

# CONNECTICUT BUILDER



The Magazine of the Home Builders & Remodelers Association of Connecticut

Summer 2026

Interactive Digital Edition



## Elevated Outdoor Living

LoParco Associates  
Christian Rae Studio

Carl Vernlund Photography

★ **BIG HOUSING WIN!**  
CT Moves to 6 Year  
Building Code Cycle pg. 63

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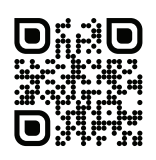
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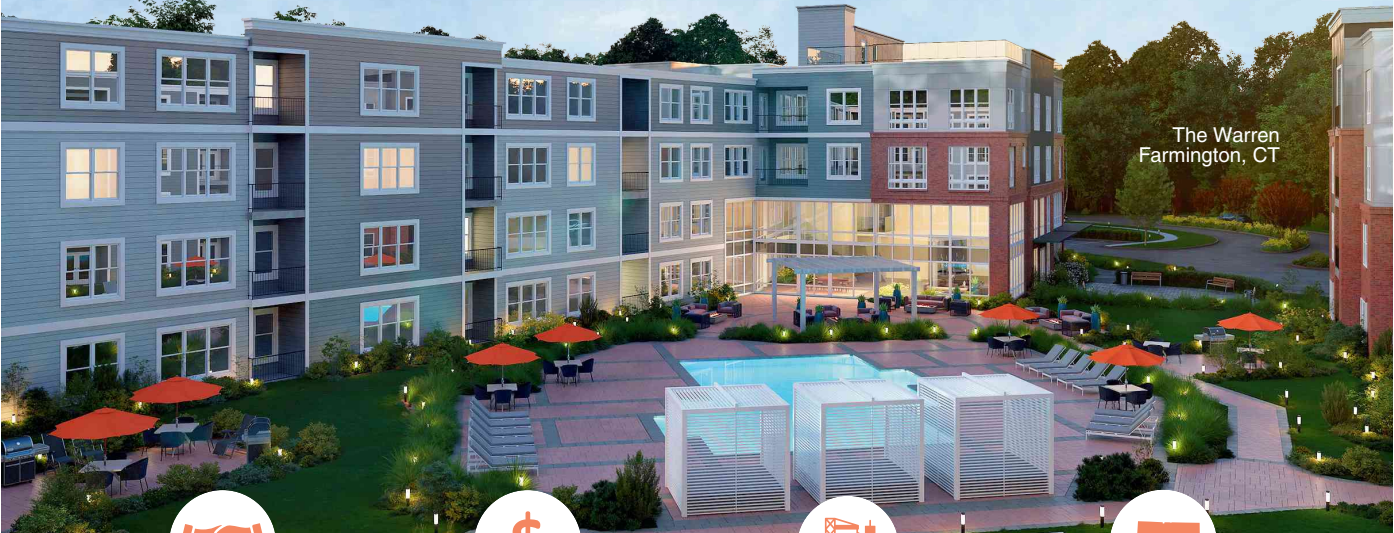
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The Magazine of the Home Builders & Remodelers Association of Connecticut

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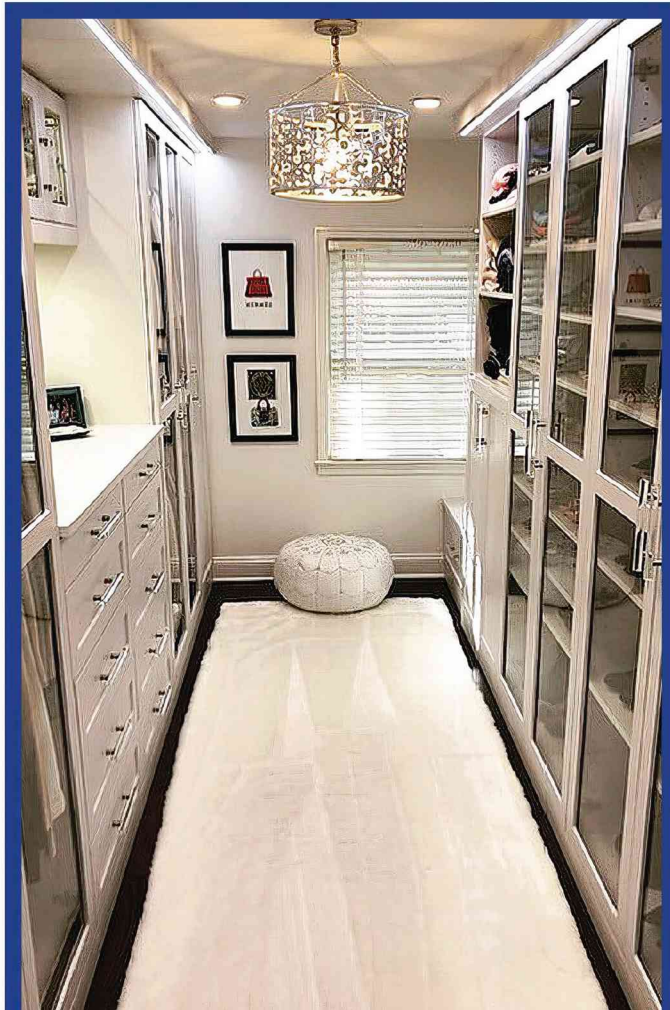
**COVER PHOTO** – Pictured on the cover of this issue is the rear view of LoParco Associates HOBI winning custom home in Greenwich. An infinity edge pool with waterfall has 3 shear descents and three firepits.

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## PRESIDENT'S MESSAGE



As we head into summer and close another busy legislative session here in Connecticut, I want to take a moment to reflect on what has been a productive and meaningful year for our Association and our industry.

First, I'm pleased to share that this year's legislative session concluded with positive momentum for the home building industry. Through the continued efforts of our advocacy team, we saw meaningful progress in Hartford. This legislative session closed with positive momentum for our industry here in Connecticut. We continue to see progress in Hartford around housing policy, including the continued implementation of H.B. 8002 – An Act Concerning Housing Growth, signed by Governor Lamont, which supports thoughtful housing development, encourages municipalities to plan for future growth, and helps reduce barriers to creating much-needed housing across our state. For builders, developers, and housing advocates alike, this is a meaningful step in the right direction.

A tremendous amount of credit goes to our lobbying team and to our CEO, Jim Perras, whose leadership, relationships, and tireless work throughout the session continue to position the Home Builders & Remodelers Association of Connecticut as a respected and trusted voice in our industry. Jim remains an incredible advocate for our members, and we are fortunate to have him leading the charge on behalf of builders across the state.

Beyond legislative success, one of the areas I continue to be most encouraged by is the growth of our workforce development efforts. Our Workforce Development Committee continues to make real strides throughout Connecticut—creating stronger connections between schools, students, educators, and our industry while introducing the next generation to the many rewarding careers available in residential construction. This work is critical to the future of building in Connecticut, and the momentum continues to grow.

Across the board, our Association remains active, engaged, and focused on supporting our members through advocacy, education, workforce development, and community. The strength of this organization continues to come from the dedication of our members, local associations, committees, and leadership teams who give so much of their time and energy throughout the year.

As we head into the summer months, I hope everyone has an opportunity to recharge, enjoy time with family and friends, and take pride in the work we continue to do together.

Thank you for your continued support of HBRA of Connecticut and the home building industry.

We look forward to seeing everyone again this fall with continued momentum and exciting work ahead.

Wishing you all a safe and enjoyable summer.

Anthony DeRosa  
President & Chairman  
Home Builders & Remodelers Association of Connecticut ■

## Advocacy that Delivers: HBRA of CT's Impact on The 2026 Legislative Session

By Jim Perras, CEO



The 2026 legislative session highlighted the growing importance and effectiveness of the HBRA of CT's advocacy efforts at the State Capitol. At a time when Connecticut policymakers are increasingly

focused on housing affordability, economic competitiveness, infrastructure, labor policy, environmental regulation, and land use, the HBRA advocacy team remained deeply engaged throughout the session to ensure the residential construction industry had a respected and influential voice in the conversation.

Through direct lobbying, coalition building, member engagement, and ongoing collaboration with legislators and state agencies, HBRA of CT successfully advanced major industry priorities, improved or mitigated harmful proposals, and continued positioning housing production as a critical economic issue for Connecticut's future. While significant challenges remain, the 2026 session demonstrated that HBRA's consistent presence, credibility, and expertise continue to make a meaningful difference for our members and for the broader housing industry statewide.

Housing affordability and housing production remained dominant policy issues throughout the session. Legislators from both parties increasingly acknowledged what our industry has been saying for years: Connecticut cannot meaningfully address affordability challenges or strengthen its economy without increasing housing supply. Whether discussions centered on workforce retention, economic development, transportation, infrastructure, or municipal finances, housing was consistently part of the conversation.

That broader shift in the political landscape created important opportunities for HBRA of CT to advance practical, market-driven solutions while also defending the industry against proposals that would have increased costs, delays, uncertainty, and liability.

**Without question, the HBRA's most significant legislative victory this year was the passage of H.B. 5401, the association's code cycle reform legislation.**

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- ▶ Meet your legislators
- ▶ Engage candidates before November
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- ▶ Support BUILD-PAC
- ▶ Help shape the 2027 agenda

This was a major accomplishment not only for our members, but for housing affordability efforts throughout Connecticut.

The legislation freezes the state building codes following the review and adoption of the 2024 model codes, skips the mandatory review of the 2027 model codes, and pauses future mandatory review activity until consideration of the 2030 model codes. The bill also extends the review period for future code adoption from 18 months to two years and requires the Department of Administrative Services to study and report on the impacts of the code freeze and future code adoption practices.

For years, HBRA members have raised concerns about the pace and frequency of code changes and the impact those changes have on construction costs and housing affordability. While building safety remains paramount, Connecticut's accelerated code adoption process has often created additional costs without adequate consideration of housing production and affordability impacts.

*(continued)*

## Advocacy that Delivers: HBRA of CT's Impact on The 2026 Legislative Session

(continued)

HBRA of CT spearheaded the effort to bring balance and predictability to the process. The result was a bill that passed unanimously out of committee and both chambers of the General Assembly — a rare accomplishment for legislation involving building codes and regulatory policy. Nationally, the legislation has already attracted attention from housing and building industry organizations looking for ways to responsibly address escalating construction costs while maintaining strong building standards.

The session also included several additional policy victories supported by HBRA of CT.

Among them was H.B. 5153, legislation expanding the Department of Energy and Environmental Protection's authority to issue general permits for recurring activities. While implementation of this new authority will require careful oversight, the legislation has the potential to create more efficient and predictable permitting pathways for certain categories of projects and environmental activities. In an environment where permitting delays can significantly increase housing costs, predictability and efficiency matter.

HBRA also supported several provisions included in the legislature's omnibus affordability legislation, S.B. 1. Those provisions included revisions to the "Homes for CT" loan program, which now allows greater flexibility through forgivable grants in addition to low-interest loans.

**The bill also established an Aging-in-Place Grant Program that may create additional opportunities for remodeling contractors while helping seniors remain safely in their homes longer.**

In addition, the state budget and bonding package included several notable housing-related investments and authorizations. **The Rental Assistance Program** received a substantial funding increase, while the Connecticut Municipal Development Authority received an additional \$25 million in bonding authority to support municipalities pursuing housing and redevelopment initiatives, particularly near transit-oriented areas. DEEP also received additional bonding to modernize technology systems related to permitting and environmental review.

At the same time, a significant portion of the HBRA advocacy effort this year involved defending the industry against proposals that threatened to increase costs, add regulatory burdens, or discourage housing investment and production.



Jim Testifying

One of the most significant examples was H.B. 5003, the omnibus labor bill containing controversial "wage theft" provisions that imposed broad contractor liability for unpaid wages involving subcontractors and their employees. HBRA of CT worked closely with a coalition of pro-business and pro-development organizations led jointly with CBIA to advocate for important exemptions, clarifications, and mitigation provisions for residential construction projects.

While the bill ultimately passed, the final legislation included meaningful carveouts for portions of the residential construction industry that likely would not have existed without sustained advocacy and engagement from HBRA and our coalition partners. The experience also reinforced the importance of maintaining a strong industry presence at the Capitol. Without organized advocacy, legislation affecting our industry can move very quickly and often without adequate understanding of the real-world impacts on housing production, project financing, pricing, and liability.

HBRA also successfully opposed and helped defeat several problematic proposals this session.

Among them was **H.B. 5248**, a DEEP-backed proposal that would have allowed the agency to effectively bypass the state's balanced Codes and Standards process and **impose appliance efficiency mandates directly**. HBRA strongly opposed the bill because it concentrated authority within a single agency while reducing consideration of affordability, feasibility, and housing production impacts. **The proposal ultimately failed to advance.**

Other proposals defeated this session included expanded riparian regulations, expanded "just cause" eviction proposals, additional security deposit restrictions, and the Governor's proposed rent cap legislation tied to property sales. Each of these bills had the

potential to create additional barriers to housing production, discourage investment, or increase operating costs for housing providers and developers.

The session also reinforced a broader trend that HBRA members should continue watching closely:

**Housing policy is no longer confined to the Housing Committee or the Planning & Development Committee alone.**

Increasingly, housing discussions intersect with environmental regulation, labor law, infrastructure planning, transportation policy, taxation, energy policy, public health, and municipal governance.

That reality makes the HBRA's role more important than ever. Our advocacy team monitors and engages on hundreds of bills each session across numerous legislative committees and state agencies because housing production and residential construction are increasingly affected by decisions being made throughout state government.



L-R House Majority Leader Jason Rojas, HBRA V.P. Ken Mita, Planning Development Co-Chair Eleni Kavros-DeGraw, Banking Co-Chair Jason Doucette, Government Affairs Chair Bob Wiedenmann & HBRA CEO Jim Perras

Looking ahead to 2027, there is little doubt that housing policy will remain one of the dominant issues before the General Assembly.

We expect renewed discussions surrounding starter homes, land use reform, wastewater infrastructure, permitting modernization, housing density, brownfields redevelopment, and workforce housing initiatives. Several proposals that failed this year — including legislation related to starter homes, wastewater reporting, and accessory dwelling units — are likely to reemerge in some form next session.

Additionally, the newly created **Council on Housing Development** established this year will likely become an increasingly influential player in shaping housing and growth policy moving

forward. HBRA of CT intends to remain actively engaged with that process and continue serving as a resource for policymakers evaluating housing-related proposals.

As we prepare for the 2027 session, one message deserves particular emphasis: advocacy is not something that happens only inside the Capitol.

**Effective advocacy requires engaged members willing to participate in meetings, respond to calls to action, communicate with legislators, testify before committees, and educate policymakers about the real-world impacts of proposed legislation.**

Legislators consistently tell us that hearing directly from employers and constituents in their districts matters. When builders, remodelers, subcontractors, suppliers, and housing providers engage directly with elected officials, it helps lawmakers better understand how public policy decisions affect housing affordability, workforce development, economic growth, and the cost of doing business in Connecticut.

**This fall's elections create another important opportunity for engagement.**

I strongly encourage every HBRA member to contact legislative candidates in their communities before November and ask where they stand on issues important to the residential construction industry. Ask them how they plan to address housing affordability, housing production, workforce shortages, infrastructure capacity, permitting delays, and regulatory costs.

The future of housing policy in Connecticut will not be shaped solely by what happens under the Capitol dome during legislative session. It will also be shaped by the willingness of industry professionals to stay engaged, informed, and active in the public policy process.

That is ultimately the value of HBRA membership. Our advocacy successes this year did not happen by accident. They happened because our members support an organization capable of building relationships, monitoring legislation, organizing advocates, engaging policymakers, and fighting every day for the future of Connecticut's residential construction industry.

The HBRA of CT advocacy team stands ready to continue that work in 2027 and beyond. But our voice grows stronger with every engaged member who chooses to participate in the process alongside us. ■

## Elevated Outdoor Living



LoParco Associates won a Best Outdoor Feature HOBI award for this pool with firepits.

Outdoor living remains a top priority with homeowners, and in 2026, patios, and poolside areas are being transformed into micro-resorts that elevate backyards into fully integrated, multi-functional living. Top features include:

- ▶ Fire and water features
- ▶ Spas
- ▶ Built-in seating and planters
- ▶ Multi-level deck designs



Pictured on the cover of this issue is the rear view of LoParco Associates HOBI winning custom home in Greenwich. An infinity edge pool with waterfall, has 3 shear descents and three firepits. On the sunshelf, a NY Rangers logo was cut into marble with a water jet! All patio decking is a marble called Afyon Cloud.



Architect Christian Calemno, Christian Rae Studio, designed the home with three elevated decks and a covered patio, all overlooking Long Island Sound. The 3rd floor deck is equipped with a Carol Rose gas fireplace, and the main deck features another Carol Rose outdoor fireplace, an outdoor kitchen with pizza oven, and outdoor TV. All windows and exterior doors were designed, fabricated and installed by ECO Windows.

An enhanced outdoor living environment creates a harmonious balance between a property's natural characteristics and the home's architecture, resulting in a seamless integration of indoor and outdoor spaces.

Thoughtfully designed amenities—including pools, lounge areas, covered porches, outdoor kitchens, fire features, and integrated sound systems—provide comfort, enjoyment, and functionality throughout the year.

We incorporate these wellness-enhancing qualities into every design to elevate everyday living and enrich the homeowner's lifestyle.

– Christian Calemno, Christian Rae Studio



In Norwalk, architect Chris Pagliaro designed a “wellness escape” addition to a 1940 Dutch Colonial. Essentially three spaces: golf, spa and gym – the bold gables and dramatic ECO windows provide the owners the feeling of stepping away from their everyday life into an oasis. The focal point is a spectacular pool with multiple pencil water jets arcing over an outdoor spa and into the pool.

The interior spa is axial to the pool, and is accompanied by a magnificent free-standing, roofed steam shower.

## Elevated Outdoor Living

(continued)



Manufacturers are responding to the demand for luxury outdoor amenities. Brizo is expanding its Outdoor series with showers and kitchen faucets built from durable marine-grade stainless steel. Engineered to endure harsh elements, while maintaining timeless style, the Odin, shown here, and Litze designs bring sculptural elegance to outdoor showers and kitchens.

Kohler recently launched a premium sauna line designed for both indoor and outdoor wellness. The outdoor models are built with weather-resistant materials, a triple-insulated ceiling and dual-pane glass.



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“Kohler’s new outdoor sauna, and new health-driven innovations reflect a broader trend toward creating restorative, spa-like environments in and outside the home,” said Mike Ki of Bender. “These products not only reflect where the market is heading, but will soon be making their way into Bender showrooms.” ■



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## Kitchens & Baths – 2026 and Beyond

In 2025 HOBI winning custom homes revealed hinted at this year's national kitchen and bath trends, which were on full display at KBIS.

Interior designer Laura Michaels' 2025 Best Remodeled Kitchen celebrated most of the trends identified at KBIS, from classic style, warmer woods, seamless integration and a quartzite island to the Galley workstation sink and upscale La Cornue range with metal accents.

"I think what's most interesting for 2026 is how ideas are evolving from "design trends" into emotional experiences within the home."

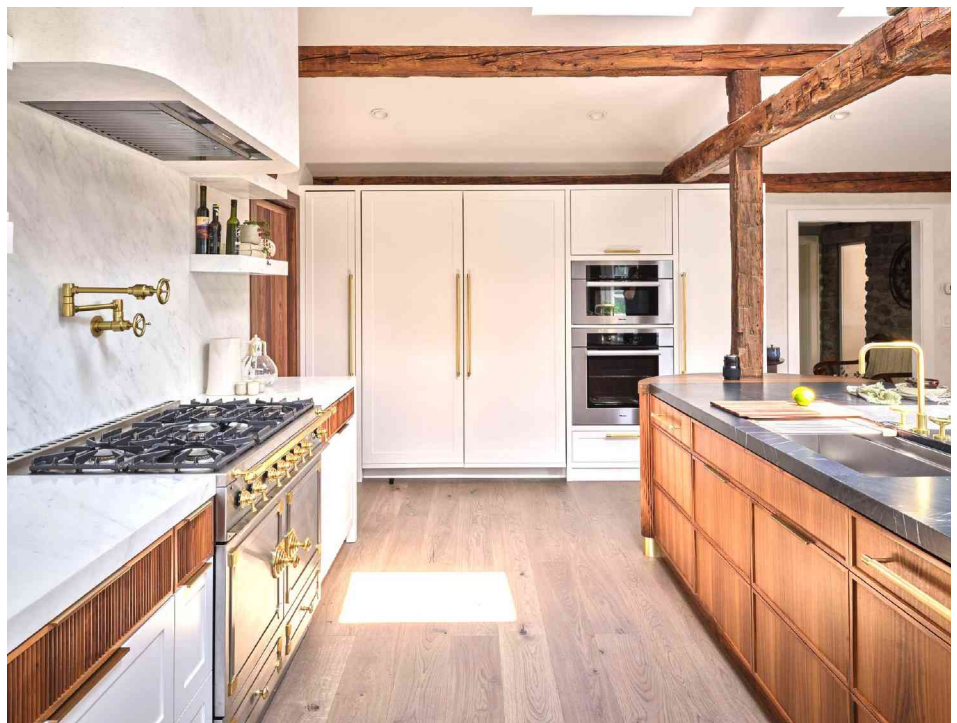
- Laura Michaels

### Classic Elegance Over Trends

"Clients are moving away from overly trendy spaces in favor of timeless, tailored interiors that feel collected and enduring," said Michaels. "Kitchens and baths are becoming more architectural and emotionally resonant, rather than purely functional."

Paul Dushi, owner of Dushi Marble & Granite in Stamford had this to say:

"This year, we're seeing a strong trend toward warmer, more inviting tones in both kitchens and baths ... although white, and warmer grays are still a strong choice for designers and homeowners."



(continued)

## Kitchens & Baths – 2026 and Beyond

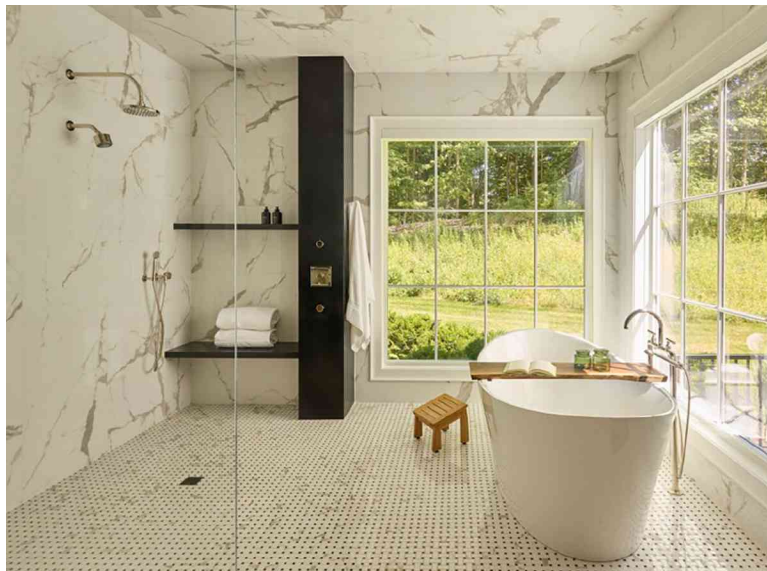
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For LoParco Associates HOBI winning Greenwich custom home, Dushi Marble and interior designer Kate Gelfand used ½” honed Mediterraneo Statuario Classic Porcelain in the primary bath, and honed Breccia Capraia Marble in the stunning powder room.”

Laura Michaels noted a shift toward **“material drenched”** spaces, where the same stone wraps walls, vanities, and details for a more immersive effect.

The ceiling and walls of this primary bath in Bluewater Home’s *Custom Home of the Year* are wrapped in porcelain slabs.



Paul Dushi sees “White marble with soft gold veining continuing to be extremely popular, bringing a timeless elegance, while adding warmth and character to the space.”

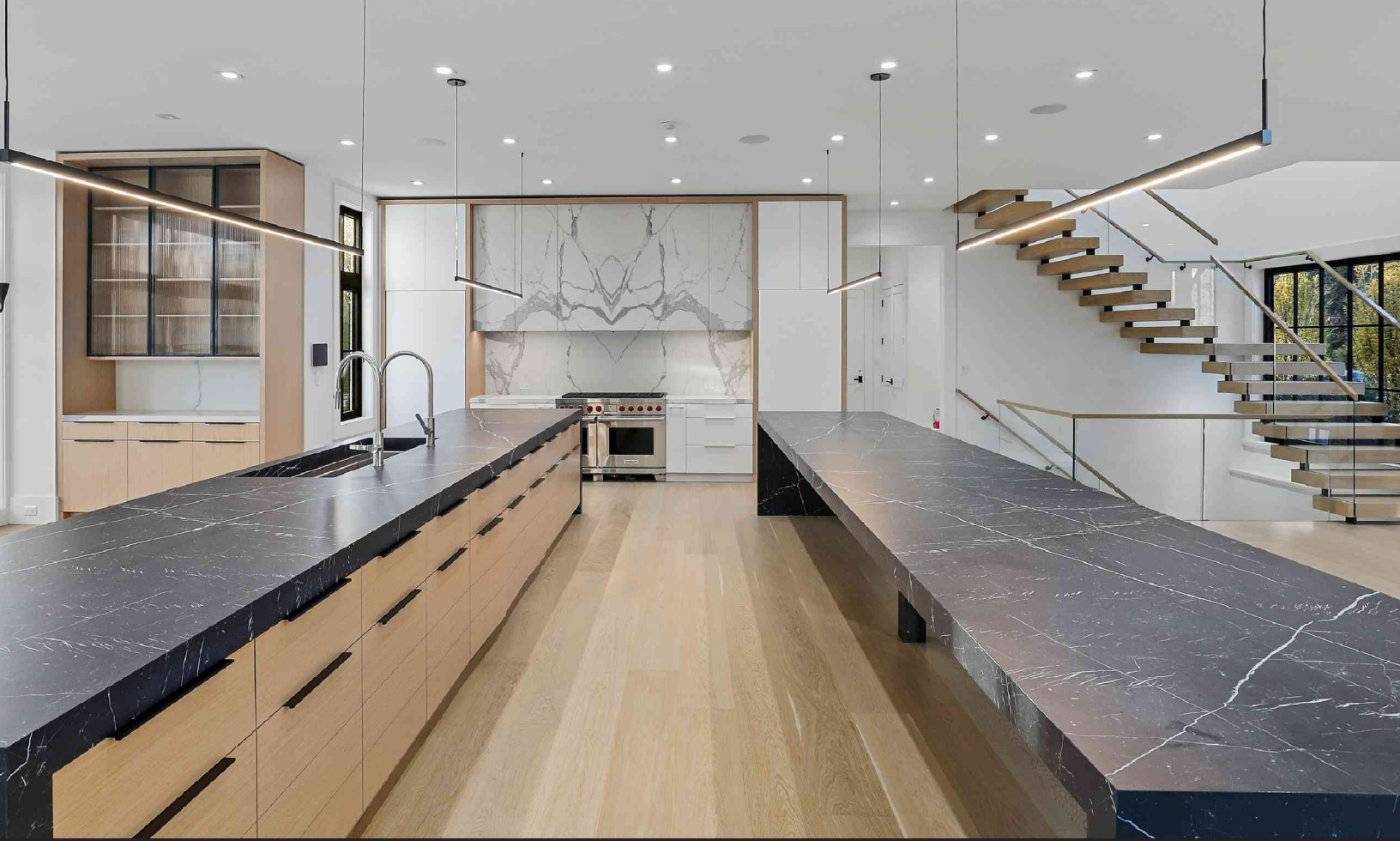
“We’re also seeing homeowners move back toward more traditional design details, including classic countertop edge profiles, like ogee and dupont, which complements this warmer aesthetics beautifully. Overall, the trend is shifting away from cooler looks and embracing richer, warmer materials that create a more comfortable and sophisticated feel in the home,” said Dushi.



Bender Showrooms manager, Mike Ki had this to say about the newest kitchen and bath trends:

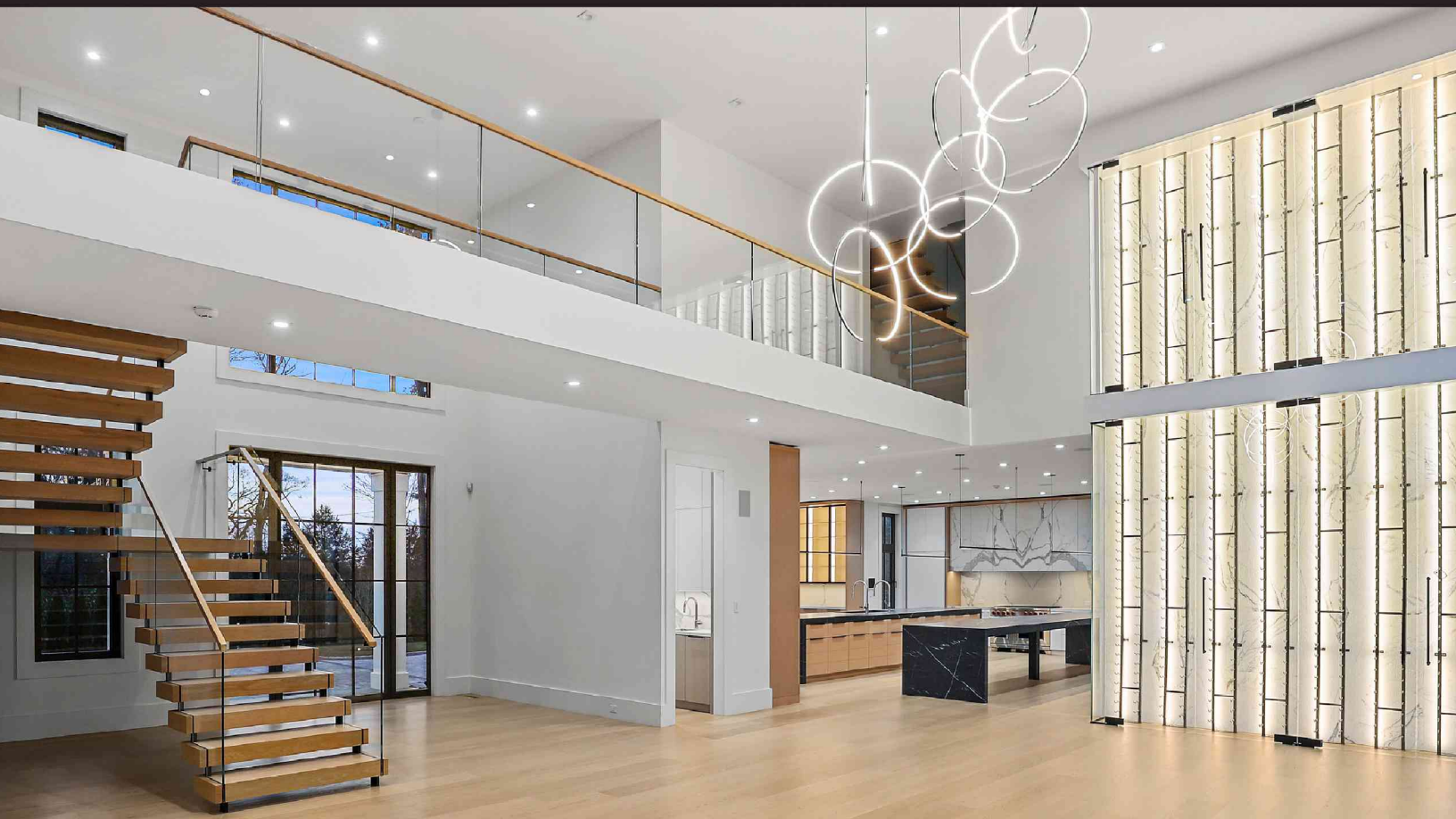
“We’re seeing a strong return to classic, elegant design, like Kohler’s Claude collection which reflects that shift. The sculptural freestanding tub and warm wood vanity align with what designers and homeowners are asking for - timeless pieces that feel elevated, but still approachable. We are seeing increased interest in these warmer finishes across Bender showrooms, as clients look to create spaces that feel more inviting and less stark.” See photos on page 22.

(continued)



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## Kitchens & Baths – 2026 and Beyond

(continued)



Kohler's Claude sculptural deep soaking tub with integrated backrest



The Claude collection includes a pedestal sink as well.



Kohler Claude furniture inspired vanity in rich draper oak paired with Carrara-look quartz top and understated hardware for a balanced, timeless look. It's available in 24-inch and 72-inch widths and comes in white oak and white finishes.



Kohler's Claude smart toilet conceals advanced technology within a traditionally styled form.

Moen's new Smyth bathroom suite leans into traditional design but with a lighter, more tailored touch. Fluted handles, softly squared spouts and furniture-inspired details reference classical architecture, while keeping the overall look clean and contemporary. Available now, it includes faucets, showers, tub fillers and accessories.

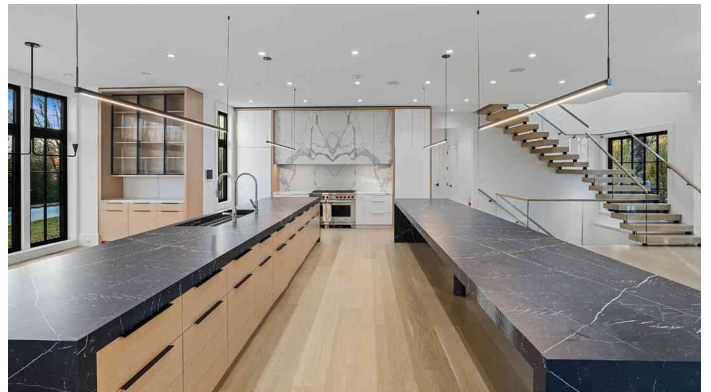


## Warm Woods & Richer Tones



"The stark white kitchen continues to fade. We're seeing warmer woods, walnut tones, smoked finishes, and deeper, moodier palettes, bringing softness and sophistication back into the home."

– Laura Michaels



Michaels designed the kitchen in this new 15,000 sf Greenwich spec home, which centers on two 20-foot islands, with porcelain used on the bookmatched hood, countertops, and backsplash. The home was designed by Robert Cardello, built by Greenwich Custom Homes with interior design by Laura Michaels.



White oak cabinetry with black metal accents adds warmth and a contemporary edge to Laura Michaels Greenwich kitchen.

Warm wood finishes were everywhere at KBIS, appearing across cabinetry, vanities and architectural details.

Fabuwood’s Truffle finish cabinetry is a highly popular, organic, and toasted wood stain designed to add warm, earthy tones to the kitchen without overpowering the space.



“We’re seeing a steady increase in custom drawer inserts — tiered cutlery dividers, spice pull-outs and dedicated knife blocks — giving our customers the flexibility to tailor storage to how each homeowner actually cooks and lives. A clean exterior and fully customized interior is really defining the doors and drawers coming out of our shop right now.”

– Blake Schwartz, Eagle Woodworking

“Shaker-style painted doors still rule the day in kitchen and bath cabinetry,” said Blake Schwartz of Eagle Woodworking. “What’s evolving is what’s behind the doors.”

*(continued)*

## Kitchens & Baths – 2026 and Beyond

(continued)



Karen Berkemeyer’s company, KB Home, provides kitchen and bath design to some of the leading builders in Fairfield County. They integrate high-quality cabinetry, tile and stone, countertops, and plumbing fixtures — all under one roof.

This year, Karen Berkemeyer sees a trend to “soft whites mixed with light woods (rift cut white oak); Corian along with quartz & quartzite countertops; full slab backsplashes; blending kitchen colors with the rest of the home; simple door styles; integrated and paneled appliances; simple wood hoods; and mixed metals”.

Clarke’s showroom in Norwalk does an excellent job of showcasing the latest in Wolf, Sub Zero, Cove, The Galley, Best Ventilation and Scotsmen ice machines.

On a recent visit, Interior Designer, Amy Hirsch spoke about her love of Sub-Zero wine storage and her regret that she didn’t have additional space in her new Greenwich home to include more Sub-Zero drawer refrigerators.



Amy Hirsch in Clarke showroom, Norwalk

“Sub Zero drawer refrigerators are a great way to keep guests — especially kids — from repeatedly going into your main refrigerator.”

– Amy Hirsch

### Smarter Workstation Sinks

Workstation sinks are continuing to gain traction for their ability to streamline prep, cleanup and entertaining in a single zone. Typically defined by built-in ledges and sliding accessories — such as cutting boards, colanders and racks — they maximize counter space, while improving workflow.

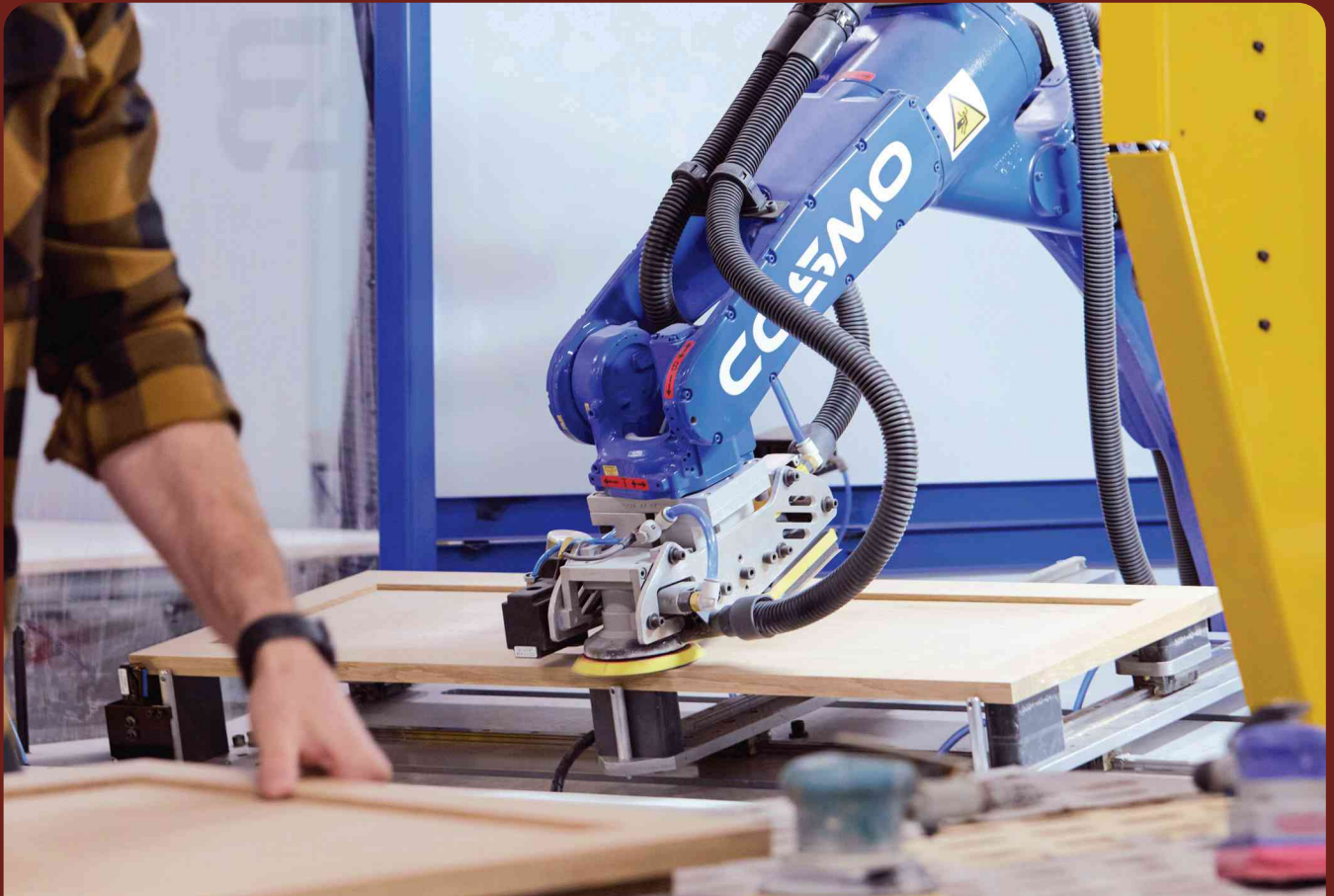
“We’re designing highly customized prep spaces, beverage stations, and concealed secondary kitchens to support the shift to personalized functionality.”

– Laura Michaels



Available in widths up to 72 inches, Synthos reflects how workstation sinks are becoming more customizable, more social and more central to how today’s kitchens function.

“Kohler’s Synthos workstation sink system speaks to the continued evolution of functionality,” said Bender’s Mike Ki. “Workstations are becoming more of a standard request at Bender, as they help maximize efficiency without compromising design.”



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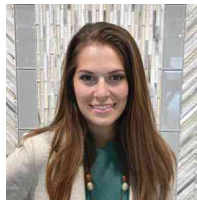
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## Kitchens & Baths – 2026 and Beyond

(continued)

### Quartzite Everywhere



Few materials are shaping kitchen and bath design right now quite like quartzite. Whether natural stone or engineered surfaces that mimic its look, the appeal lies in its dramatic movement, rich veining and sense of depth that instantly elevate a space.

As performance and maintenance improve, natural quartzite in particular continues to gain ground, making it easier to use in kitchens, baths and beyond.

A standout example comes from Cosentino, which introduced six new quartzites under its Sensa by Cosentino line of protected natural stone. Shown here, Itara is composed of an emerald green base with flowing white and copper accents that create a soft, wave-like movement.



Thanks to the large format and the wide variety of thicknesses available, creating unique countertop and island designs, with better visual continuity and lower daily maintenance, is much simpler.

“Quartzites, such as Taj Mahal and Cristallo, remain one of the most sought-after choices for kitchens and bar counters.”

– Paul Dushi

Both Taj Mahal and Cristallo are premium, ultra-durable natural quartzites quarried in Brazil, but they differ significantly in their aesthetics and cost. Taj Mahal features warm, creamy ivory and beige tones, while Cristallo offers bright, crystalline icy whites and is famous for its translucency, allowing it to be backlit.



Dushi Marble used Polished Blue Cristallo Quartzite for this Rangers themed lower level bar in LoParco Associates HOBI winning Greenwich custom home



Neolith’s Taj Mahal sintered stone evokes the elegance of natural quartzite, with warm beige tones and delicate ocher veins. Its smooth texture and subtle veining create depth and luminosity, as in this serene, refined and timeless primary bath.

(continued)

## Curves That Bring Graceful Character

According to interior designer Laura Michaels, “Rounded edges, curved islands, arched millwork details, and softened silhouettes are everywhere. Beyond aesthetics, these forms create a calmer and more welcoming environment—especially important as kitchens continue evolving into gathering spaces.”

Brizo’s new Roccesco Bath collection embodies this curve trend with its sculptural Italian-inspired forms. Circular faucets, reeded-glass levers and the perfectly round Halo Raincan shower head bring fluidity and elegance to the bath.



Infinity Drain’s FX Slot drain is a sleek factory-made linear design that blends effortlessly into contemporary bathrooms. Its precision-machined slot and single-piece stainless steel construction deliver a minimalist, uniform aesthetic in your shower or sink.



GE Appliances’ Profile panel-ready smart dishwasher blends performance with a clean, built-in look.

## Seamless Integration

“The kitchen is increasingly designed as furniture rather than utility space” Michaels commented. “Appliance integration, concealed storage, hidden workstations, and fully integrated cabinetry are key to creating a quieter and more refined visual experience.” Kitchen and bath design is embracing discreet, built-in solutions. Flush panels, integrated forms and zero-clearance hinge systems allow the appliance to recede into cabinetry, preserving uninterrupted sightlines.

“The appliances getting the most attention on our floor this year are the ones you stop noticing. Dishwashers now take a cabinet-matched front and sit in the run like millwork, no stainless face: what used to mean a custom panel shop is close to a stock line item, and we are starting to see our brands move this way across the board.”

– Drew Petrizo, CAFD in Southington



GE Profile smart built-in ovens

(continued)

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## Kitchens & Baths – 2026 and Beyond

(continued)

### High-Tech Health Features

Health and wellness continues to influence kitchen and bath design, now extending into smart features that monitor wellness, promote hygiene, and sanitize clothing.

Technology is increasingly being integrated into appliances, with touchscreens, AI-assisted cooking, and apps that let you monitor your fridge or check on an oven remotely.



GE Profile’s new smart built-in convection wall ovens blend reliable performance with connected convenience. Select models have an AI-powered CookCam, precision cooking modes and remote monitoring via the SmartHQ app, while built-in microphones and Bluetooth speakers offer hands-free control and entertainment.

“The smart kitchen is taking its next step. The newest ovens put the camera inside, so a client can check a roast without opening the door. That same appetite for personalization shows up in smaller ways, right down to ice you can size for the drink. It’s easy to miss where kitchens are currently trending. Stop into a local showroom and see for yourself.”

– Drew Petrizzo, CAFD

When it comes to baths, Dekoda, the inaugural product from Kohler Health, is a discreet sensor that attaches to a toilet bowl and uses advanced optical technology and algorithms to provide real-time insights on hydration, gut health and bathroom habits. Data is delivered securely to the Kohler Health app, giving users private, continuous awareness of key wellness indicators without disrupting daily routines.



For clients, wellness spaces create retreat-like moments within the home. Our custom Finnish sauna, built with Utah red cedar, is a traditional dry-heat experience, offering the option of pouring water over stones. It creates an immersive ritual that supports relaxation and well-being.

– Beth Krupa, ASID Allied, GREEN AP  
Creative Director, Beth Krupa Interiors

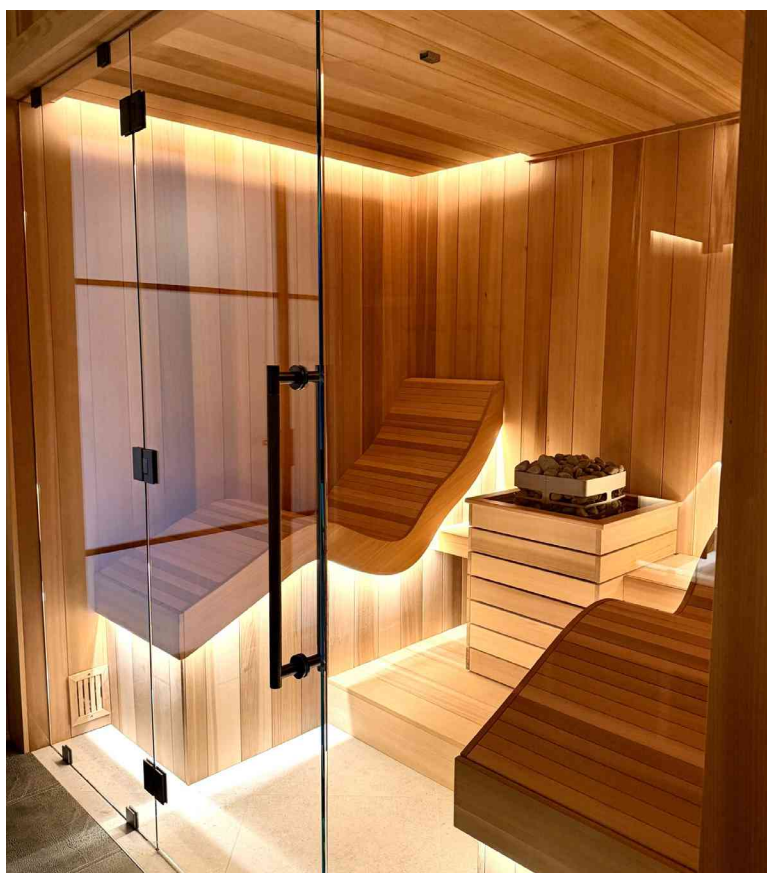


Photo by: Nancy Wright, ASID Allied, IIDA, Interior Designer, Beth Krupa Interiors

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## Kitchens & Baths – 2026 and Beyond

(continued)

### Kitchen Trends & Chef Tasting at Aitoro Design Salon

In May, Interior designers, architects and builders joined CTC&G Editorial Director DJ Carey and Tony Aitoro at Aitoro's Design Salon in Norwalk.

Guests were treated to an unforgettable dinner prepared by celebrity chef Dan Kardos, bringing together delicious food, great design, and an engaging discussion on the latest innovations and ideas shaping modern kitchen design.



Chris & Dorothy Pagliaro with Tony Aitoro



Amy Zolin & Scott Hobbs



Laura Michaels & Melanie Foster



Shannon Raney, Eric Michaels & Karen Berkemeyer



Tony Ito, DJ Carey & CTC&G publisher Marianne Howatson

DJ Carey, Editorial Director of CTC&G, identified key 2026 KBIS trends focusing on *functional luxury*, which include *designing kitchens as cozy living spaces, using rich, chocolate-toned wood finishes and seamless appliance integration*. Her insights also highlighted custom, *multi-style kitchen installations featuring layered finishes and high-end hardware* for a personalized, curated look. ■



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## Interview with Governor Ned Lamont on Housing Issues



According to a recent Stateline analysis, Connecticut is one of only three states that has actually lost housing units per capita since 2020 — a trend that many business leaders warn is impacting affordability, workforce growth, and Connecticut’s economic competitiveness.

**HBRA – If re-elected Governor, what specific policies, regulatory reforms, or incentives would your administration pursue to significantly increase housing production in Connecticut — including starter homes, townhomes, apartments, and workforce housing — in order to meet the needs of Connecticut residents and employers looking to grow in our state?**

**Governor Lamont** – After years of stagnation, Connecticut has turned things around. Under my administration, we have reversed decades of fiscal instability, balanced the budget, lowered taxes, and seen record economic growth. In addition, we have worked hard to make our state the best place to raise a family, expanding access to childcare, implementing paid family and medical leave, and investing in our schools. Our strong economy, quality of living, and our vibrant cities and towns have all contributed to bring thousands of new residents to Connecticut.

This economic success has brought rising property values and placed some regions of the state among the hottest real estate markets in the country. It also has brought our most pressing challenge to the forefront: we are facing a critical shortage of housing.

The recent Stateline analysis highlighting a loss of housing units per capita since 2020 is a stark reminder of the work ahead. Affordability is at the center of our agenda, and you cannot address it without addressing housing needs. This means increasing housing supply across the state, of all kinds; workforce housing, senior housing, affordable housing, market rate, deeply affordable, adding new units at a much bigger rate than we have for over two decades, and building these units in places where it makes sense.

For too long, the conversation around housing in Hartford was trapped in a gridlock between heavy-handed state and largely ineffective mandates and local resistance to new housing. I believe this is a false choice. Towns and state governments can work together, with local leaders taking the lead in where new housing should happen, and the state being ready to support their efforts, with a new framework rooted in collaboration, predictability, and historic financial investment.

If re-elected, I will continue to pursue an aggressive, pro-production housing agenda that gives builders the predictability they need and gives municipalities the tools they require to grow.

### New housing legislation

The cornerstone of our efforts to build more housing is H.B. 8002, a bipartisan, landmark bill passed by the legislature in a special session this past November. At its core, the bill seeks to reduce the red tape that makes building new housing so costly in Connecticut, stalling projects and inflating construction costs. It does so by setting a series of smart-growth, focused guidelines to local governments, in a structural shift in how Connecticut approaches development, specifically targeting the bottlenecks that slow down private builders.

Under this framework, we have passed several changes to increase housing production:

- ▶ **Eliminating Commercial Barriers:** We have streamlined the process for converting underutilized commercial zones into residential zones, unlocking prime land for multi-family and mixed-use developments.
- ▶ **Abolishing Parking Minimums:** To lower the cost of construction and foster better land use, H.B. 8002 prohibits towns from enforcing minimum parking requirements on developments with fewer than 16 units. For larger projects, it allows developers to pay a fee in lieu of creating unnecessary spaces. Parking requirements often increase the cost of new construction, and often led to overproduction in places where it is not necessary, like close to transit or in walkable urban areas.

*(continued)*



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## Interview with Governor Ned Lamont on Housing Issues

(continued)

- ▶ **A Regional Approach to Planning:** Rather than enforcing a one-size-fits-all mandate from Hartford, we are empowering Councils of Governments (COGs) with state grants to work with towns. This ensures local housing plans are integrated with regional economic and infrastructure realities.

### Incentives Over Mandates:

I believe that the best way to get things done in Connecticut is by working together across the aisle and building partnerships, not through mandates or penalties. So the approach that I have taken is to work with towns and have them tell us where it makes sense to build. The state then steps in, giving them the technical support they need to get things done, stepping in with infrastructure funding, grants, and loans to make projects pencil in and get them off the ground.

Through our infrastructure grant programs, we are prioritizing state funding—including school construction reimbursement rates, sewer construction loans, and transit-oriented development (TOD) grants—for towns and cities that actively zone for and advance housing growth plans. If a community steps up to accommodate the starter homes, townhomes, and workforce apartments our economy needs, the state will step up as a financial partner to upgrade the infrastructure required to support that growth.

### Historic Investment

Policy reforms must be backed by real investment. Our current biennial budget and bonding package delivers over \$1 billion in capital support to the Department of Housing for development and assistance. We are laser-focused on expanding supply across the entire market, so everyone in Connecticut can have access to a place that fills their needs.

- ▶ **The Housing Trust Fund:** We are maintaining robust capital funding for the Housing Trust Fund specifically to incentivize private developers to take on workforce housing projects.

- ▶ **Middle-Housing Development:** We have committed \$50 million per year for a middle-housing development grant program tailored to smaller public housing authorities and municipalities (populations under 50,000) to explicitly spur the production of townhomes and duplexes.
- ▶ **Unlocking the Construction Pipeline:** Our budget includes a dedicated \$50 million initiative (\$12.5 million annually) aimed specifically at creating employment opportunities in the construction industry by developing affordable housing—directly supporting the workforce the HBRA relies on.

### The Path Forward

To sustain Connecticut's economic competitiveness, we must build. Our economic growth depends on businesses having access to workers, and families need a place to live here. Connecticut is one of the best places to live in the country. We should welcome more people in so they can live, raise a family and thrive here, not be priced out and have to move elsewhere. We cannot allow a lack of housing to become a ceiling of our economic growth or close the door to opportunity.

My administration's commitment to the Home Builders & Remodelers Association of Connecticut and the entire residential construction industry is simple: we will continue to champion policies to build more housing, incentives over mandates, and historic investments over empty rhetoric. Together, we can build the starter homes, apartments, and workforce housing that will keep Connecticut moving forward. ■



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# Bringing Growth and Affordability back to Connecticut

By Ryan Fazio

Over the last eight years, Connecticut's economic growth has lagged far behind the nation as a whole, while our cost of living has continued to climb. That is unfortunate for any state, but especially ours. Connecticut has an educated workforce, strong communities, a strategic location, and natural beauty. We should be positioned to grow and prosper. Instead, too many residents feel like opportunity is slipping further out of reach.



I recently spoke with a young man on the campaign trail who grew up here, loves Connecticut, and wants to build his future

here. He wants a good job, a home of his own, and the opportunity to raise a family. Yet he cannot imagine ever being able to afford those things in the state he calls home. We need to give young people like him better options, and that requires a change in policy.

We can protect our neighborhoods, make housing more available and affordable, and create economic growth. My approach to housing and development is built around four principles: reducing costs, increasing supply, capping property taxes, and preserving local control.

First, we need to reduce the cost of building and maintaining housing. The next governor must take the lead in cutting red tape. We need to ease apprenticeship caps to bring more young tradespeople into the workforce. We need to make it easier for licensed tradespeople from other states to have their credentials recognized in Connecticut. We need to reduce licensing fees for workers and contractors. And we need to simplify permitting, building codes, and other regulations to speed up projects and lower costs without compromising public safety or quality.

Second, we need to increase housing supply and availability. To do that, we should

focus on the types of development that our local communities will embrace. That includes making it easier to create accessory dwelling units, convert existing commercial buildings into residential housing, and encourage residential development in mixed-use zones.

We should also reform existing policies such as 8-30g. One of the challenges with the current law is that its affordable housing requirement is based on a ratio rather than a fixed number. As a result, towns can actually move further away from compliance if they approve new housing that falls outside a narrow definition of affordability, even when the community supports that development. We can eliminate that disincentive by fixing the denominator or converting the requirement to a fixed number.

Third, we need to address Connecticut's sky-high property tax burden. We should not do that by shifting costs from local taxes to state taxes. Instead, we need to reduce the underlying costs that drive property taxes in the first place.

If Connecticut merely had the average property tax burden of other states, rather than the 3rd highest in the nation, our housing costs as a percentage of income would actually be below average. We can change that. First, we need a governor willing to tackle the major cost drivers. That means eliminating hundreds of the 1,400 unfunded state mandates on our towns and cities. We should make state funding for municipalities more predictable, formula-driven, and tied to inflation rather than political

influence. We should also reform the PILOT system to ensure that large-scale nonprofits contribute a reasonable share towards the services they use, helping to reduce the burden on local taxpayers.

Once those reforms are in place, we can cap annual property tax increases at the rate of inflation or 2 percent.

Finally, we must preserve local control and protect the character of our communities. One of the reasons people choose to live in Connecticut is our beautiful neighborhoods. While I want to increase housing supply and affordability, that goal should not come at the expense of the communities that make our state special. Policies such as 8-30g and H.B. 8002 need limits so that our communities are not fundamentally transformed without local input or support. There must be balance. By reducing costs and increasing housing availability, we can maintain local decision-making while creating more opportunities for families across Connecticut.

Connecticut is a remarkable state. Like you, it is my home. We have talented workers, strong communities, natural beauty and every ingredient necessary for economic growth and opportunity. What we have lacked is the leadership and policy direction needed to unlock that potential.

The low growth and rising unaffordability we have experienced over the last eight years are not inevitable. They are the result of our policies. Continuing down the same path will not produce a different outcome. I'm running for governor because I believe that a positive change in leadership can restore affordability and opportunity in Connecticut.

*State Senator Ryan Fazio (R-36) is the Republican nominee for governor of Connecticut.* ■

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## Commercial Real Estate Isn't Immune from the High Cost of Capital

By Luke Williams, President Calcagni Real Estate & Managing Member, Oak Tree Development



**F**or much of the past decade, historically low interest rates fueled residential and commercial real estate activity across Connecticut and the Northeast. Homebuyers could afford more house, developers could finance new projects, and investors could acquire commercial properties with confidence. Today, that environment has changed dramatically.

While inflation has moderated and the broader economy remains resilient, the elevated cost of capital continues to weigh heavily on real estate markets. From homeowners reluctant to give up low mortgage rates to developers struggling to make projects financially feasible, higher borrowing costs have created a "lock-in effect" for single family housing that is slowing transactions and constraining housing supply throughout Connecticut and much of the Northeast.

Residential real estate agents throughout the state continue to navigate this challenging environment. Buyers face affordability concerns driven by both elevated home prices and higher financing costs, while agents struggle with limited inventory and fewer opportunities to bring buyers and sellers together.

Developers have attempted to fill this supply gap, but many face the same financing challenges affecting homeowners.

### Commercial Real Estate Faces a Distinct Challenge

In commercial real estate, transactions are driven by investment returns rather than personal housing needs. Higher interest rates have dramatically altered the economics of acquisitions and development projects.

The challenge is straightforward: many sellers of developable land and

commercial property owners continue to expect valuations based on pricing achieved during the low-interest-rate environment, while buyers must underwrite deals using today's significantly higher borrowing costs.

This creates a valuation gap. This gap slows transaction volume considerably. Buyers require higher returns to justify the investment, while sellers are often reluctant to accept lower prices. As a result, transaction volume remains below historical averages across many commercial property sectors.

### Building a Capital Stack for Commercial Real Estate is Increasingly Difficult

The impact is particularly evident in new development projects. Many multifamily developments that would have been financially feasible three years ago no longer generate acceptable returns under current financing assumptions.

Developers frequently find themselves forced to contribute more equity, seek public subsidies, pursue tax incentives, or negotiate lower land prices to make projects work. In many cases, projects are simply delayed until capital markets become more favorable.

There is promising public support for improving development incentives. At the state level, as discussed in last quarter's issue of CT Builder, the Housing Growth

Bill has great potential to incentivize more housing for Connecticut. At the national level, a bipartisan bill (H.R. 8996) introduced in the US House could increase rental housing by 600,000 to over a million units over the next ten years. The bill, if passed in its current form, would allow developers to claim a depreciation deduction for the year that the rental unit is placed into service. The bipartisan nature of the bill is promising to its eventual passage, but it is far from the finish line.

### Looking Ahead

The cost of capital has become one of the defining forces shaping today's real estate market and the valuation gap in commercial real estate. It has locked many homeowners into existing mortgages, constrained housing inventory, challenged affordability, slowed commercial transaction volume, and complicated development financing.

Yet the underlying demand for housing and commercial real estate throughout Connecticut remains strong and despite these challenges, there is reason for optimism.

Connecticut remains one of the strongest housing markets in the Northeast. Population stability, continued demand from New York metropolitan commuters, strong school systems, and a relatively limited supply of new housing continue to support long-term housing values. When interest rates eventually moderate, many industry professionals expect significant pent-up demand to return to the market.

When financing conditions improve, even slightly, Connecticut is well-positioned to experience renewed activity across both residential and commercial real estate sectors. ■

## An Interview with Fairfield County Bank Executive Vice-President & Chief Commercial Lending Officer Glen LeBlanc



Fairfield County Bank has consistently been ranked #1 in Customer Service by clients through Rivel Benchmarking, repeatedly earns the esteemed BauerFinancial Five-Star

rating, and was recently recognized by Newsweek as one of America's Best Regional Banks. It was also ranked the #1 bank in Connecticut on Forbes' list of America's Best-In-State Bank.

To gain a deeper understanding of Fairfield County Bank's commitment to the local economy, we sat down with Executive Vice President, Glen LeBlanc following his remarks at the HBRA of Connecticut Developers Forum. During our conversation, he shared insights into how the Bank and his lending team support builders and developers, along with the solutions they provide to help advance construction projects across the state.

### Q. What does Fairfield County Bank look for in a builder and developer?

A. The most important quality we look for in a developer is experience; specifically, whether they have successfully completed projects of similar size, type, and scope in the past.

### Q. What are your lending requirements?

A. We typically finance up to 75% of total project costs; including both hard and soft costs, as well as interest reserves—with the initial land purchase generally funded at up to 65% of cost. For speculative construction projects, we offer interest-only draw periods of up to 24 months, with the potential for extensions depending on the project's size and complexity. For long-term investment projects, we not only provide construction financing but also offer permanent financing with fully amortizing terms of up to 25 years.

### Q. What recent projects have you financed?

A. Fairfield County Bank provides real estate financing for a broad range of projects, including single-family spec homes,

multifamily developments, hotels and hospitality properties, mixed-use developments, medical offices, owner-occupied commercial and retail properties, private country clubs, auto dealerships, and more.

### Examples include:

- ▶ A \$55 million construction loan for a 304-unit apartment development in Groton, CT.
- ▶ \$22 million in permanent financing for a 58,340-square-foot, state-of-the-art, owner-occupied Subaru dealership in Milford, CT.
- ▶ In partnership with the SBA, Fairfield County Bank provided construction-to-permanent financing for a \$40 million, 86-room boutique hotel in Westport, CT.
- ▶ An \$8 million construction-to-permanent loan to finance a 12,000-square-foot single-tenant medical office building leased to a pediatric practice.
- ▶ A \$3 million project utilizing the SBA 504 Loan Program to acquire and build a new shipyard facility on the Housatonic River, including a 6,000-square-foot marine service building and site improvements for winter boat storage.
- ▶ A \$2.65 million financing package to build a 7,000-square-foot custom home in Westport, CT.
- ▶ A \$2.98 million speculative construction loan to build a 6,900-square-foot residence in Scarsdale, NY.

### Q. Describe your partnership with the Housing Development Fund (HDF) and Silver Heights Capital?

A. Fairfield County Bank partners with HDF through its SmartMove and multifamily programs. SmartMove helps first-time homebuyers in Connecticut and New York by providing down payment assistance loans, while the multifamily program expands housing opportunities for low- and moderate-income families.

Fairfield County Bank also collaborates with Silver Heights Capital to deliver creative financing solutions that help real estate developers move projects efficiently from development to completion. In several instances, Silver Heights Capital has provided construction financing, and once the project was completed and stabilized, Fairfield County Bank supplied the permanent end loan.

**Q. What challenges are we encountering in the current market?**

**A.** The biggest challenges in today's market are the high cost of land, a limited supply of available properties, and rising interest rates.

**Q. Why should a builder or developer choose Fairfield County Bank?**

**A.** What sets Fairfield County Bank apart is our product offering, our people, and our local impact. When choosing Fairfield County Bank for your lending needs you can expect speed, creativity, flexibility, and a relationship-based approach. Builders and developers need quick decisions and timely closings, and our approval process is designed to deliver both. We're also highly solutions-oriented, offering creative and flexible terms that support our clients' goals while creating a win-win outcome. ■

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**JOHN VECCHITTO**

CONSTRUCTION EXPERT  
NMLS: 1127163



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# Builder News

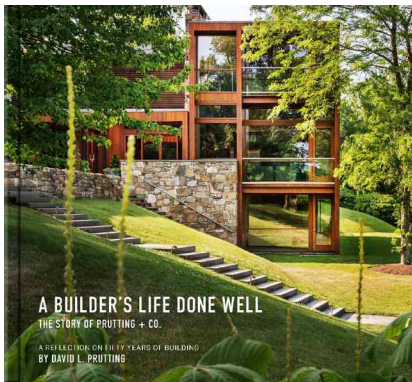
## A Builder's Life Done Well: The Story of Prutting + Company

by David L. Prutting



On the 50th Anniversary of his homebuilding company's founding, David Prutting has published a magnificent 248 page compendium of the amazing contemporary homes Prutting + Company has built over the years. The book is dedicated to David 's wife and partner for 48 Years, Deborah, who passed away in 2023.

Starting out as a laborer, carpenter, and roofer, Prutting has become a prominent custom homebuilder of some of the most distinguished contemporary homes in the country.



In *A Builder's Life Done Well*, David Prutting offers a down-to-earth look at how his firm navigates difficult sites and complex builds. He imparts valuable words of wisdom and advice for clients, architects, and contractors; and he relays amusing and memorable stories gleaned from his long, successful career. One chapter is titled, "*For the Builders*".

Prutting + Company is based in New Canaan, Connecticut, a town known for its embrace of modern architecture. Working in an area where influential modernist architects Marcel Breuer, Phillip Johnson, and Eliot Noyes (among others) designed pioneering houses, Prutting has built many award-winning homes that have been inspired and influenced by this architectural heritage.

Stunning photography showcases the outstanding design and meticulous craftsmanship of these residences, as well as their beautiful settings.

Among the featured homes in the book, are several recognized with HOBBI Awards.

- ▶ A magnificent *2025 HOBBI Custom Home* winner is the Cover of Prutting's book.

This net positive modern home is designed by Amanda Martocchio and clad in Parklex Prodema. It features cantilevered living overlooking Greenwich Harbor, exquisite millwork, a Zen garden (pictured), and a two story atrium with a live tangerine tree (also pictured).



- ▶ In 2024, Prutting + Company won Best Modern Custom Home for this striking Shou Sugi Ban charred cedar clad contemporary with a stunning black kitchen and floor to ceiling glass walls.



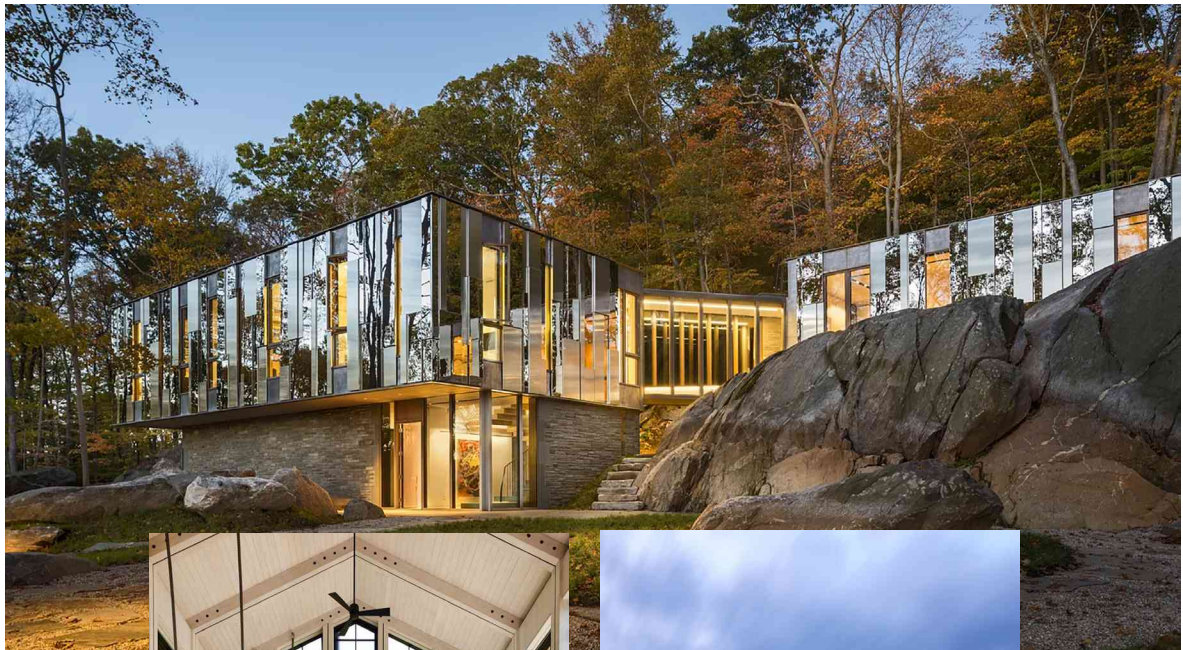


► In 2022, Prutting was recognized for Silvernails, an amazing timber-framed home with 6” thick stone veneer. The hearth is 12” thick slab, and was boomed into the house through the casement windows. There are no painted surfaces— all stained wood, stone or raw plaster.

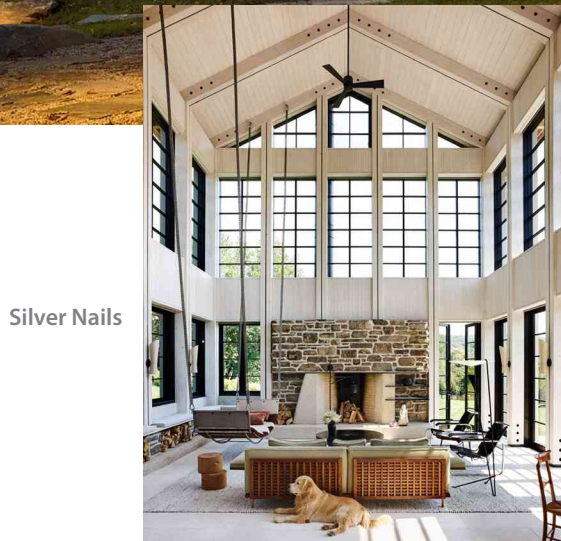
► The book’s other featured houses, in Connecticut and upstate New York, include Horizon House by Steven Holl Architects, Westchester Retreat by Olson Kundig, Mirror House by KieranTimberlake, Four Points House by In Studio Architecture, and Marcel Breuer House Remodel by Toshiko Mori Architect.

It takes a courageous client, a visionary architect, and an exacting builder to bring these homes to life. But it’s the builder who bridges the gap between an architect’s drawings and a client’s reality. The contemporary homes showcased in his book demonstrate why Prutting + Co. has a well-earned reputation as an exceptional custom home builder.

*The 10” X 10” glossy full color book was printed in Italy on beautiful art paper and is available on Amazon for \$60. ■*



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## Builder News

# Flooding is the Number One Problem in Westchester County And Connecticut, biggest climate issue

On May 29th, Connecticut Builder editor, Joanne Carroll, attended a Dealmakers Lunch in Mamaroneck as the guest of Michael Murphy, Murphy Brothers Contracting.

**Dealmakers** is a bi-monthly lunch gathering designed for business professionals in the area with a strong interest in real estate development. Attendees gather to gain insights into the evolving landscape of real estate in the Westchester and Lower Hudson Valley regions. Dealmakers is co-hosted by John Barrett, RM Friedland and Michael Murphy, Murphy Brothers Contracting



Ravi Bahalla, Sharon Torres (Village Mayor), Sylvia Dundon (Dundon Advisers), Nora Lucas (Village Trustee) and co-host Michael Murphy

In the May Dealmakers Spotlight: “*Stormproof Westchester: a Master Plan for Sustainable Flood Protection*”... a case study of successful flood management implementation and how to fund projects via bonds, development incentives, public and private partnerships and more.

As climate change continues to increase flood risk to Westchester, shoreline and inland communities, master planning and investment in resiliency is not optional, and continued economic development is dependent on it.

Luncheon presenter, Ravi Bahalla, Managing Director at Dundon Advisers, was invited to speak about his role in turning Hoboken, New Jersey into a national model for resiliency planning and success. As former two-term Mayor of Hoboken,

he is known for advancing cutting-edge resiliency projects that strengthen cities, while keeping living costs down.

Currently, Ravi leads infrastructure finance work at Dundon Advisers, focused on helping communities adapt to climate change through innovative consulting and funding strategies. He also serves as a New Jersey State Assemblyman.

Ravi described how Superstorm Sandy devastated Hoboken. Like Mamaroneck, Hoboken, geography makes it uniquely vulnerable, like an island. The water has no place to go.

His administration secured \$230 million in HUD funding for Re-build by Design, and the resulting Harborside Park has become a national model for resiliency infrastructure. Integrated into the landscape subtly, resiliency infrastructure uses great engineering design. Under the berm at Harborside Park, unseen deployable floodgates protect against coastal surges.

There are only a few engineers out there who know how to do this right.

– Ravi Bahalla

According to Bahalla, “resiliency parks are a sophisticated combination of green infrastructure, detention tanks and wet weather pumps. Bio swales are integrated into rain gardens. Open space becomes a defense against flooding.”

“But climate adaptation only works if projects are financially viable,” said Bahalla..

He went on to give the example of a public private partnership in which a value cap is put on hyper density — i.e.a developer could get a hyper density project in exchange for building a \$10 million park.

In a blended finance example, he explained how county, state and federal funding create an Open Space Trust Fund. And in yet another scenario, the U.S. Chamber of Commerce proposed that for every dollar a community invested in climate adaptation, that community would receive \$13 in economic revitalization.

“This is a regional problem,” said Ravi. “Climate change doesn’t respect municipal boundaries. The need, the desire and the political will are here. Communities that succeed are the ones willing to ACT, not necessarily the wealthiest. But it requires community engagement.”

Between 2019 and 2025 Hoboken created 5 resiliency parks. An Open Space Trust Fund was created using .02 cents out of every dollar of assessed property value. That fund was in turn used as debt service on bonding — off balance sheet and tax free.

“To be successful at Climate Action takes Planning, Financing, Managing and creating political buy in. Dundon Advisors helps communities do this well”  
 – Ravi Bahalla

Credit markets have taken notice. Hoboken has an AA+ rating because it invested in climate adaptation.

## Connecticut

Flooding has clearly become Connecticut’s biggest climate problem, with an increasing number of storms, as well as more extreme ones fueled by climate change. The state has had catastrophic storms like Hurricane Sandy, along with other severe weather in each of the last several years, in some cases occurring over and over in the same locations.

In 2022, HBRA CEO Jim Perras served on the SEVERE WEATHER MITIGATION & RESILIENCY ADVISORY COUNCIL initiated by the Commissioner of Insurance. Their June 2025 Report recommended the implementation of pilot programs, especially for roof reinforcement to IBHS Fortified™ standard in high risk areas throughout Connecticut. These Pilot Programs would be funded by the use of existing smaller grants,

philanthropic contributions from foundations, such as the Robert Wood Johnson Foundation, and private sector contributions from entities such as Home Depot, Lowes and industry partners.

Among other recommendations, the report advised Incentivizing Home Mitigation with Tax Credits and Broadening Catastrophe Savings Account Eligibility.

In 2022, UCONN’s Connecticut Institute for Resilience and Climate Adaptation (CIRCA) began requesting grant proposals from municipal governments, non-governmental organizations (NGOs) in partnership with municipalities, and councils of governments (COGs) for initiatives that advance two specific climate priorities for the state of Connecticut: 1) implementation of stormwater authorities, and 2) development of a resilience “project pipeline” This funding supports the state’s recent legislation, *An Act Concerning Climate Change Adaptation* (PA 21-115), and recommendations of the *Governor’s Council on Climate Change* (GC3). Importantly, this funding expands the capacity of municipalities to address local resilience financing and project development needs.

In 2025, the CT Dept of Energy & Environmental Protection (DEEP) began accepting applications for the DEEP Climate Resilience Fund, \$44 million in state and federal funds to support planning, project advancement and construction to help Connecticut communities build resilience to extreme weather.

Connecticut’s resiliency planning has aggressively shifted from initial vulnerability assessments to actionable, site-specific project deployments. Backed by significant federal and state grants, the focus centers heavily on nature-based flood solutions, stormwater management, and infrastructure hardening for vulnerable coastal and riverine communities. ■



## Banks remain bullish on apartment development



Chris Nelson, Nelson Construction, and Andreas Kapetanopoulos, regional president for Connecticut and Massachusetts at NBT Bank, stand in front of the Luminary Simsbury Meadows multi-family development

Chris Nelson is building a 175-apartment unit community called Luminary Simsbury Meadows, and NBT Bank provided a loan covering about 60% of the development's \$52 million cost.

NBT Bank's regional President, Andreas Kapetanopoulos, sees opportunities to finance apartment projects. Kapetanopoulos said his New York-based bank, which has \$15.9 billion in assets and six branches in Connecticut, has not adjusted its multifamily lending targets, but continues to follow its playbook of selective lending, in which the bank partners with proven developers in strong locations.

The 175 unit Luminary Simsbury Meadows project is a good example. Luminary has a prime location in the center of Simsbury, and its first units are expected to begin leasing in early July. According to Chris Nelson, as of May 7th, the project had generated more than 500 online inquiries from prospective renters.

"We want to grow those relationships. We are focused on properties in excellent locations, in areas that we know well."

– Andreas Kapetanopoulos, NBT Bank

### Multi-family apartment lending surges

According to a recent Hartford Business Journal article, Shaun Dwyer, a senior vice president of commercial lending with regional lender PeoplesBank, believes that multifamily has become a dominant share of many banks' recent deal flow.

Dwyer estimated multifamily loans now account for around 40% of his bank's commercial real estate portfolio, up from roughly 30% before the COVID-19 pandemic. He said the Massachusetts-based bank, which has \$4.5 billion in assets and seven branches in Connecticut, has not changed its underwriting standards, but has become more selective in pursuing new apartment deals over the past two years, leaning more heavily on experienced developers with strong track records.

PeoplesBank's multifamily lending grew far faster than its overall loan portfolio between 2019 and 2025, according to Federal Deposit Insurance Corp. data.

Multifamily real estate loan commitments jumped nearly 150%, from \$143 million to \$356.2 million. As a result, multifamily loans grew from 6.3% of Peoples Bank's total loans and leases at the close of 2019 to 10.1% by the end of 2025.

According to a Hartford Business Journal analysis of FDIC data, a similar trend can be seen across the 28 banks headquartered in Connecticut, where multifamily loan holdings surged 335.7% over the past six years, rising from \$2.56 billion to \$11.15 billion. During that same period, multifamily real estate loans more than doubled as a share of banks' overall loan portfolios, reaching 12.5% at the end of 2025.

Even as bankers remain confident in the long-term outlook for multifamily housing, after years of rapid loan growth in the sector, some lenders are becoming increasingly cautious about their growing exposure to apartment lending.

### FASTEST-GROWING MULTIFAMILY LENDERS IN CT

These CT-based banks grew their multifamily real estate loan portfolios the most in 2025.

BANK	Multifamily real estate loans		
	4Q 2025	4Q 2024	% CHANGE
<b>CHELSEA GROTON BANK</b>	\$55.7M	\$24.2M	129.82%
<b>THOMASTON SAVINGS BANK</b>	\$87.9M	\$50.3M	74.64%
<b>NORTHWEST COMMUNITY BANK</b>	\$56.9M	\$36.2M	57.29%
<b>FIRST COUNTY BANK</b>	\$236.3M	\$151.3M	56.18%
<b>TORRINGTON SAVINGS BANK</b>	\$45.9M	\$31M	48.03%
<b>ION BANK</b>	\$348.8M	\$251.3M	38.80%
<b>FAIRFIELD COUNTY BANK</b>	\$104.8M	\$77.9M	34.55%
<b>ASCEND BANK</b>	\$93.4M	\$71M	31.43%
<b>DIME BANK</b>	\$130.6M	\$112.9M	15.64%
<b>IVES BANK</b>	\$106.3M	\$94.1M	12.88%

*Note: This list includes only banks headquartered in CT and with over \$1 billion in assets.  
Source: HBJ analysis of FDIC data*

This more measured approach reflects broader economic uncertainty and concerns about having too much exposure to multifamily lending, rather than any loss of confidence in the apartment market. Tariffs, geopolitical instability and questions about ongoing federal support for affordable housing are among the factors driving that caution.

**Jayne Kelly**, chief commercial banking officer at Naugatuck-based Ion Bank, has kept a close eye on thousands of units continuing to come online in markets such as Hartford, New Haven and Shelton. Some landlords have begun offering free-rent concessions to attract tenants, which she said is an early indicator that supply is starting to catch up with demand in certain markets.

Kelly said Ion Bank will continue to finance strong multifamily projects while also increasing its focus on other sectors, including single-family subdivisions, light industrial and retail.

### A balancing act

John Carusone, president of the consulting firm Bank Analysis Center, said multifamily loans have become an increasingly important source of income for Connecticut banks and generally carry moderate risk compared with some other lending categories.

A 10% to 15% concentration in multifamily loans would not generally be considered excessive risk, though higher concentrations warrant closer scrutiny, he said.

Multifamily housing construction in Connecticut has rebounded sharply following a pandemic-era slowdown. According to U.S. Census Bureau data, permits for buildings with five or more units fell have risen from a low of 1,483 units in in 2021 to 4,612 units in 2025. ■

## Lumber Market Update

by Frank Sanford, Sanford & Hawley, Inc.  
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### What are the Trends in Lumber Prices?

While my last column was written in mid-February, I will start this analysis in December of 2025 when the last market bottom occurred.

Douglas Fir bottomed on December 4th at \$881/MBF and after a number of weeks with no change, rose through May 15th to a peak of \$965/MBF (up 9.5%) and has since dropped \$3.

KD SPF bottomed a week later on December 11th at \$645/MBF and rose through June 5th to a peak of \$780 (up 20.9%).

Plywood also bottomed on December 4th at \$796 and after a number of weeks unchanged, rose to a peak of \$981/MSF (up 23.2%) on May 19th and has remained unchanged since.

OSB reached a bottom on November 28th at \$432/MSF and with the exception of one week has been unchanged since then. That's 26 almost consecutive weeks without a change! In previous years OSB has been extremely volatile. On May 15 it rose \$12/MSF and resumed being unchanged.

### Lumber Duties

The Supreme Court's decision on February 20th to overturn many of President Trump's tariffs does not affect lumber tariffs in anyway, they are all under different legal authority.

The current combined duty on Canadian lumber is 45.19%, this consists of an Anti-dumping duty of 20.56%, a countervailing duty of 14.63% and a

Section 232 National Security duty of 10% which was imposed as the Fall issue of Connecticut Builder went to press. On April 10th, The U.S. Department of Commerce announced the preliminary results of its 7th Annual Review of the Anti-Dumping and Countervailing Duties. Final duties will be announced in August or September and go into effect shortly thereafter. The average preliminary duties which apply to most mills, are 10.66% Anti-Dumping Duty and Countervailing Duty of 14.17% for a total of 24.83%. This is a reduction of 10.36%. As in previous years the mills that were audited, Canfor, West Fraser and Domtar have slightly different rates. The Section 232 tariff of 10% remains in effect for a grand total of 34.83%. The final duties may change these rates a bit, but usually not my much.

On June 1st the United States Trade Representative released a tariff proposal affecting imports from Brazil including softwood plywood and lumber of 25% under Sections 301(b) and 304(a) of the Trade Act of 1974. Since August of 2025 softwood plywood imports from Brazil have plummeted 62% due to a current 50% tariff. It is not clear if these new tariffs would be in addition to or would replace the existing tariffs.

### What to Expect in the remainder of 2026

This is a very difficult time to predict or even guess at what might happen the rest of the year. Will interest rates that were falling in February continue rising or will they come back down? Will housing starts rise or fall? How bad will the forest fire season be? Right now supplies in most species seem to be on the tight side. The exception may be Douglas Fir where Weyerhaeuser recently signed a new labor agreement eliminating the threat of a strike this summer. ■



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# The Jobsite Is Changing: What Suppliers Are Seeing in 2026

By Sean Ryan, President of National Lumber, Inc.



**S**pend enough time in the building materials business and you develop a unique perspective on the construction industry. Suppliers have the opportunity to see hundreds of projects at every stage of development from

early planning and estimating to framing, finish work, punch lists, and everything in between.

And from where we sit in 2026, one thing is clear: the modern residential jobsite is changing rapidly.

Some of the biggest changes are the least visible. Residential construction is becoming more operational. Today's successful builders are no longer just craftsmen or project managers. Increasingly, they are systems operators, coordinators, communicators, and logistics managers. The complexity of a modern custom home or remodeling project demands it.

The builders who consistently deliver successful projects are often the ones who maintain organized schedules, finalize selections early, communicate proactively, and treat coordination as seriously as construction itself. The difference between a smooth project and a difficult one is often not craftsmanship, it's sequencing

The relationships between suppliers, builders, and subcontractors have also become far more interconnected than they once were. In many cases, a supplier's outside salesperson is no longer working solely with the builder or project manager they are regularly coordinating with long-time framers, siding crews, trim carpenters, excavators, and other trade partners involved in the project.

That level of communication creates opportunities to add value beyond simply delivering material.

For example, when a framing contractor calls in a new house start, an experienced supplier representative immediately understands what comes next in the construction sequence. That conversation may trigger reminders about window orders, exterior doors, engineered lumber lead time, or other critical path items that need to be finalized before they become schedule problems.

In many ways, modern suppliers are increasingly helping builders manage trigger point coordination throughout the life of a project. One properly timed conversation can prevent weeks of downstream delays. That collaborative approach benefits everyone involved — the builder, the subcontractors, the homeowner, and ultimately the schedule itself.

## SIDEBAR:

### TRIGGER POINT COORDINATION



A modern construction project is full of operational "trigger points" — moments where one completed task should immediately trigger planning for the next phase of work.

Experienced suppliers increasingly help builders manage these transitions proactively.



In today's construction environment, preventing delays is just as valuable as supplying materials.

## How Modern Suppliers Help Keep Projects Moving



Examples include:

- 1 Framing start**  
→ confirm windows and exterior doors are ordered → Confirm windows and exterior doors are ordered
- 2 Roof dry-in**  
→ coordinate siding, trim, and weather barrier deliveries → Coordinate siding, trim, and weather barrier deliveries
- 3 Window install**  
→ trigger insulation and mechanical scheduling → Trigger insulation and mechanical scheduling
- 4 Drywall completion**  
→ confirm interior doors, trim, and flooring sequencing → Confirm interior doors, trim, and flooring sequencing
- 5 Cabinet template**  
→ coordinate countertops, appliance specs, and finish trades → Coordinate countertops, appliance specs, and finish trades
- 6 Flooring acclimation**  
→ verify HVAC startup timing and humidity control → Verify HVAC startup timing and humidity control



Because suppliers interact with builders, project managers, and subcontractors daily, they often have a unique ability to identify upcoming bottlenecks before they impact the schedule.

Technology is also reshaping the industry. Estimating software, digital takeoffs, AI-assisted design tools, project management platforms, and cloud-based collaboration are becoming standard parts of construction operations. Platforms like Procore, ConstructConnect (formerly iSqFt), Buildertrend, and Houzz Pro are helping builders, suppliers, subcontractors, and customers stay connected in ways that simply were not possible a decade ago. Some of our most successful outside sales reps have told

## The Jobsite Is Changing: What Suppliers Are Seeing in 2026

(continued)

me their favorite customers are those that are on one of those platforms, because the schedules are published so far in advance and they can immediately load their calendars by project with check in dates.

Even at the lumberyard level technology is becoming increasingly integrated into day-to-day operations. Shared schedules, digital takeoffs, live order tracking, delivery coordination, CRM systems, and real-time communication tools are allowing suppliers to operate more collaboratively with builders.

At the same time, homeowners are more engaged than ever before. In many ways, that is a positive development. Customers are researching products, understanding design trends, and taking a deeper interest in how their homes are built. However, increased information also brings increased expectations. Hopefully this also allows some single family builders to capture some of the margin on upgrades and change orders, but often it's with the support of the supplier to make these last minute changes or quotes for changes available for the add-on sale.

In many cases, the best supplier relationships now resemble partnerships more than traditional vendor arrangements. Another major trend we are seeing is the growing importance of predictability. In uncertain economic environments, builders place tremendous value on reliable lead times, consistent communication, stable relationships, and dependable execution. Trust has become one of the most valuable commodities in the industry.

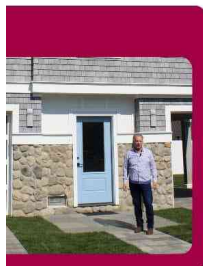
Despite the challenges, there are many reasons for optimism about residential construction in Connecticut and throughout the Northeast. Demand for quality housing remains strong. Homeowners continue to invest heavily in renovations, additions, and custom homes. And perhaps most importantly, there are still many builders committed to craftsmanship, professionalism, and long-term relationships.

The industry may be changing, but the core principles remain the same: do what you say you are going to do, communicate clearly, solve problems quickly, and take care of people. ■

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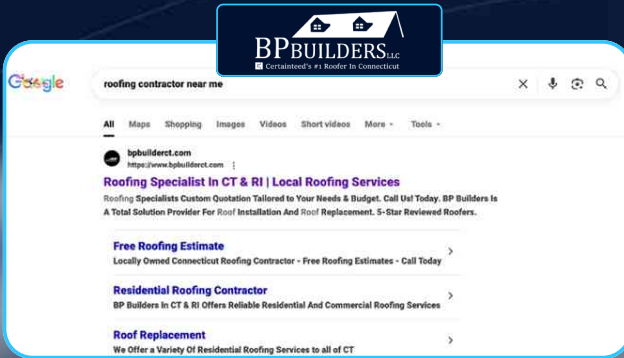
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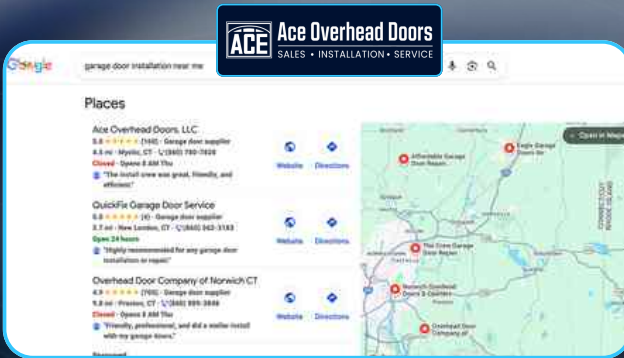
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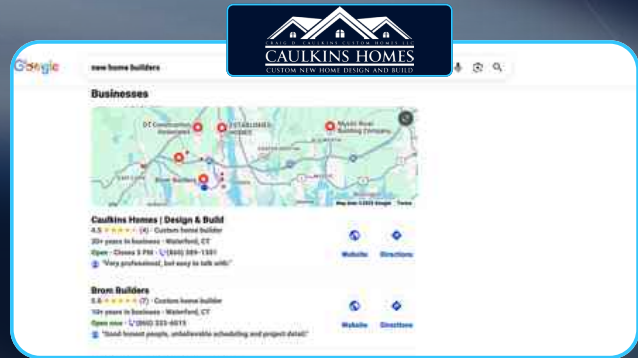
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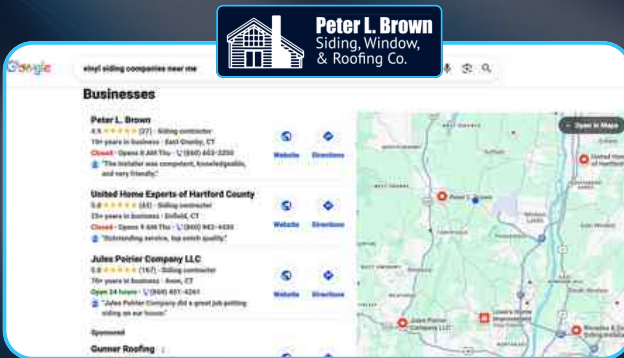


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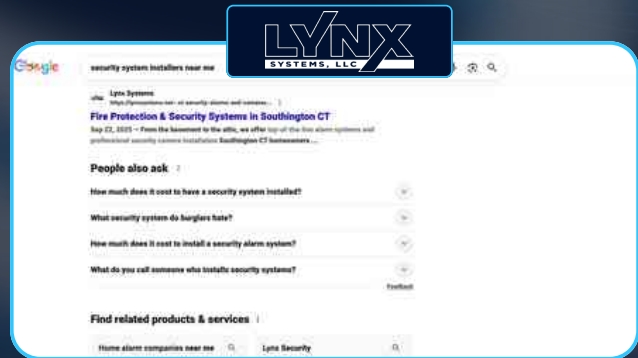
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## BK HOME Hosts Acclaimed Artist Kelly O'Neal for Two-Day Showcase in Greenwich

BK HOME | Beth Krupa Interiors recently welcomed acclaimed Dallas-based artist Kelly O'Neal for a special two-day artist showcase at its Greenwich studio and boutique. The event offered guests the unique opportunity to meet the artist in person and experience his vibrant, expressive collection of original works up close.

Photography by Timothy Burke Mammie



L-R Rene Gutierrez and Kelly O'Neal

explored his latest collection, and gained insight into his creative process and inspiration.

A highlight of the showcase was an evening cocktail reception sponsored by Luxe Interiors + Design, which brought together members of the local design community, clients, and colleagues of Beth Krupa Interiors. The event celebrated the powerful relationship between art

and interior design—a cornerstone of Beth Krupa Interiors' creative philosophy and a defining element of the firm's approach to creating layered, personal, and artistic interiors.

The showcase was held at BK HOME, the retail boutique and design studio of Beth Krupa Interiors, located at 19 E Elm Street in Greenwich, Connecticut.

Known for his dynamic abstract paintings that blend modern sensibilities with old-world technique, O'Neal's work captivated collectors, designers, and art enthusiasts throughout the event. Guests enjoyed conversations with the artist,



L-R Tina Anastasia, Tina Anastasia Interior Design, Mindy Gerhardt, Cornerstone Contracting, Beth Krupa and George Pusser, Cornerstone Contracting



BK HOME Team L-R Joy Indursky, Andrea Wintergerst, Beth Krupa, Sarah Kennedy Dolce, Lori Janoff & Nancy Wright



Antonio Vergara (Fletcher Wakefield) at the Luxe Magazine Cocktail Party with guests ■

# Understanding the Hidden Risks of Sourcing Products Across Multiple Vendors

## *Bender Provides a One-Stop Solution*

In today's building and remodeling landscape, delivering a successful project requires more than skilled design and craftsmanship. It demands coordination at every stage, particularly the product-selection stage.

Sourcing materials and fixtures from different suppliers may seem like a good way to get the best selections and prices, but it also brings a great deal of complexity to the project. This fragmented approach introduces challenges that may not be readily apparent at the outset but will certainly impact just about every aspect of a project – from timeline and budget to overall quality.

### How Product Sourcing Becomes a Project Liability

Every project is different. But there is one thing all project teams (and clients) can agree on: They want to minimize unpleasant surprises and costly delays. Understanding how fragmented product sourcing can be a project liability is key to achieving that.

### Mismatched Finishes and Materials

Products that appear cohesive in images in catalogs or online can look significantly different when viewed in person. Variations in tone, sheen, and scale across tile, plumbing fixtures, and hardware can undermine the intended design, requiring last-minute compromises or replacements. Viewing and selecting these elements together in one place allows project teams and clients to evaluate how materials truly work side by side, ensuring a more cohesive and intentional final result.

### Delays Across the Supply Chain

Each vendor operates independently, with different lead times, inventory availability, and fulfillment processes. A delay from just one supplier can create a domino effect, pushing back installation schedules and impacting other trades. While delays can occur in any sourcing model, consolidating purchases through a single source

provides better visibility into timelines, more proactive communication, and greater opportunities to identify alternative products or adjust delivery schedules to keep projects moving.

### Communication Gaps

Multiple vendors mean multiple points of contact — each responsible for a piece of the puzzle. Without a centralized source of coordination, critical details can be missed, specifications can be misinterpreted, and accountability can become unclear.

### Installation Conflicts

When selections are made in isolation, coordination between elements, such as tile layouts, plumbing rough-ins, and fixture specifications, can be overlooked. These issues often surface during installation, where adjustments are more costly and time-consuming.

### Building Smarter from the Start



A unified approach to product selection brings a level of clarity and coordination that is difficult to achieve when sourcing from multiple vendors. By centralizing selections, project teams benefit from clearer accountability, with a single source helping to guide decisions and resolve issues before they escalate. Evaluating products together allows for a more

holistic specification process, ensuring compatibility across categories — from plumbing rough-ins and trim to tile thickness and layout.



This reduces the risk of costly adjustments during installation. It also strengthens design continuity, as materials and finishes can be reviewed in context, helping preserve the original vision without last-minute compromises.

From a logistical standpoint, coordinated ordering and delivery streamline scheduling and minimize delays due to missing or mismatched components. Just as importantly, it improves efficiency for designers, builders, and remodelers by reducing the need to manage multiple vendors, freeing up time to focus on execution and client service. For clients, the experience is more seamless and less overwhelming, leading to greater confidence in their decisions and fewer disruptions throughout the project.

### Setting Projects Up for Success

As projects become more complex and timelines more compressed, the margin for error continues to shrink. A fragmented approach to sourcing introduces unnecessary risk, while a unified selection strategy creates clarity, efficiency, and consistency.

For industry professionals, the takeaway is simple: How products are sourced is just as important as which products are selected. Taking a more integrated approach can lead to better outcomes not only for the project team but for the client as well. ■

# Why Builders Should Control the Builders Risk Policy: A Practical Guide to Coverage, Cost, and Risk Management

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



In many standard construction agreements, particularly AIA contracts, the responsibility for securing Builders Risk insurance is often placed on the owner. While this may seem straightforward, it can create significant exposure for builders. In many cases, builders do not fully review the policy the owner ultimately puts in place, which can lead to coverage gaps, incorrect valuations, or policies that do not align with the realities of the project.

For this reason, it is strongly recommended that builders take control of the Builders Risk policy themselves. Doing so ensures the coverage is properly structured, aligned with the construction contract, and designed to protect the builder's financial interest throughout the project.

## Why the Builder Should Purchase the Coverage

Although project owners may expect to provide Builders Risk coverage, this approach often leads to inconsistencies and exposure. When builders control the policy, several advantages emerge:

- ▶ Consistency of coverage across projects
- ▶ Accurate valuation based on real construction costs
- ▶ Control over policy terms, structure, and endorsements—Direct relationship with the carrier for claims handling
- ▶ Reduced risk of inadequate or misunderstood coverage

Owner-purchased policies are often placed through personal insurance channels that may not specialize in construction risk, increasing the likelihood of gaps. Builder-controlled policies are designed with the jobsite in mind.

## Limitations of Homeowner Policy Extensions

On residential projects, a common misconception is that a homeowner's policy can adequately cover construction. While some policies offer a 'dwelling under construction' extension, these are typically limited.

- ▶ Restricted theft coverage for building materials
- ▶ Gaps in water damage protection during construction
- ▶ Inadequate limits for labor and installed materials
- ▶ Little or no coverage for soft costs or delay-related expenses - Limited or no coverage for property in transit to the jobsite

A dedicated Inland Marine Builders Risk policy is specifically built for construction exposures and provides broader, more reliable protection.

## Understanding Replacement Cost and Underinsurance

Most Builders Risk policies are written on a 100 percent replacement cost basis, but this does not eliminate the risk of underinsurance.

The key is ensuring the reported value reflects the true completed cost of the project. If it does not, the builder can

effectively share in the loss.

Important considerations include:

- ▶ Replacement cost depends on accurate total project valuation
- ▶ Underreporting values can reduce claim payments
- ▶ Co-insurance or similar provisions may still apply
- ▶ Change orders and project scope increases can impact total insured values

It is very important for builders to perform periodic check-ins on project values throughout the course of construction. As change orders are approved and costs increase, the Builders Risk limit should be reviewed and adjusted as necessary to avoid being underinsured at the time of a loss.

For example, if a project is insured at \$800,000 but completes at \$1,000,000, a loss payment may be reduced due to insufficient values. A shortage or penalty in a claim situation can create tension between the builder and client, often leading to disputes, strained relationships, and potential involvement of legal counsel—adding unexpected costs and complications beyond the construction loss itself.

## Don't Overlook What Must Be Included in Replacement Cost

A frequent issue in Builders Risk policies is undervaluing the project due to incomplete cost considerations. It is essential to capture the full scope of the project when establishing the insured value.

## Why Builders Should Control the Builders Risk Policy *(continued)*

Builders should include:

- ▶ Hard construction costs (labor and materials)
- ▶ Soft costs such as permits, architectural fees, and financing expenses - Builder's profit and overhead
- ▶ Foundations and below-grade structures
- ▶ Other structures associated with the project

Other structures are often overlooked and can include:

- ▶ Detached garages
- ▶ Pool houses
- ▶ In-ground pools
- ▶ Sheds and storage buildings
- ▶ Barns or accessory buildings

It is also a good practice to have the underwriter review a detailed, line-by-line construction budget, including soft costs and builder's profit, to ensure proper valuation.

### Understanding Premium Structures: Fully Earned vs. Pro Rata

Builders Risk policies are typically written on either a fully earned or pro rata premium basis. Fully earned premiums are non-refundable once issued, while pro rata premiums allow for refunds if a project completes early. Understanding this distinction is important for managing project costs.

### Matching Policy Term to Project Duration

Whenever possible, the policy term should match the expected construction timeline. Aligning the term helps stabilize pricing, avoid mid-project renewals, and reduce exposure to changing terms.

### The Importance of Equipment Breakdown Coverage

Equipment Breakdown coverage protects against mechanical and electrical failures, including power surge damage, to permanently installed systems such as HVAC units and electrical panels.

For example, during installation or testing, a power surge could damage a newly installed HVAC system. While a standard Builders Risk policy may not respond, Equipment Breakdown coverage would address repair or replacement costs. This coverage is typically inexpensive relative to the risk.

While less critical on smaller residential projects, it becomes highly valuable on larger residential, commercial, and apartment developments where system complexity and costs are significantly higher.

### Considering Flood and Earthquake Coverage

Flood and earthquake are typically excluded but can often be added for a modest cost. Builders should always request pricing to understand and evaluate the exposure rather than assume the risk.

### TRIA Coverage Considerations

TRIA coverage is often optional. For smaller projects, excluding it can reduce premium, though lender requirements may still dictate its inclusion.

### Final Thoughts

Builders Risk insurance is a critical component of protecting the builder's financial outcome and project success. Builder-controlled policies ensure proper valuation, comprehensive protection, and better control over claims, helping avoid costly setbacks, disputes, and financial surprises. ■

## ★ HBRA Instrumental in Move to 6-Year Building Code Cycle Establishing Connecticut as a Model for other States

Connecticut Governor Ned Lamont has signed into law a bill that lays the groundwork to expand the state's building code adoption cycle to every six years rather than the current three years. Housing affordability was specifically cited as a primary driver of the new law.

Unanimously approved by the legislature, the law calls for the state to pause its adoption of model building codes between the 2024 and 2030 cycles, a period of six years. Current law calls for the state to adopt new building codes within 18 months of their publication every three years.

The new law stretches that timeframe to two years after the moratorium. But the law also calls for a report to be issued by Jan. 1, 2029, on the impact of a pause on new building codes. That report will inform the decision on how often to mandate building code updates.

Existing state law has provisions for emergency additions to state building codes to address specific critical issues when needed.

The Home Builders & Remodelers Association of Connecticut (HBRA-CT) was instrumental in getting the new language passed and providing more stability to home builders in the state.

Jim Perras successfully argued that adopting new building codes on a six-year cadence strikes the right balance between the need to keep up with evolving technologies and the ability of all impacted parties to transition to new code requirements. It also allows the industry to accumulate meaningful practical experience with adopted codes before deciding on new changes.

Over the last 30 years, building codes and energy codes have grown exponentially in size and complexity. The three-year adoption model that worked for simpler older codes is long overdue for an overhaul.



**Jim was invited to present at the NAHB Spring Leadership Meeting before our national Codes & Standards Committee on this recent accomplishment.**

**After his briefing, the NAHB Codes and Standards Committee voted to produce a toolkit and model language based on the success of this legislation to be used as a pathway for other states looking to reform their adoption process.**



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# 2026 Home Building Industry Day (HBID) Advocacy in Action at the Capitol



HBRA of Connecticut members joined with the Lumber Dealers Association of Connecticut this spring for the 2026 Home Building & Lumber Dealers Day at the Capitol, held at the Legislative Office Building in Hartford. The annual event once again provided an important opportunity for industry professionals to engage directly with state lawmakers on the issues impacting housing affordability, housing supply, workforce development, permitting, and economic growth across Connecticut.

The morning began with networking and breakfast followed by opening remarks from HBRA and LDAC leadership, including HBRA Chairman Government Affairs Chairman Bob Wiedenmann, and HBRA CEO Jim Perras. Attendees then participated in a legislative roundtable discussion titled “Building the Future Together: Lawmakers and Industry on Housing Supply, Smart Growth, and Policy That Works,” which brought together legislators and industry leaders for a thoughtful conversation on the future of housing policy in Connecticut. The event concluded with individual meetings between HBRA members and legislative leaders, reinforcing the association’s ongoing commitment to strong advocacy and relationship-building at the State Capitol.

*The photos accompanying this feature capture the energy and collaboration that continue to make Home Building Day at the Capitol one of HBRA’s most impactful annual advocacy events.*



(L-R) HBRA Members Bob Wiedenmann, Sunwood Development Corp. Sean Ryan, President National Lumber, Inc.

(L-R) Eric A. Santini, Bob Wiedenmann, State Rep. Vincent Candelora, Greg Ugalde, Rep. John Piscopo, Matt Gilchrist, Jim Perras



(L-R) Rep. Steve Weir, Rep. Tim Ackert, Rep. Eleni Kavros-DeGraw, Rep. Tom Delnicki



(L-R) Rep. Jaime Foster, Eric A. Santini



(L-R) HBRA Members Eric A. Santini, Santini Homes, Bob Wiedenmann

(L-R) Jim Perras, Greg Ugalde, Eric A. Santini, Bob Wiedenmann, Sen. Cicarella, Matt Gilchrist, Chief of Staff Michael Downes





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## Developers Forum Highlights



### March Forum – Housing Production: Market Opportunities & Financing Outlook

It was an evening full of great conversation for anyone building and investing in Connecticut’s housing market. Guest-chaired by **Ken Mita of Central Connecticut Construction Management, LLC**, who brought his firsthand experience in construction and project delivery to the discussion.

Our expert panel featured leading industry practitioners who shared market insights and financing strategies that matter now!

**Gioia Zack – SVP of Economic Development Services at Goman+York Property Advisors**, where she advises individuals, businesses and communities to build strategic connections that drive results.

**Lorrie Maiorano, Broker Associate with Calcagni Real Estate** and a certified specialist in residential markets, offered a grounded perspective on housing demand and local market dynamics.

**John Vecchitto of Elm Tree Funding**, a seasoned construction and construction-to-permanent financing professional offered understanding the challenges and opportunities in housing finance.

### April Forum – Attainable Housing Production in CT, where our panelists answered the question: Is it even possible?



**Greg Ugalde**



**DOH  
Commissioner**



**Eugene Livshits**



**Robert  
Letskus, Jr.**

Principal of T&M Homes, Greg Ugalde guest Chaired this meeting featuring a panel of speakers including special guests, Dept. of Housing Commissioner Seila Mosquera-Bruno, Hamden Town Planner, Eugene Livshits, and of CEO Refined Living Inc., Robert Letskus Jr.. Attendees heard about both subsidized and market driven affordable housing from the state, municipal and developer perspectives and discovered some keys to producing attainable housing in our state.

## May Forum – Financing pathways for attainable housing

At the May 7 Developers Forum, a panel of housing finance experts discussed strategies to fund more market-rate and affordable rental housing in Connecticut. Led by Jeff Miller of Larew Doyle & Associates, the discussion featured Kiley Gosselin (Housing Development Fund), Glen Leblanc (Fairfield County Bank), and Seth Greenwald (Silver Heights Capital), who all shared insights on affordable housing financing, multifamily lending, and bridge financing solutions. The panel highlighted practical tools and collaborative financing strategies to help build and renovate more rental housing across Connecticut.

Special thanks to HBRA member Jerry Effren of Greyrock Homes, whose membership at Shorehaven Golf Club in Norwalk made it possible for us to host this outstanding event in such a beautiful setting.



(L-R) Kiley Gosselin, Seth Greenwald, Jeff Miller, Glen LeBlanc, Jim Perras

## June Forum – End of Season, Summer Social



This year's Summer Social brought Developers Forum members together at the beautiful Saybrook Point Inn in Old Saybrook, graciously hosted by the Tagliatela family, longtime supporters of both HBRA and the Forum. Under spectacular summer weather, attendees enjoyed an evening of great food and engaging conversation set against the inn's picturesque waterfront and marina views.

A highlight of the evening was a personal tour led by Lou Tagliatela, who showcased the hotel's recently refurbished guest rooms, offering attendees a firsthand look at the property's latest enhancements. The event provided the perfect opportunity to strengthen professional relationships, celebrate the season, and enjoy one of Connecticut's most scenic coastal settings.

## JOIN THE DEVELOPERS FORUM TODAY

The Developers Forum is a unique network of industry professionals committed to advancing the home building and development community. We are always looking for new members who share the passion, expertise, and dedication that drive our industry forward.

As a member, you'll have the opportunity to build valuable relationships, exchange ideas with peers, and participate in discussions and solutions that directly impact your business and the future of our industry.

### Be part of the conversation. Be part of the solution.

Join the Developers Forum today. HBRA OF CT OFFICE- 860-500-7796

## DEVELOPER FORUM MEMBER SPOTLIGHT

### Joe Feola | Business Development Manager, Montagno Construction



For Joe Feola, relationship-building has always been at the heart of the construction industry. As Business Development Manager for Montagno Construction, Joe works closely with developers, property owners, municipalities, and industry professionals to help move projects from concept to completion while fostering the partnerships that drive successful development throughout Connecticut. With decades of experience in business development and the building industry, Joe has become well known throughout the state for his collaborative approach, strong industry knowledge, and passion for helping communities grow responsibly.

Based in Connecticut, Montagno Construction has built a strong reputation as a full-service construction management and general contracting firm specializing in commercial, mixed-use, multifamily, and institutional projects. The company is recognized for its hands-on approach, attention to detail, and commitment to delivering quality projects that strengthen local communities and economic development efforts across the region. Joe's role focuses on expanding relationships and identifying opportunities where Montagno's experience and expertise can help clients successfully navigate increasingly complex development environments.

Joe is also actively engaged in broader housing and economic development conversations throughout Connecticut, including serving in leadership roles within regional business and housing initiatives. Reflecting on his involvement with the Connecticut Developers Forum, Joe says:

**"The Connecticut Developers Forum brings together some of the most knowledgeable and forward-thinking professionals in our industry. The relationships, conversations, and exchange of ideas are invaluable, especially during a time when collaboration is critical to addressing Connecticut's housing and development challenges. It's an organization that truly creates meaningful opportunities to connect, learn, and grow professionally."**

With professionals like Joe Feola helping lead the conversation, the Connecticut Developers Forum continues to strengthen connections across the development community while advancing thoughtful growth and investment throughout the state.

## HBRA Members Attend 2026 NAHB Legislative Conference

Many members of the HBRA locals participated in the 2026 NAHB Legislative Conference and Spring Leadership Meetings in Washington, DC June 6-12th.

L-R Jim Perras, Ken Boynton, Nort Wheeler, Greg Ugalde, Matt Gilchrist, Eric A. Santini, Eric Person, Sheila Leach, Alan Hanbury, Ferdiana Dede & David Preka



## March General Membership Meeting Brings Members Together at Clarke South Norwalk

HBRA of Fairfield County members and guests gathered on March 4 at the Clarke showroom in South Norwalk for the March General Membership Meeting. Attendees enjoyed networking, refreshments, and a presentation by luxury real estate expert Jennifer Leahy of Compass, who shared insights on current luxury housing trends, including the changing needs of downsizers and younger buyers.

Peggy Rubens-Duhl, AIA, of Fresh Architect won the \$250 membership raffle sponsored by Loewen Windows & Doors. Thanks to Clarke, Loewen, and Jennifer for making the evening a success.

Photos by Kirt Washington Photography



(L-R) Brian Kurtz (Interstate), Tyler Sampson (Loewen Windows and Doors), Marc Guillemette (Loewen Windows and Doors), Nate Bowler (Architectural Building Resources)



(L-R) Ashley Czerniecki (Ashley Nicole Social Co), Janine Vairo (Design and Decor), Chris Shea (Domus Constructors), Daniel Veira (Create it Better)

## April General Membership Meeting Connects Members at County TV Stamford

HBRA of Fairfield County members and guests gathered on April 1 at County TV in Stamford for the April General Membership Meeting. The evening provided an excellent opportunity for industry professionals to network, exchange ideas, and strengthen connections while enjoying refreshments in a unique setting.

The event highlighted the value of bringing our industry together and reflected HBRA's ongoing commitment to fostering a strong and engaged building community. Thank you to everyone who attended—we look forward to seeing you at our next meeting.



(L-R) Sarah DePrado (HBRA Fairfield County), Antonio Stella (eXp Realty | eXp Luxury)



Photos by Kirt Washington Photography



(L-R) Troy Heidenberg (Floor Coverings Internation), Geoff Knapp (Tooher-Ferraris Insur-

## Members Give Back at our April Volunteer Day at the CT Foodshare

On April 22, East Haven & Ridgefield Building Supply hosted HBRA members for an informative session on the growing role of AI in the design industry. Attendees learned practical ways to use AI to streamline workflows, generate design ideas, and enhance client communication.

The interactive presentation provided actionable tools and strategies that participants could immediately apply to their work. Thank you to East Haven & Ridgefield Building Supply for hosting this valuable educational event.



Rich Cunningham (Ed's Garage Doors)

## AI Made Simple Seminar: A Morning of Innovation in Ridgefield

On April 22, East Haven & Ridgefield Building Supply hosted HBRA members for an informative session on the growing role of AI in the design industry. Attendees learned practical ways to use AI to streamline workflows, generate design ideas, and enhance client communication.

The interactive presentation provided actionable tools and strategies that participants could immediately apply to their work.

Thank you to East Haven & Ridgefield Building Supply for hosting this valuable educational event.

### Presented By:

**Kathy D'Agostino is an AI Implementer and Advisor** – who helps small businesses integrate AI through practical, workflow-focused methods. As founder of Win at Business AI, she translates AI capabilities into measurable outcomes with a “human first, AI second” philosophy.



## Pathways to Construction Program

On April 18 and 25, HBRA of Fairfield County hosted its Pathways to Construction program, introducing local high school students to career opportunities in the residential construction industry. Through hands-on experiences and conversations with industry professionals, students explored careers in skilled trades, project management, design, estimating, and business operations.

The program highlighted the many pathways to successful careers in construction and the industry’s growing need for skilled professionals. Thank you to the HBRA members who volunteered their time and expertise to help inspire the next generation of construction professionals.



Chris Barre (Home Media Designs)



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## Member Mixer

The HBRA’s annual May GMM & Member Mixer returned to Two Roads Brewing Company on May 6th, bringing members together for an evening of networking, local craft beer, and industry connections. Associate members hosted tabletop displays at the event showcasing their businesses and latest products, including Imperial Sponsors Andersen Corporation and Superior Hearth, Spas & Leisure.

A highlight of the evening was our “Member Mixer Scavenger Hunt,” which encouraged attendees to connect with sponsors and meet fellow members while searching for answers to questions listed on the scavenger hunt card. Completed entries were entered into a raffle drawing, with Robin Carroll of Karp Associates taking home the prize.

John Myron from Go Mini's also sponsored a raffle for Yankee tickets to two upcoming games – congratulations to our winners Aaron Ishman from Woodbury Supply and Michelle Nemmers from California Closets!

Right before the GMM, Bryant Coogan and Ring’s End presented a CEU Class on Residential Walls. Our association is committed to promoting, improving and protecting the home building industry and we aim to provide our members every opportunity possible. Please let us know if there are any educational programs you would like to see offered.

This event would not have been possible without our event sponsors. Thank you again to our Imperial Sponsors Andersen Corporation and Superior Hearth, Spas & Leisure and Top Hop Sponsors Bender, Daisy, California Closets, DiMatteo Group Financial Services, East Haven & Ridgefield Building Supply, and Pella Windows & Doors.



Photos by Kirt Washington Photography



(L-R) Jeff Bickel (Northeast), Jason Cohen (Northeast)  
Kendrick Constant (Northwest Mutual)



(L-R) Mike Ki (Bender), Brandon Duryea (Bender)



(L-R) Michelle Hughes (Tile America),



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## Annual Clambake

The HBRA of Fairfield County's Annual Clambake returned on June 3, bringing together members, guests, industry partners, and community supporters for one of the association's most anticipated traditions. The event provided an opportunity to celebrate the accomplishments of the past year while enjoying an evening of great food, networking, and camaraderie.

The Clambake serves as more than just a social gathering—it is a celebration of the relationships that drive the residential construction industry forward. Attendees enjoyed connecting with colleagues, meeting new members, and strengthening professional partnerships in a relaxed and festive atmosphere.

A highlight of the evening was the association's leadership transition. Members gathered to recognize and thank outgoing HBRA President Rob Michaud for his dedication, leadership, and service during his tenure. Under Rob's guidance, the association continued to strengthen member engagement, expand program-

ming, and advance initiatives that support the residential building industry throughout Fairfield County. His commitment to the organization and its members was acknowledged with gratitude and appreciation.

The event also marked the official welcome of incoming HBRA President Brian Kurtz. Members expressed their enthusiasm for Brian's leadership as he begins his term and looks toward building upon the association's strong foundation. His vision for continued growth, member involvement, and industry advocacy was met with excitement and support from attendees.

The evening also highlighted new association initiatives, including the introduction of HBRA's Philanthropy Committee and enhanced membership opportunities designed to further engage members and strengthen the association's impact within the community.



(L-R) Bepin Mgushi (Fixitup Building and Remodeling), Kevin Polcer (Polcer Home), Geoff Knapp (Tooher-Ferraris Insurance Group), Brian Kurtz (Interstate), George Pusser (Cornerstone Contracting), Robin Carroll (Karp Associates), Stephanie Rapp (Stephanie Rapp Interiors), Tarra Del Chiaro (Accurate Lock and Hardware), Chris Shea (Domus Constructors), Lisa HeldWhite (Breakwater Renovation and Design) Christopher Pagliaro (Christopher Pagliaro Architects), Kerry Brunn (HBRA of Fairfield County), Rob Michaud (Michaud Development)

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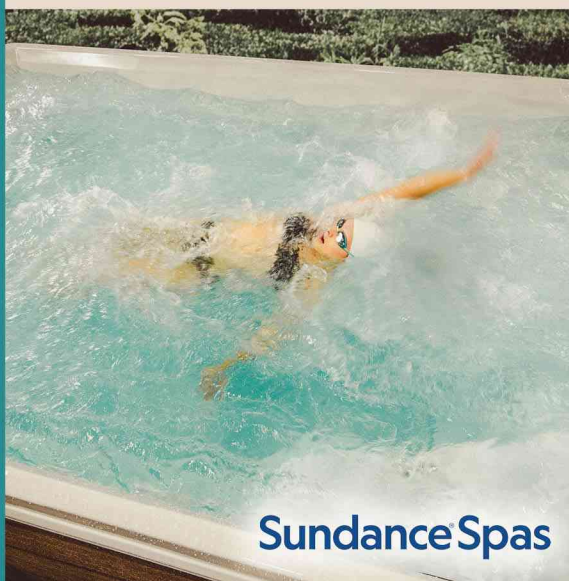
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## HBRA Connecticut River Region Connecticut Home & Remodeling Show

The HBRA of the Connecticut River Region welcomed thousands of homeowners, industry professionals, and exhibitors to the Connecticut Home & Remodeling Show at the Connecticut Convention Center in Hartford. The three-day event showcased the latest trends in home building, remodeling, design, and outdoor living while providing members with valuable opportunities to connect directly with consumers. The show also featured educational presentations and the annual Student Design Competition, highlighting the next generation of industry talent.



**Student Design Competition Winners**

(L-R) 1st place: Jasalynda Ortiz, Platt Technical High School; 2nd place: Warren Hinman; 3rd place: Audrey Wollmar, Simsbury High School; 4th place: Luke Lessard, Somers High School; Honorable Mentions: Rylie Finch, Platt Technical High School; Damien Huestis, Somers High School; Lidia Kapylova, Avon High School; Thinking Outside the Box: Orville Ferguson, Platt Technical High School (not pictured); Energy Efficiency & Resiliency: Anara James, Glastonbury High School; Creative Site Design: William Londono, Platt Technical High School



**Design Café presentation: "Ready to Build Your New Home in This Crazy Market? Come Get the Inside Scoop from the Builders."**  
(L-R) Greg Chandler, Goldshield Construction; Liz Koiva, Nordic Builders of Tolland; Matt Gilchrist, EG Home; Patrick Caulkins, Caulkins Homes

## Networking Meeting with the Eastern Connecticut Association of REALTORS®

HBRA members joined REALTORS® from across Eastern Connecticut for an evening of networking and relationship building at Chelsea Groton Bank in Groton. The collaborative event strengthened connections between housing industry professionals and real estate practitioners, creating opportunities for future partnerships and business development throughout the region.



(L-R) Kurt Johnson, Liberty Bank; Matt Morrell, Chelsea Groton Bank; Chip Poehnert, Liberty Bank; Jeff Miller, Larew Doyle & Associates



(L-R) Nort Wheeler, Mystic River Building Company; Joseph Summers, Plan Review Services; Peter Zvingilas, State of Connecticut

## Remodeling by the Numbers: Market Outlook & Business Benchmarks for 2026

Members gained valuable insight into the future of the remodeling industry during this educational program focused on market trends, economic forecasts, and business performance benchmarks. Attendees learned strategies to navigate changing market conditions, improve profitability, and position their businesses for long-term success in an evolving housing environment.



Session attendees with educator Alan Hanbury, House of Hanbury

## March Membership Meeting at Inspired Closets

The March Membership Meeting brought together builders, remodelers, associates, and industry partners for networking and association updates at Inspired Closets in Durham. The event provided members with opportunities to strengthen professional relationships, and stay informed about HBRA initiatives.



(L-R) Darren Owen, EO Associates; Michael Zubretsky, GoNetSpeed; Eric Person, HBRA CT River Region; Louis Tagliatela, Franklin Construction Co.

(L-R) Orlando Petgrave, Orlando and Sons Painting; Lisa O'Mara, Smarthome and Theater Systems; Chris Lord, DiStefano Brothers Concrete Coatings; Cal Paduda, DiStefano Brothers Concrete Coatings





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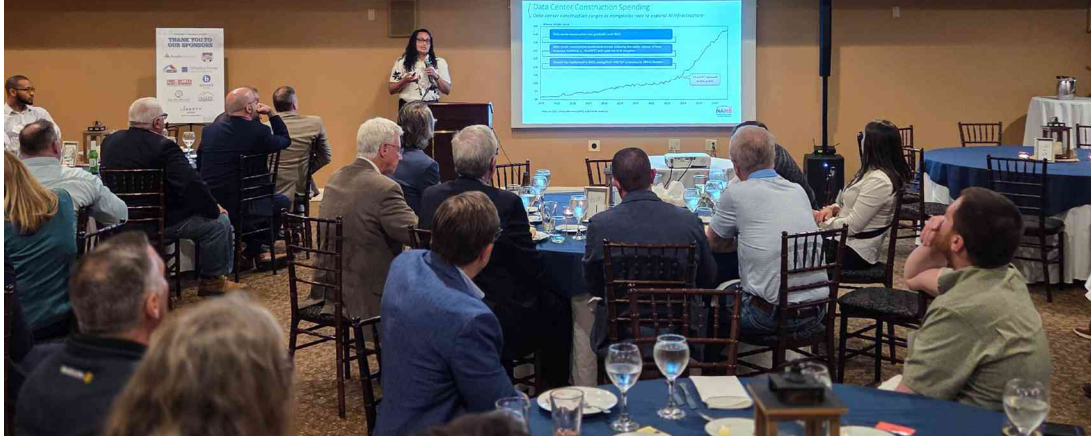
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## 2026 Economic Update with NAHB Economist

Members received an in-depth analysis of national and regional housing trends from Danushka Nanayakkara, an economist with the National Association of Home Builders. The presentation examined interest rates, housing demand, labor challenges, and economic conditions affecting the residential construction industry, helping attendees better understand the opportunities and challenges ahead.



Attendees with presenter Danushka Nanayakkara, National Association of Home Builders Economist

(L-R) Geoff Knapp,  
Tooher-Ferraris  
Insurance Group;  
Tim Bobroske,  
Timothy Bobroske  
Construction  
Services



(L-R) Eric Person, CEO,  
HBRA CT River Region;  
Danushka Nanayakkara,  
Economist, National As-  
sociation of Home Build-  
ers; Greg Ugalde, Board  
of Directors President,  
HBRA CT River Region

## Multifamily Council Meeting at Express Kitchens Factory Outlet, Bristol

The Multifamily Council met at Express Kitchens Factory Outlet in Bristol for a value-packed program featuring the presentation “Reducing Taxes with Delaware Statutory Trusts.” Attendees learned how DSTs can help investors manage taxes when selling appreciated commercial real estate, followed by an exclusive behind-the-scenes tour of Express Kitchens’ 300,000-square-foot factory outlet.



(L-R) Jonathan Snyder, Morgan Stanley; Brian Newman,  
CohnReznick; Tyler Della Valle, Dow Della Valle; Ken Sussi,  
LaSalle Investment Management



Max Kothari and Bob Wiedenmann

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## HBRA Night at the Ballpark, Past Presidents Night & Scholarship Presentation

Members, students, and families gathered for an evening of baseball and celebration at HBRA Night at the Ballpark. The event honored the association’s past presidents for their leadership and service while recognizing scholarship recipients whose educational pursuits represent the future of the building industry.



Greg Ugalde, President HBRA CT River Region Board of Directors with 10 scholarship winners and Liz Koiva, Board Chairwoman, HBRA CT River Region Charitable Foundation

## President’s Reception for New & Prospective Members

The President’s Reception welcomed new and prospective members to learn more about the benefits of HBRA membership and connect with association leaders. The event was held at Saybrook Point Resort & Marina, and provided an opportunity to build relationships, introduce members to available resources, and showcase the value of engagement within Connecticut’s residential construction community.



## Multifamily Council Meeting – June

The June Multifamily Council Meeting brought together housing professionals at Mariner’s Landing for a tour and presentation by manufacturer Assa Abloy.



Attendees with Robert Sachs, Cherry Hill Construction in the game room.

## 73rd Annual Golf Classic

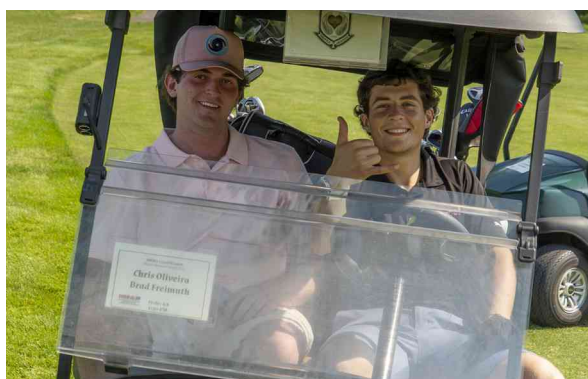
The HBRA's 73rd Annual Golf Classic brought members and sponsors together for a day of networking, camaraderie, and friendly competition on the golf course. The day provided valuable opportunities to strengthen business relationships while having some fun.



Team Connecticut Lighting (L-R) Todd Director, Brett Director, Dave Director, Brian Mikulski



Team National Lumber (L-R) TJ Lavery, National Lumber; Rico Beaudin, Beaudin Inc.; Sean Ryan, National Lumber; Sheila Leach, National Lumber; Joe Marena, National Lumber; Luke Florian, Freedom; Dave Dudarevitch, National Lumber; Ken Mita, Central Connecticut Construction Management



EG Home team members Chris Oliveira and Jack Surato

## Celebrating the Friendly Hands Grand Opening with Governor Lamont

The HBA of Northwest Connecticut was proud to support the Grand Opening of Friendly Hands Food Bank alongside Ned Lamont on April 25th. We were honored to donate an all-in-one washer and dryer to support the veterans served through this incredible community resource.



(L-R) Paul Honig State Senator 8th District, Governor Ned Lamont, Greg Ugalde President HBRA of the Connecticut River Region, Michelle Cook Ombudperson The Connecticut Office of Early Childhood, Alan Temkin A.T.A Realty



Greg Ugalde HBRA of the Connecticut River Region President, Karen Thomas Executive Director of Friendly Hands Food Bank, Alan Temkin A.T.A Realty



(L-R) Paul Honig State Senator 8th District, Greg Ugalde President HBRA of the Connecticut River Region, Joe Canino State Representative 65th District, Courtney Yurgalevicz T&M Building Co.,

## May 6th Northwest Connecticut Local Leadership Breakfast

Great conversations, valuable local updates, and strong industry connections at the HBA of Northwest Connecticut Local Leadership Breakfast in partnership with the Litchfield County Chapter of GHAR. Thank you to everyone who joined us at the Torrington Country Club to discuss the future of our communities and housing industry.



(L-R) From left to right Gary Allread Tim Bobroske Company Rep, Daniel Jerram First Selectman New Hartford, Seth Breakell First Selectman Goshen, William Wallach Torrington Economic Development Director, Sean Toussant Tim Bobroske Company Rep, Miles Kirwin Pella Windows



(L-R) From left to right Rose Yurgalevicz T&M Building Co, Doreen Maher T&M Building, Denise Raap First Selectwomen Litchfield/Bantam/Northfield, Sheila Leach Executive Officer of HBA of NWCT

L-R) From left to right Greg Ugalde President for HBRA of Central CT River Region, Micheal Kane Business Accounting Inc., Todd Arcelaschi Winchester Mayor, Deanna Crooks President Elect GHAR, Tim Bobroske President of the HBA of NWCT, Micheal Davis Program Director for HBA of NWCT, Alan Temkin A.T.A Realty, Steve Temkin Legislative Member of the HBA of NWCT



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