly common, fueling the evolution of the outdoor kitchen from a place where food is prepared to a multifunctional space designed for outdoor living."

- Fred Albano, Albano Appliance

(continued)

The Disappearing Line Between Inside and Out

(continued)

Outdoor Stone Trends



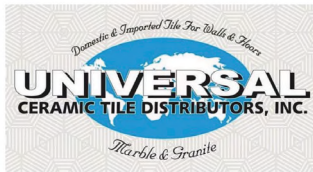
STONE &
LANDSCAPE
SUPPLIES

Outdoor spaces continue to evolve into meeting the needs of the homeowner. This summer

we're seeing more designers bring indoor materials outside. Our fabrication shop has seen more exterior countertops for outdoor kitchens, dining and entertainment spaces made from Quartz than any time in the past.

Advancements in exterior porcelains continue to hit the market. Thicker products are increasing its durability and resistance to harsh weather and as a result, we're now seeing this type of porcelain used in various dry set applications and driveways.

For more information on these trends and to see how Gault Stone can help make your next project a reality, visit GaultStone.com or stop by our Westport Showroom.



Universal Tile General Manager, Barbara Goeckel, had this to say about outdoor living trends.

"With summer approaching, outdoor living has become a major trend. Homeowners are seeking out materials like decorative porcelain pavers.



These pavers will enhance the beauty and give the space a personal oasis they aspire to. This same large format decorative style can easily changeover into the home from outdoor living to the interior design for a coherent transition.

We are seeing more of these same colors and bold patterns being used in the interior of the home as well. Large format tile can have a dimensional texture, feeling of space and luxury. By adding either timeless subway tile, a uniquely patterned mosaic or even a pop of color will enhance this space, which will tie everything in to create that eye catching design you dreamed about."

Stunning HOBI Winning Pool Ideas

Architectural Digest recently published 22 Stunning Pool Ideas from Los Angeles to the Hamptons and Southport Connecticut. Not to be outdone, Connecticut Builder presents a montage of HOBI winning homes with breathtaking pools from infinity to lap and soaking.

Dibico Construction, Greenwich



Hobbs In. in the Hamptons



Hallmark Associates, Guilford



Legacy Construction, Northeast, Greenwich



Hemingway indoor pool



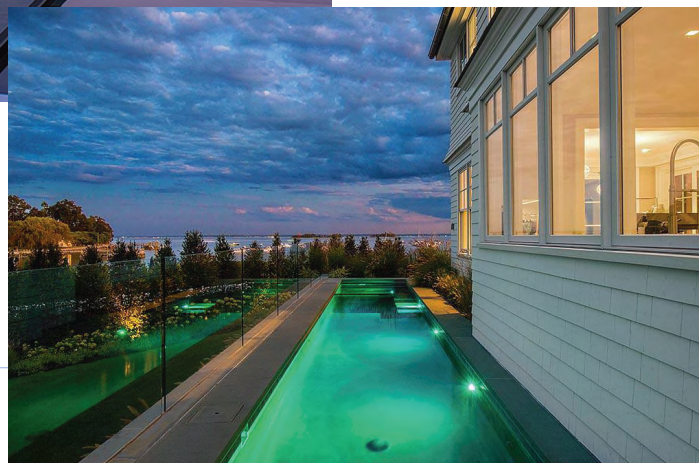
Redwood Development, Greenwich



Hemingway Construction soaking pool outside master bath



**Fletcher Development,
Greenwich**



We know builders



Josh Greco



**Business Development -
Builder Services**

jgreco@hocongas.com

Cell: 203.513.1834

Shelton: 203.925.0600

We're your guys.

Hocon Gas has the largest, most dependable support team in the region, to provide you with expert planning and installation services.

- ✓ We're great at cutting through bureaucratic mess so you can get your work done on time, on budget.
- ✓ We specialize in subdivisions, community tanks and multi-family units.
- ✓ Call us to see how we can make your job a little easier.
- ✓ 6 fully stocked storage and distribution facilities throughout Connecticut.



Feel comfortable with us.

hocon.com

Business Product News

Interstate Hosts Fairfield County HBRA at their Westport Design Center



The quarterly meeting of the Fairfield County HBRA was hosted by Interstate at their Westport design Center. HBRA board member and Interstate V.P. of Sales Brian Kurtz addressed attendees, and gave them the cook's tour of the HOBI Award winning window and door showroom.



Here's a look at some of the high end window and door displays showcased at the IDC, from casement and double hungs, to entryways and patio doors.



This wall display showcases the moulding lines made in-house at Interstate's custom mill shop in Bethel. The display features the classical Greenwich Collection and the modern ILINE.

A selection of the wide variety of interior door options on display at the IDC.



Domestic & Imported Tile For Walls & Floors

UNIVERSAL

CERAMIC TILE DISTRIBUTORS, INC.

Marble & Granite

Google

90+ REVIEWS

WHY WAIT?

SAME DAY PICK-UP

OVER 90% OF TILE SELECTION IS IN-STOCK

**Your Tile Source For
Commercial or Residential Tile Projects**

Universal Tile

UNIVERSALTILE.BIZ
860.525.3644

**301 MURPHY RD
HARTFORD, CT 06114**



Business Product News

KLAR Showcases European Craftsmanship in Windows & Doors

KLAR Studio's impressive new showroom at 258 Main Ave in Norwalk, CT offers 4,000 square feet of modern elegance, showcasing the superior craftsmanship of KLAR's bespoke European windows and doors.

Distinctly unique, KLAR Studio stands as the only European windows and doors company that designs and manufactures its own products. KLAR's stunning showroom displays this commitment, showcasing a variety of its creations, including tilt and turn windows, aluminum and steel windows, steel doors, lift and slide doors, and sliding doors.

But what sets KLAR Studio apart is not just their products, but their people.

KLAR manager, Magdalena Salamon, describes this important KLAR advantage:

"Our in-house team of engineers and designers work closely with each client to transform your vision into reality, ensuring a harmonious blend of aesthetics and functionality. KLAR Studio is more than a provider of windows and doors - we're a collaborative partner dedicated to crafting spaces that reflect your unique imagination and needs."



KLAR works with many of the leading builders and architects in Connecticut, including HOBI Award winning builders, such as Hobbs Inc. and Gatehouse Partners and award winning architects, such as Christopher Pagliaro Architects, Robert Cardello, Cardello Associates, and Centerbrook Partners & Planners.

Experience the KLAR Studio difference. From inspiration to installation, KLAR stands with you in creating your luxury dream home. Visit their new location, and immerse yourself in the sophisticated style and refined luxury that only KLAR Studio can offer.



VERTEX Offers a Unique Mix of Architecture, Engineering & Construction Services

In the dynamic world of the Architecture, Engineering, and Construction (AEC) industry, VERTEX Companies, LLC (VERTEX) has emerged as a leading player, known for their innovative solutions and distinct advantages. Despite workforce shortages and a challenging environment, VERTEX has established itself as a trusted partner through its unwavering commitment to excellence and dedication to clients. This article explores VERTEX's unique mix of service offerings and why it leads to better outcomes for clients, colleagues, and communities.

Traditional AEC Services AND Forensics:

Since its establishment in 1995, VERTEX has differentiated itself by providing a comprehensive yet unique range of services. Their offerings include construction



Luxury single family home in Westport CT

project advisory, engineering, environmental consulting, and forensics. By integrating technical professionals with forensics experts, VERTEX offers clients a holistic perspective and comprehensive solutions that lead to better outcomes. This approach sets VERTEX apart from competitors and reinforces their commitment to adapting, innovating, and remaining a reliable partner in the industry.

1. Owner's Representation and Project Management:

Construction teams at VERTEX are intermingled with forensic construction experts, who constantly see what can go wrong. That is why VERTEX teams are uniquely designed to support builders in navigating complex construction projects. VERTEX's professionals act as trusted advisors, ensuring effective

coordination, strategic planning, project oversight, risk management, budget control, and quality assurance. By managing timelines, resources, and stakeholders, VERTEX helps clients achieve project goals while minimizing risks throughout the project life-cycle.

2. Quality Assurance (QA) and Quality Control (QC) Services:

VERTEX's Quality Assurance services uphold the highest standards of excellence in construction and development projects. Their experienced professionals conduct thorough inspections, audits, plan reviews, and quality control assessments. By implementing robust quality assurance protocols, VERTEX helps clients mitigate risks, enhance project outcomes, and ensure compliance with regulatory

requirements and industry best practices.

3. Building Envelope Consulting:

VERTEX's comprehensive Building Envelope services focus on protecting interior spaces from the elements. Their experts conduct detailed assessments, evaluations, and forensic investigations of building envelopes. VERTEX can provide assessments and due diligence by engineers, architects and construction professionals. They can also provide proactive maintenance programs, design consulting, and construction oversight. VERTEX helps clients optimize the performance, durability, and energy efficiency of building envelopes. This ensures structures withstand environmental elements and provide long-term value.

4. Environmental Consulting:

VERTEX's team of experts provides assessments, remediation strategies, compliance support, and permitting services to navigate complex regulations and mitigate environmental risks. From site assessments to hazardous material management, VERTEX offers tailored solutions to protect human health, ensure regulatory compliance, and minimize environmental liabilities. Their services contribute to environmentally responsible developments (ESG), creating safe, sustainable, and healthy living environments.

5. Civil & Structural Engineering:

Encompassing design, analysis, and management of civil infrastructure projects and structural/building design engineering, VERTEX's skilled engineers provide site development, grading and drainage design, and more. By offering efficient and innovative engineering solutions, VERTEX helps builders optimize land use, maximize site potential, and ensure proper design for development. These services contribute to successful project realization, functionality, environmental impact mitigation, and regulatory compliance.

Conclusion:

Through their diverse range of services, VERTEX is unique and provides clients with a comprehensive approach to address architectural, engineering, design, environmental, and construction challenges and achieve success. Their multidisciplinary expertise in owner's representation, project management, quality assurance, building envelope consulting, environmental consulting, and engineering ensures clients receive exceptional support and solutions tailored to their unique project needs. VERTEX's unwavering commitment to excellence and dedication to overcoming complexities contribute to their reputation as a trusted partner in the face of adversity. Builders and developers can rely on VERTEX to navigate complexities, meet project goals, and deliver exceptional outcomes. Learn more at www.vertexeng.com.

Business Product News

Connecticut Builder Editor Attends Albano Appliance Open House



Albano Appliances is a family owned home appliance store located in the center of beautiful Pound Ridge, NY, just over the New Canaan border. Fred Albano has supplied luxury appliances for the custom home clients of award winning builders such as Hobbs Inc. and Riverside Design + Build.



Wolf Sub Zero showroom display

On a beautiful evening in April, Connecticut Builder editor, Joanne Carroll, attended an Open House at Albano's exquisite showroom, and the food, ambiance, and display of indoor and outdoor appliances was nothing short of outstanding.

Outside, master chefs from high end grill manufacturers such as Lynx and XO served up mouth watering brisket, filet mignon, swordfish and grilled veggies.

Inside the showroom, chefs cooked delicacies on luxury Wolf, Blue Star and Thermador ranges, and staff were available to explain the enticing features of refrigerator freezers, like the unique display model of a 72" wide Thermador's double door refrigerator freezer with stainless interior, which is displayed in electric blue and adorned with a metal tree sculpture.



Fred Albano with Thermador ■

Lumber Market Update

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



What has happened Since February?

Prices in lumber and plywood markets have drifted lower through much of the year reaching their peak in mid-January. Douglas Fir dropped 3.5% since my last column in late-February and is unchanged year to date. KD SPF dropped 16.4% since February and is down 10.5% for the year. Douglas Fir Plywood fell 6.9% since February and has increased 2.3% for the year. KD SPF is nearly 34% less than Douglas Fir, an enormous spread compared to usual 10% or so. It is no surprise that single family tract builders and multi-family builders overwhelmingly use KD SPF now. OSB has been the exception, being flat at the beginning of the year and is currently sitting at its peak, up 12.6% for the year. Prices are very reasonable compared to the prices of 2020-2022. Although prices are higher than the averages of 2009-2018. From this standpoint, this is a good time to be building.

Why has this happened?

As I stated in September, single family home starts have dropped dramatically while multi-family is up. Multi-family uses less lumber and sheathing per unit than single family, thus demand has decreased. North American supply has stayed close to last year's record volume in part due to increased imports from overseas. This is further explained below. OSB prices have dropped the most because OSB production increased the most. All of the mills built in 2006-2007 are finally on line and producing large volumes of OSB. I would guess that even at the lower prices for OSB prevalent earlier this year, the mills were still profitable, since there have been no curtailments of production.

Domestic Production

In the first quarter of 2023, domestic production increased by a very modest 9 million board feet (0.1%). Production increased in the southeast and decreased in the west.

Imports

Meanwhile, during the same period imports from Canada declined by 241 million board feet (7.9%). The lion's share of the decrease was again from British Columbia. Imports from other countries increased by 156 million board feet (26.1%).

Exports

Exports from the U.S. increased by 6 million board feet (2.3%). Since most of the U.S. exports currently go to Mexico and the Caribbean Islands, this is largely some of the increase in SYP production being exported.

Therefore, net domestic supply decreased by 82 million board feet (0.6%). Given that most prices have been declining through the first half of the year, it seems likely that demand has decreased by more than 0.6%. ■

Bringing Stability to the Connecticut New Construction Market

by Greg Wagner, Senior Vice-President, Berkshire Hathaway Home Services New England Properties



The instability in the Connecticut housing market is being caused by an extraordinary lack of available inventory to sell, exacerbated by slow new housing construction. Supply is currently severely constrained at all price points, especially at the entry levels. In fact, reviewing housing construction data

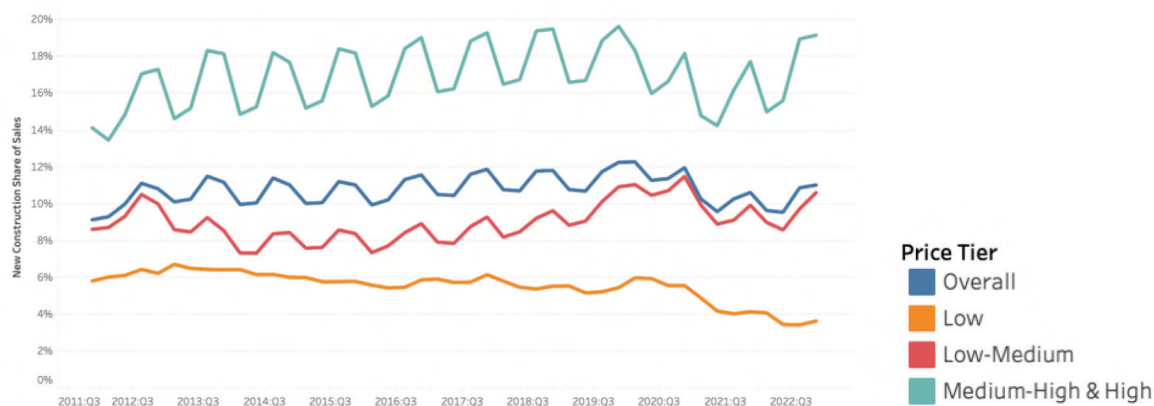
published by both the Federal Government and the State of Connecticut DECD, housing construction is not up significantly, nor on track to offset the shortfall and normalize our market any time soon. Our focus should not be on the political hot potato of sourcing actual new construction numbers but how we can collectively encourage affordable development, flexible approvals, and real support from our state and local officials. Without such, affordability will push homeowners out of state and put us back into a position where more people are moving out of Connecticut than moving in.

The new state budget is a step in the right direction with \$810 million in capital support for housing development and assistance. This a large increase from the \$305M allocated in the

last biennium budget. The next challenge will be addressing the burdensome regulations, not in my backyard (NIMBY) opposition, and cumbersome land use laws at the municipal level. In Connecticut, these factors have not only slowed the process of approvals, they have raised the cost of new construction and made it nearly impossible to build at lower price points, where demand is greatest. The sooner potential home buyers can find suitable housing to purchase and get into the cycle of homeownership, the sooner the market will stabilize at all levels.

Analysts correlate an inverse relationship between new construction's share of home sales and Home Price Appreciation (HPA). The greater the percentage of newly constructed vs. all home sales, the lower the rate of HPA. Markets with employment growth and above average new construction homes have less rapid home price appreciation. This goes on to affect the future as Work from Home (WFH) allows the shift of jobs and housing demand to more affordable areas, especially ones with a greater ability to add more supply. This will help keep the rate of home price appreciation more in line with income growth throughout much of Connecticut.

Connecticut Statewide New Construction Share of Total Home Sales



Source:



Above is a graph of the Connecticut statewide new construction share of total homes sold from Q3 of 2011 to Q3 of 2022, broken down into price tiers. As outlined above, the aggregate, across all tiers of new construction units have been well behind the need for more than a decade. Defining the shortfall further, is the noticeable decline at the low-level price tier. This slide is affecting the markets in all 8 of our counties. Thus far in 2023, for example, in Fairfield County, the new construction share of sales is down to 2.6% with a median price of new construction of \$670,000. New Haven County is down to 1.7% at a median price of new construction of \$605,000. Hartford County is performing at a higher rate of 3.0% with a more affordable price of \$379,900. To continue to have Fairfield County avail home ownership options at all price points and continue to maintain the affluence it has experienced, support for new housing construction from the top down is imperative. ■



Build with Purpose

If you have a single or multi-family project on the horizon, consider taking advantage of the offerings provided by Eversource, a Sponsor of Energize ConnecticutSM.

Our tailored guidance and incentives make it easier to build a property that uses less energy and reduces your carbon footprint.

Eversource offers financial incentives and technical assistance for new home construction.

For more information, visit
eversource.com/new-construction

EVERSOURCE

#1 Energy Efficiency Provider in the Nation

Proud Sponsor of
energize 
CONNECTICUT

Paid for by a charge on customer energy bills.

Navigating Multi-Family Unit Investments in Connecticut: Red Flags for Insurance Coverage

by Kim DiMatteo, CIC, MWCA | Senior Vice President, Cross Insurance

The Connecticut housing market is booming. Buyers are eagerly looking, but the inventory remains low, especially for multi-family units. A recent search on Realtor.com revealed only 381 units for sale in Connecticut. This lack of availability, coupled with increasing mortgage rates, attracts first-time buyers to multi-family homes, hoping to live “rent-free”. But problems arise when bidding wars begin. Buyers often overlook property inspections, neglecting to consider the property's condition and how they will insure it.



Understanding how insurance underwriters think

To invest in multi-family units successfully, you must understand how an insurance underwriter

thinks. These investments can be highly profitable, providing consistent income and long-term financial stability. However, potential risks abound. Protecting your investments is crucial, and a key part of this protection involves securing comprehensive insurance coverage for both property and liability. Insurance carriers may deny coverage based on specific red flags.

The first thing an underwriter examines is the property's age and condition. Older buildings with outdated electrical systems, plumbing, and roofing can pose higher risks for fires, water damage, and other hazards. Traditional carriers often refuse to insure these properties until updates occur. This situation forces buyers into the excess lines markets for insurance, where coverage is less comprehensive and considerably more expensive. As the risk increases, so does the cost. Therefore, consulting a licensed insurance broker before closing the deal is highly advisable. They can identify potential red flags and guide you through the process.

Insurance carriers scrutinize the loss history of a property. If a multi-family unit has a history of frequent claims, underwriters may become concerned.

Multiple claims may indicate inadequate maintenance, tenant-related issues, or other problems that increase future incident probabilities. As an investor, you should inquire about the property's claims history and address recurring issues to improve your chances of securing coverage.

The location and neighborhood of a multi-family property significantly influence insurance coverage considerations. High-crime areas or regions prone to natural disasters, such as flood zones or hurricane-prone coastal areas, can cause concerns for carriers. Insurance companies may deny coverage or charge higher premiums for properties in areas with a higher risk of criminal activity or environmental hazards. Hence, researching crime rates, flood zones, and other local factors is essential to understand their potential impact on insurance coverage.

Underwriters may label certain features or activities as hazardous that a buyer might overlook. For instance, a swimming pool without proper safety measures like fencing and pool covers, or properties with trampolines can pose higher liability risks. Insurance carriers may deny coverage or require additional safety measures to mitigate risks associated with these features. As a buyer, it's wise to request the remediation of these issues before closing.

Lead paint is another crucial concern. Many multi-family units in Connecticut, constructed in the early 1900s, used lead

paint extensively. The state mandates landlords to disclose any lead paint in units built before 1978 and rented to others. If a housing unit houses children under age six, the public health code requires the abatement of defective surfaces with lead paint. This means these surfaces must be removed, replaced, or encapsulated. Consequently, many insurance carriers exclude coverage for lead paint claims or refuse to insure rental properties built before 1978.

Non-compliance with building codes and regulations can deter insurance underwriters from considering the property. If the property doesn't meet current building codes or lacks necessary permits for renovations or additions, carriers may hesitate to provide coverage. Ensure the property is up to code and all necessary permits have been obtained to avoid coverage denial. This can include safety measures such as railings on stairs, decks, and porches, GFI electrical switches in the kitchen and bathrooms, and safety glass in large windows. Note that each town will have specific planning and zoning rules and regulations.

Understanding these risks is vital. Multi-family units, including 2-4 family homes and apartment buildings, remain excellent investments for your real estate portfolio. However, don't get lured by the fear of missing out during a bidding war unless you're equipped to identify red flags and comprehend the cost and time required for remediation. Lastly, working with a licensed insurance broker who specializes in multi-family habitational risks before you buy a property will help you best understand what's needed to secure insurance coverage. And it may also save you time and money in the long run.

Kim Marie DiMatteo, CIC, MWCA Senior Vice President - Cross Insurance, Shelton CT 203-231-0825. ■

Housing Development Fund Helps Multifamily Developers Fill the Housing Gap in Connecticut

by Kiley Gosselin, President & CEO, Housing Development Fund (HDF)



As Connecticut continues to struggle with some of the highest housing costs in the country, along with insufficient housing stock, housing insecurity has continued to grow – squeezing low and moderate income household budgets. By some estimates, Connecticut is short some 86,000 units of housing that is affordable to these households. Constructing and financing affordable housing in Connecticut, however, has always been a challenge. Recent spikes in costs have only frustrated these efforts further. Community Development Financial Institutions like Housing Development Fund, and the variety of loan products they offer, are one solution to supporting housing developers AND low and moderate income households.

Since 1990, HDF has been offering highly competitive financing opportunities to developers of multifamily properties in order to provide affordable and safe multi-family living opportunities for low and moderate income households. HDF has deployed more than \$60 million in financing, supporting more than 2,050 units across Connecticut with up to 90% of individual project costs on construction loans for multi-family projects. By working with HDF, developers agree to income-restrict a portion of the total units in a multi-family property. The result is a win-win for developers and municipalities by creating financially viable and successful projects that increase local affordable housing stock – often by using existing properties.

HDF supports new multifamily construction, but also supports rehabilitation and refinance of existing multifamily properties. Municipalities often welcome the prospect of rehabbed income-restricted units added to their town's affordable housing stock (as measured by the State Department of Housing) without the hassle of re-zoning or potential local affordable housing opposition. These units provide a valuable resource for housing low and moderate income households – often those already struggling under the weight of Connecticut's considerable housing costs and living fair from where they work.

HDF utilizes a combination of grants and local bank partners to offer multiple types of products including acquisition, predevelopment, construction, permanent, bridge loans and refinancing resources. HDF's mortgage loans typically have terms and amortization schedules up to 30 years, and can have a loan to value ratio of up to 90%. HDF financing is primarily for non owner-occupied real estate investment projects of 2 to 30 units, but can diverge. Projects may also include mixed use components. HDF also provides techni-

cal assistance to developers throughout the financing and development process. Borrowers typically include private developers and owners, nonprofit developers and housing authorities.

Some property owners will maintain the income restricted properties themselves, ensuring that the rent is affordable to an income-eligible household themselves. Often in a mixed-income property, some units will be rented at market rate to off-set those affordable units. Others will rent units to those with tenant-based housing subsidies. In these cases, various housing authorities will perform necessary income certifications, and property owners collect the full fair market rental value for the property. HDF can work with developers on affordability pathways and partners, to help them determine appropriate HUD income and rent limits for a given project based on location.

Recently, HDF provided permanent financing to help an HDF customer purchase and repair a 2-unit rental property located in Bethel. The property contains an existing two-family house that includes 2,514 square feet of livable space. The first floor has a three-bedroom unit and the second floor has a two-bedroom unit. Both units are rented out to households earning less than 80 % of the area median income.



Bethel 2-Family Property

Additionally, a \$2.2 million construction to permanent loan was recently approved by HDF to finance the conversion of a four-story vacant office building into 23 one bedroom apartments and 3 retail spaces in downtown Waterbury. HDF is financing 85% of project costs at a competitive interest rate to be repaid based on a 30-year amortization schedule.

In addition to supporting multifamily developers, HDF also provides first time homebuyer counseling and a host of down payment assistance products. We work to support buyers across Connecticut and New York. Please visit www.hdfconnects.org for more information about all of our products.

For questions regarding the availability of multifamily financing in Connecticut, please contact Eugene Schreiner, Director of Commercial Lending at eschreiner@hdfconnects.org or 203-883-5203.

State News - Summer 2023 Developers Forum-



On May 4th the Developers Forum was joined by special guests Housing Commissioner Seila Mosquera-Bruno and CHFA CEO Nandini Natarajan for a lively conversation about new financing opportunities offered by the state, \$200 in funding for “work-force housing” production and new investments in the “Time to Own Program” to assist qualified buyers with down payments and closing costs. ■

NAHB NEWS

NAHB Announces Jim Tobin as New CEO



Jim Tobin, has been named as the association’s new president and chief executive officer. Tobin, executive vice president and chief lobbyist at NAHB, will succeed outgoing-CEO Jerry Howard, who is leaving NAHB after more than 30 years.

Following an extensive search process, the NAHB Board of Directors on May 3, ratified the selection of the CEO Executive Search Committee, to appoint Tobin to lead the 140,000-member association. Connecticut developer and Past NAHB Chairman, Greg Ugalde, was chairman of the Selection Committee.



L-R Greg Ugalde, NAHB Chief Economist Dr. Robert Deitz, Jim Tobin and CT Builder/developer Chris Nelson



Greg Ugalde and Jim Tobin

Jim Tobin will assume the new post effective June 1, 2023, and will be based at NAHB’s headquarters in Washington, D.C., where he will lead NAHB’s more than 200 staff.

Jim has attended every CT Fiano Family Classic BUILD PAC Golf Tournament and

Legislative breakfast. He plays golf in a foursome and addresses attendees at the evening reception.



L-R George LaCava, Fiano Family Classic BUILD Pac Tournament Chairman Ken Boynton, Sheila Leach, NAHB V.P BUILD PAC & Government Affairs, Meghan Everngam, NAHB BUILD PAC Chairman Kevin Woodward, Greg Ugalde, Jim Tobin & HBRAC CEO Jim Perras

Tobin joined NAHB in 1998. In his role as EVP, government affairs and chief lobbyist he directed the federal, state and local lobbying, as well as political activities for NAHB. He also

"As Chairman of the NAHB CEO Search Committee our extensive process and efforts coordinated by a global search leader, I was honored to present Jim Tobin to the Senior Officers and Board of Directors for approval. Jim distinguished himself in a very impressive field of applicants, and there is no question that he will lead our Federation into a very promising future."

- Greg Ugalde

NAHB Announces Jim Tobin as New CEO

(continued)

guided the activities of the association's political action committee, BUILD-PAC, and grassroots network. Lake Coulson will take over as NAHB Chief Lobbyist.

"I'm honored to have been selected as CEO of this outstanding organization," said Tobin. "The work that our members do is incredibly important and has a huge impact in every community across this country. I look forward to representing our staff and members in advocating for the future of the housing industry. I am proud to have grown up in Connecticut, and my UCONN education served me well throughout my career. I know that Connecticut and all of New England will continue their strong support of my efforts as we move forward."

HBRA Members Attend 2023 NAHB Legislative Conference

Many members of the HBRA locals participated in the 2023 NAHB Legislative Conference and Spring Leadership Meetings in Washington, DC June 6-10th.

HBRA of Central Connecticut

Members met with staff members from Congressman Courtney, Congresswoman Hayes, Congressman Himes, Senator Murphy and Senator Blumenthal's offices. Members attending also had a presentation by United States Secretary of Housing and Urban Development focusing on the areas where her office and NAHB can partner to provide the housing Americans need. Central members also participated in NAHB Committee meetings, the Area 1 Caucus and Leadership Council meetings.



Members of the HBRA of Central Connecticut participated in the 2023 NAHB Legislative Conference and Spring Leadership Meetings in Washington, DC

Front row, L-R Eric Person, Sheila Leach, Greg Ugalde, Ken Boynton
Back row, Eric Santini, Johnny Carrier



HBRA of Eastern Connecticut

Members of HBRA of Eastern CT visit Capitol Hill to meet with legislators to discuss current issues affecting the housing industry. Members lobbied on three key issues: Changing Energy Codes; Transformer Shortages; and Workforce Development Funding.



(L-R) Back Row- HBRA Eastern CT Executive Officer Stacy Herr, HBRA Eastern CT President Norton Wheeler, Justin Bradley with Coldwell Banker Realty (L-R) front row- HBRA State President David Preka, Lisa Gencarelli with Chelsea Groton Bank



BUILD-PAC events are always so much fun and a great way to come together with others that support our advocacy efforts at the Capitol.



L-R Greg Ugalde, NAHB Vice President of Build-PAC Government Affairs Meghan Everngam, Sheila Leach



Members of HBRA Eastern, Central and Northwest meet with Congressman Joe Courtney

HBRA of Northwest Connecticut

Members of the HBA Northwest held five meetings at the Capitol with the offices of Congressman Joe Courtney, Congresswoman Jahana Hayes, Congressman Jim Himes, and Senator Chris Murphy and Senator Richard Blumenthal to discuss our top three issues - Transformers, Energy Codes and Workforce Development Funding.



One of the benefits of membership is having a mentor to be a resource as you navigate this amazing industry. Greg Ugalde, Past Chairman of NAHB is the mentor for Nicholas Ream of Montana Heritage Home Builders.





The HBRA of Fairfield County has had a very busy Spring season. Our General Membership Meetings are growing to be the largest ever, and we are so excited to see so many new faces and new connections being made. Since March, we have had 21 new numbers join! In April, Interstate Design Center hosted us in their new Westport showroom.



In May we had our Member Mixer at Two Roads Brewery and a Swing into Spring event at Chelsea Piers in Stamford. On June 7, our Annual Meeting was held at Ring's End in Darien. Guests enjoyed a plethora of food and beverages, Anthony DeRosa gave state updates and John Hertz introduced our new board. A good time was had by all!



Food Trucks:

- Colony Grill Hot Oil Rig provided delicious bar pizza with every topping.
- Bodega Taco Bar offered up scrumptious fish, steak and chopped meat tacos



FAIRFIELD COUNTY HBRA NEWS

At the June General Membership Meeting hosted at Rings End, the Rambling Mobile Irish Pub was a popular hangout.

There were displays and demos from Andersen Windows & Doors, Benjamin Moore, C&G Media Group, Marvin, Kebony, TimberTech by Azek, Upstate Door, Westlake and Weyerhaeuser.

President John Hertz swore in the new Board of Directors and Past President Anthony DeRosa, who is in line to be Chairman of the state HBRA, spoke about the value our state association offers, and how its lobbying efforts has contributed to passing or preventing laws and regulations that help keep our industry in business and flourishing.



L-R Anthony DeRosa, Brian Kurtz, Chris Shea, Stephanie Rapp, President John Hertz, Tori McBrien, Rob Michaud, Emilia Ferri, Karen Bradbury (Secretary), & Exec Officer Kerry Brunn.
(Missing from photo are Treasurer, Steven Roth, and board members Kevin Polcer, Lisa White, George Pusser and Past President Kim DiMatteo)



President John Hertz thanks Rings End for hosting the event. Mike Burkhart of Rings End is at far right.



Anthony DeRosa

HBRA of Central Connecticut

75th Anniversary Connecticut Home & Remodeling Show
March 3rd through the 5th marked the 75th Anniversary Connecticut Home & Remodeling Show. More than 10,000 people attended the anniversary event which showcased the latest trends in home building and remodeling and the premiere home service providers in Connecticut.

The Show included the 74th Student Design Competition which highlighted more than 100 student designs and build scale models of homes. The students represented fifteen schools from across the state. Governor Lamont and Connecticut Department of Housing, Seila Mosquera-Bruno, spoke to the students during the luncheon before the judging began. On Friday, Lt. Governor, Susan Bysiewicz and Hartford Mayor, Luke Bronin presented the awards to the winners of the competition.

Throughout the weekend guests had the opportunity to hear educational seminars from local experts in the HBRA Design Café.

Reserve your space in the 2024 Connecticut Home & Remodeling Show which will be held February 9 – 11.



Hartford Mayor
Luke Bronin



Governor Lamont



Lt. Governor
Susan Bysiewicz



Building Code Update

On March 9th, more than 100 builders and remodelers attended the Code Road Show hosted by Lansing Building Products and James Hardie Building Products. Johnny Carrier led the session which provided an update on the new building codes that went into effect on October 1, 2022.

The session was in response to many members having questions about complying with the new codes now that their projects are falling under the new set of Codes. Johnny Carrier with By Carrier is serving his second term as Chairman of the State Codes and Standards Committee.



Economic & Political Update

The HBRA of Central Connecticut hosted the NAHB Chief Lobbyist and Chief Economist at the TPC in Cromwell. Jim Tobin, Chief Lobbyist provided insights from Washington and the new Congress and what the divided federal government could mean for the residential construction industry.

Robert Dietz, NAHB Chief Economist provided an outlook for the national economy and the Connecticut market specifically.

Prior to the meeting with the membership, Jim and Robert joined the HBRA Multifamily Council to talk about the rent control legislation working through the Connecticut Legislature and other multifamily issues.



NAHB Chief Economist, Robert Dietz



HBRA Central CT Multifamily Council

Italian Feast – April Membership Meeting

Members enjoyed the bountiful Italian Feast from La Lupa Ristorante in North Haven for the April Membership Meeting. With endless amounts of Italian favorites networking went late into the evening.



Remodelers Council Community Service Project – KNOX, Inc.

The Remodelers Council chose KNOX, Inc. as their partner for the 2023 Community Service Project. Using horticulture as a catalyst for community engagement, KNOX forges partnerships between residents, businesses and government, providing leadership to build greener, stronger, healthier and more beautiful neighborhoods in Hartford.

On May fifth, members of the Remodelers Council built a farm stand for KNOX to sell the produce they grow as well as 24 raised garden beds that will be spread across Hartford to provide garden opportunities for residents to grow their own fresh vegetables. The project was led by Jonathan Andrews of J Andrews Fine Homes who designed the farm stand and planters.





HBRA 70th Golf Tournament

On May 23rd, the HBRA held their most successful golf event in the history of the HBRA. There were two flights with 278 golfers! Golfers from across the state showed off their very best golf skills and enjoyed a beautiful day of networking, camaraderie and fun.



The Team at Superior Hearth, Spa & Leisure (L-R) Debra Wolfenson, Danica Caruso, Nick Sylvester, Michael Guarino

PRESENTING SPONSOR

All Town
Hauling
Sanitation & Recycling

SPONSORS

ABC Supply Co. Inc.

NEW HOMES BY Calcagni REAL ESTATE

Ply Gem

JamesHardie

NATIONAL LUMBER

Oasis SHOWER DOORS

ANDERSEN WINDOWS & DOORS

DiMatteo Group FINANCIAL SERVICES

LANSING BUILDING PRODUCTS

CROWNPOINT

HOCON

connecticut

KITCHEN CABINET OUTLET

BENDER EST. 1946

cyclone HOME SYSTEMS

MARVIN

VA

CORRECTOR LIGHTING CENTERS

RING'S END Since 1965

AZEK Building Products

Stratadia WEBSITE • TRADE • SOCIAL

Acadia INSURANCE (A Berkley Company)

VIKING

THE ROBERTS AGENCY

CLARKE

BONAVITA

Superior HEARTH, SPA & LEISURE

Deer Valley TOWNHOMES

CONTRACTORS HOME APPLIANCES

Morgan Stanley

CFD

paradigm

FOUNDATION

QUINN

ALL BUILDERS

HBRA HOME BUILDERS & REMODELERS ASSOCIATION OF CENTRAL CONNECTICUT

Thank You to Our Sponsors!

Scholarship and Past President's Night

The HBRA Charitable Foundation and HBRA awarded fifteen, one thousand dollar, scholarships to HBRA employees children and recognized more than four decades of leadership and service of the Past Presidents of the HBRA.

Scholarship recipients with Past Presidents Bob Wiedenmann, Bob Fusari and Eric Santini Sr.

Connecticut Builder Summer 2023 73

► HBRA of Eastern CT welcomes new Executive Officer

- HBRA of Eastern CT proudly announces their new Executive Officer, Stacy Herr. With over 20 years of event and business development experience, Stacy joins the HBRA with a dedicated drive to increase membership, add enriching education curriculum and robust event programming, and promote advocacy and support for the home building industry in Eastern CT and beyond.

April Builder Blend

- Your CBD Store welcomed members to their new East Lyme storefront on 4/20 for an opportunity to network and learn the benefits of CBD. Offering tinctures, flowers, oils and edibles, Your CBD Store has a range of products helpful in aiding sleep, managing pain, and more.



L-R Justin Bradley, Mike McLoughlin & Josh Greco

Central CT HBRA VP Sheila Leach (left), Eastern CT HBRA Executive Officer Stacy Herr (center), and Marie Thomas with Rie & Co.



► Presidents Reception

- New and prospective members enjoyed a welcome reception with HBRA of Eastern CT Board President, Norton Wheeler. Hosted by Buon Appetito Ristorante in North Stonington, guests met with members of the Board, Staff, and Committee Members to learn about the benefits of membership and engagement.



(L-R) Former HBRA State President Eric Santini, Jr. of Santini Living, Tony Vaitkunas of Crown Point Cabinetry, and Central CT HBRA VP Sheila Leach cheer on HBRA Eastern CT Board President



► Education: New Deck Codes

- Hosted by Riverhead Building Supply, members joined us for an educational event focused on New Deck Codes and products.



► Annual Golf Tournament

- HBRA of Eastern CT held its annual golf tournament at the beautiful Lake of Isles Golf Course in North Stonington. For the first time since its inception, this tournament welcomed a sold out crowd to the course to support the mission of the HBRA of Eastern CT.





Eastern CT HBRA VP and Golf Chair, Patrick Caulkins, welcomes golfers to the shot gun start



HBA OF NORTHWEST CT NEWS

The Home Builders Association of Northwest Connecticut and the Litchfield County Chapter of the Greater Hartford Association of Realtors co-hosted a Local Leadership Breakfast on May 17th at the Torrington Country Club. Torrington Mayor, Elinor Carbone was in attendance along with several First Selectmen. HBA of Northwest had the privilege of welcoming its newest member Brent Lafferty, Jr. of Harwinton Paving.



Eastern CT HBRA Board President Norton Wheeler and Stacy Herr (center) with volunteers (L-R) Lisa Gencarelle with Chelsea Groton Bank, Linda Brule with Centreville Bank, Gail Grillo with Marvel Home Decorating, and Amanda Ljubicic with Ace Overhead Doors



Torrington Mayor, Elinor Carbone



Norton Wheeler with Tournament winners



Second Place Tournament Winners, Norcom Mortgage



L-R Torrington Mayor, Elinor Carbone, Greg Uglade, First Selectman of Harwinton Michael Criss, Alan Temkin



Family Owned and Operated for over 74 years
S I N C E 1 9 4 9



www.newenglandsilica.com

1370 John Fitch Blvd. RT. 5, P.O. Box 185

South Windsor, CT 06074-0185

860-289-7778 phone

860-282-9885 fax



- Manufactured and Natural Stone Veneers
- Outdoor Kitchens, Fireplaces and Fire pits
- Granite Steps and Cobblestones
- Low Voltage Landscape Lighting
- Natural Fieldstone and Flagging
- Antique & Reclaimed Natural Stone
- Masonry Saws and Diamond Blades
- Interlocking Concrete Pavers & Retaining Wall Systems
- Premium Bluestone
- Tools & Accessories
- Bulk Decorative Stone



TECHO — BLOC
INSPIRING ARTSCAPES

MARVIN® 

NEW

Marvin Elevate Bi-Fold Door



RingsEnd.com | 800.390.1000

f   in

Bethel | Branford | Darien
Lewisboro | Madison | New Milford
Niantic | Wilton



Your Inspiration. Our Expertise.



INNOVATION IS IN OUR DNA

At Kohltech, every window is custom. So no matter where your inspiration comes from, we can make the windows that bring your renovation or new construction vision to life. From our weather resistant casement and easy to use awning windows, to our innovative tilt & turn windows, we can provide you with a wide variety of styles in any color or size imaginable.

Kohltech is continually striving to improve our production capacity and deliver outstanding Kohltech products. In order to accomplish this, Kohltech has expanded our main manufacturing operation by an additional 18,000 square feet to increase our production and paint capacity to meet increasing demands.

If you're considering changing your home, change it into something outstanding with Kohltech Windows.

Available at

Sanford & Hawley, Inc.
QUALITY BUILDING MATERIALS SINCE 1884
Unionville, Avon, Manchester, CT • West Springfield, MA
www.sanfordandhawley.com
HIC #0614171

 **Kohltech**
Windows & Entrance Systems



**Yesterday.
Today.
Tomorrow.
Outstanding.**