

CONNECTICUT BUILDER



The Magazine of the Home Builders & Remodelers Association of Connecticut

Winter/Spring 2025
Interactive Digital Edition

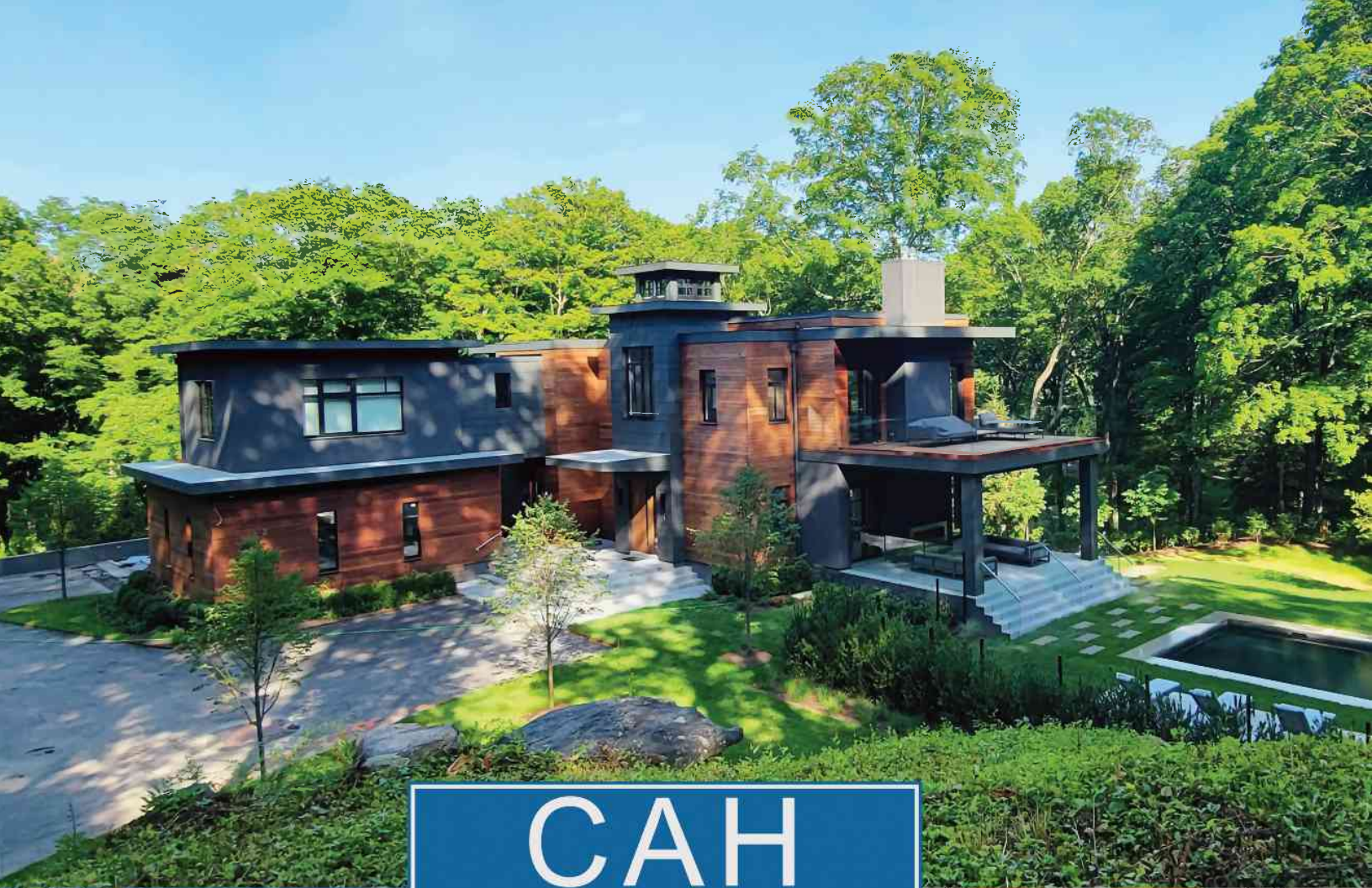


Custom Home Project of the Year

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Vanderhorn Architects

Robert Benson Photography

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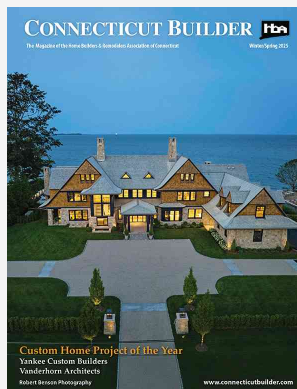
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Connecticut Builder

The Magazine of the Home Builders & Remodelers Association of Connecticut

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COVER STORY – Long Island Sound is the backdrop for this exquisite 14,000 sf shingle style home located on Long Neck Point, Darien. Designed by Douglas Vanderhorn Architects and built by Justin Meneguzzo, Yankee Custom Builders, it earned a Custom Home Project of the Year HOBI Award.

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PRESIDENT'S MESSAGE



Dear Industry friends,

I want to take a moment to express my sincere gratitude to each of you for your support and trust in me. I am truly honored and humbled to have been elected as the President of the State of Connecticut Home Builders and Remodelers Association this

past January. I want to thank my predecessor, David Preka, for his leadership and mentoring.

I am excited to take on this new leadership role, and work collaboratively with all of you to advance our association's mission and goals. I am committed to serving our members; promoting the interests of our industry; and building upon the foundations laid by the leaders before me.

It is my goal to bring the housing community together, and work with each other in a collaborative manner across the great State of Connecticut. I encourage all to join the HBRA and get involved. I ask that you to reach out to me or our leaders with any questions, suggestions, and feedback as to how we can improve on our Building community.

Thank you again for this opportunity. I look forward to working together in the years to come.

Sincerely,

Anthony DeRosa

Chairman and President HBRA of CT ■

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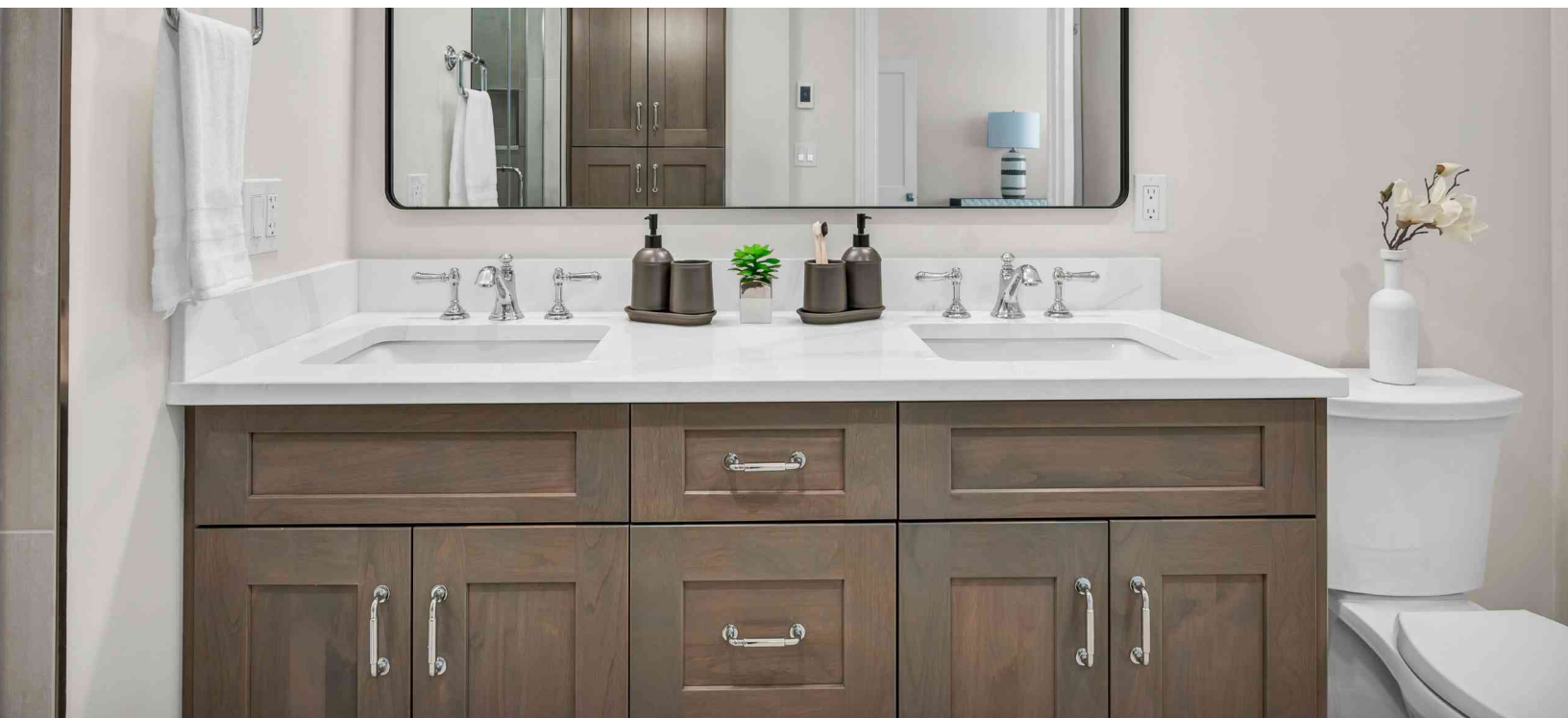
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Our 30th Annual HOBI Awards was off the charts, with 890 attending. Throughout the ballroom, there was a feeling of pride in this industry and how Connecticut builders truly shine!

2024 HOBI Awards Dinner Highlights

Arriving at Aqua Turf



Mindy Gerhardt
& architect Jeff
Kaufman



Arriving at Aqua Turf Mindy Gerhardt & architect Jeff Tina Anastasia & George Pusser John & Melanie Ricci.
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HBRA Officers and HOBI Awards Judges



HBRA Senior Officers L-R 2025 President Anthony DeRosa, Immediate Past President Eric Santini, 2024 President David Preka, HOBI MC Joanne Carroll, Events Director Michele Quadrato, HBRA Vice-President Ken Mita & CEO Jim Perras



L-R HOBI Awards Judges Michael Murphy, (Weverson Ponte standing in for architect Chris Hull), Beth Krupa, Chris Shea, HOBI Producer Joanne Carroll, Bonnie Paige, Paul Hertz, Michelle Hogue and Chris Pike.

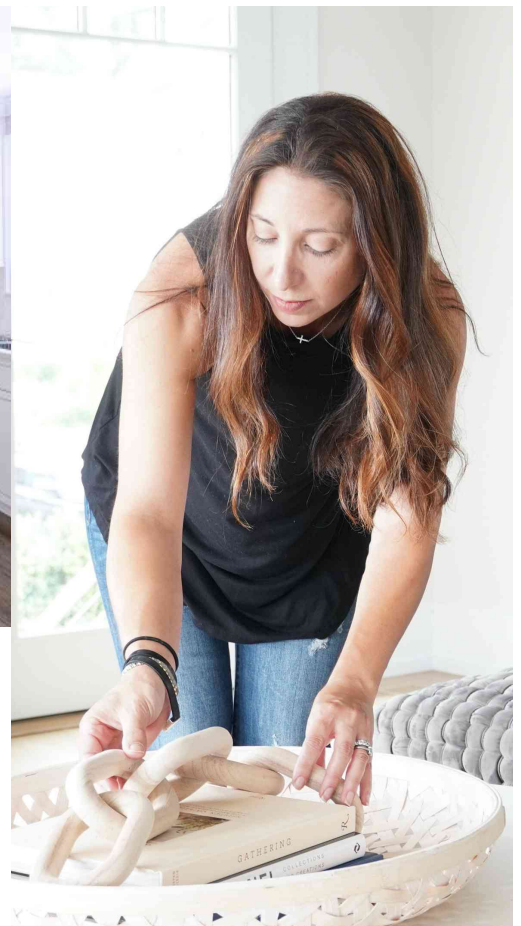


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30th HOBI Awards Recognition for Joanne Carroll

"I will never forget Michele Quadrato, as catalyst and organizer; my daughter Kerry's moving video, HBRA President David Preka's beautiful tribute, and the touching champagne toast from Liberty Bank's Chip Poehnert."



"Thank you to my very dear friends, Kim DiMatteo, Chris Nelson and Peter Sciaretta for your amazing video testimonials." – Joanne Carroll



HOBI audience w/ builder Jim Blansfield and Margie Blansfield



Joanne Carroll flanked by her daughters and sons-in law: at left Kerry & Steve Schroeder and at right, Ali & Craig Wiele.

A Joyous Celebration!

Arnold Karp & Sandy & Jerry Effren with Joanne Carroll



(continued)



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Young Professional Builder Tribute

We all know how critical the next generation of builders is to our industry. So, on the 30th HOBI Anniversary, we recognized a group of outstanding Connecticut young professional builders, 13 men and 2 women – all in their 30's and 40's, and all of them HOBI winners!! These young professionals will be delivering exceptional housing for the next 20-30 years.



Anthony & Michael DeRosa,
DeRosa Builders, Greenwich,
won a record 8 HOBI's last year.
Anthony DeRosa is 2025 HBRA
President.



Mitch Kidd & Scott Lumley
Wellbuilt Company, Stamford



David Preka
2023-2024 HBRA President,
Advanced Group, Mystic



Jamie Duggan,
Braydan
Construction, Darien



Nick Sapia,
Sapia Builders,
Old Lyme



Erno Bacso
HSL Building,
Norwalk

Cass Stevenson
Redwood
Construction, Old
Greenwich



Ryan Fletcher,
Fletcher Development, Darien

**Michelle
Hogue,**
Hogue ID,
Norwal



Jarrett Kravitz,
Advantage Contracting, Clinton



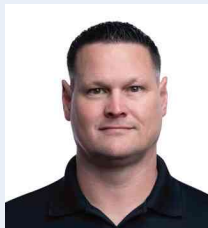
Kevin Polcer,
Polcer Homes, Fairfield;



Eric DeLaurentis,
DeLaurentis Developments, Fairfield



Luigi Altamura,
Altamura Homes, Stamford



Johnny Carrier,
By Carrier, Plainville;



Justin Meneguzzo
Yankee Custom Builders, Greenwich

(continued)

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Meet the HOBI Judges

NEW CONSTRUCTION



Chris Shea – owner of Domus Constructors, Chris is 2025 Fairfield County HBRA Remodeler of the Year,

and he has won multiple awards for his custom & remodeled homes.



Michael Murphy –Murphy Brothers Contracting, won their 1st HOBI in 2009, and have been consistent award winners ever since.



Paul Hertz – and his brother, John own Hertz Construction, winner of Best Green Community for Noroton Green in Darien, and for a stunning

Darien custom home.

REMODELING



Chris Hull – Fairfield County architect & owner of CAH Architecture & Design, Chris's firm has designed numerous HOBI winning homes, including a This Old House Idea House.



Jack Kemper – Farmington architect & owner of Kemper Associates, Jack's firm designed several of this year's homes.

REMODELING & INTERIOR DESIGN



Michelle Hogue – both a remodeling & interior design judge this year, Michele has won her own HOBI's for both remodeling & interior design.



Bonnie Paige – a talented interior designer and builder, Bonnie builds, remodels & sells winning spec homes, and this year she served as both a remodeling & interior design judge.

SALES & MARKETING



Joel Grossman – realtor & Certified New Home Specialist, Joel has been in real estate for 41 years and he's currently with Huntsman Meade and Partners Compass Real Estate.

SPECIAL FOCUS



Beth Krupa – Principal of award winning Greenwich based interior design firm, Beth Krupa Interiors and a past President of ASID.



Chris Pike – Regional Sales Manager with Clarke Distribution, Chris represents high end brands such as Sub-Zero, Wolf, Cove and The Galley to builders, architects and designers.



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Yankee Custom Builders Wins Two Top HOBI Awards

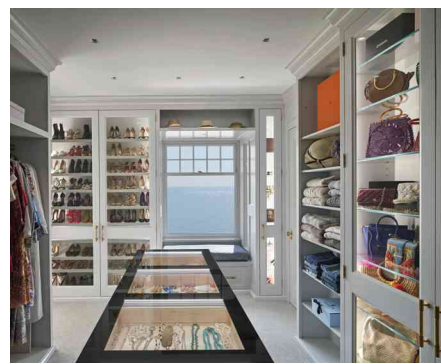


Custom Home Project of the Year and
Remodeled Home of the Year



Justin Meneguzzo & Vanderhorn project
architect Colin McCabe

Located on Long Neck Point Road in Darien, the Custom Home Project of the Year is an exquisite 14,000 sf shingle style, designed by Vanderhorn Architects with three dimensional gables, timber brackets and flared rooflines. The view goes straight thru to the water.



The primary bath is lined with full slab book-matched marble, and her room sized showcase closet features a glass topped island to display jewelry.



Skillfully built by Justin Meneguzzo with a hydrostatic foundation and sea walls, the interior opens to a soaring 2 ½ story family room with vaulted wood truss ceiling, an open kitchen and enormous built-in banquette. The barrel vaulted mudroom is accented with curved beams, and built-in children's beds mimic a boat.



The spectacular rear view of the home at night spotlights a gazebo with stone fireplace, freshwater pool and sunken outdoor living room with firepit – all overlooking Long Island Sound.

(continued)

Remodeled Home of the Year



At just 37 years old, young professional builder, Justin Meneguzzo, exhibited his multi-faceted talent with the renovation of this 13,500 sf Greenwich estate, which was recognized with another top HOBI Award.



Originally built in 1928, the homeowners sought to expand their residence, while preserving its authentic Grecian style. Yankee Custom Builders and Brooks Falotico Architects seamlessly integrated a 3,200 sf addition, and showcased real craftsmanship with a navy blue Venetian plaster family room, stunning dual island kitchen with marble slab wall, and his and hers baths with full slab walls. Interstate Lumber supplied the lumber and Dynamic windows for both of these winning homes.

(continued)

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Congratulations to our partner, Yankee Custom Builders, on their well-deserved recognitions as **Custom Home Project of the Year** and **Remodeled Home of the Year**! We're proud to have provided the premium materials that helped bring these homes to life.

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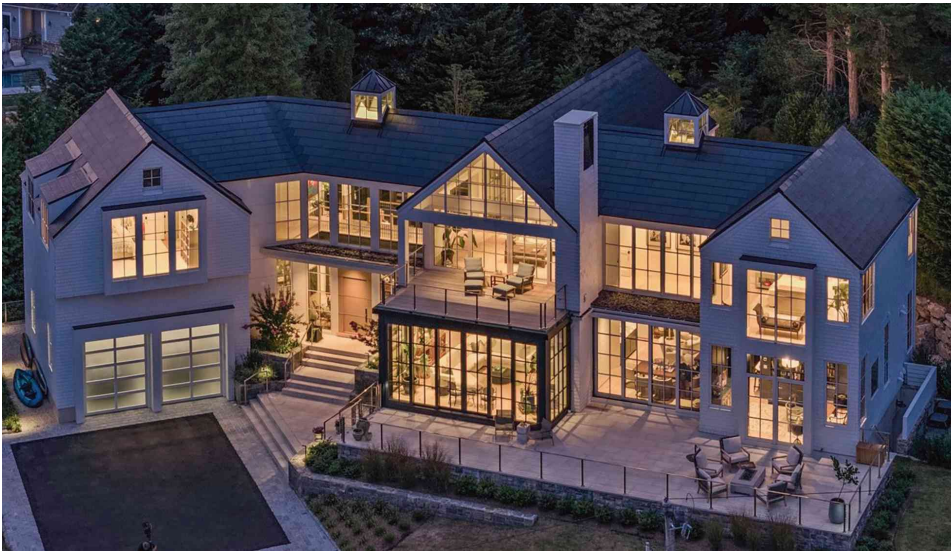
203.838.5517 CHRISTOPHERPAGLIAROARCHITECTS.COM DARIEN, CT

Architect Christopher Pagliaro Wins HOBI Awards with Three Different Builders

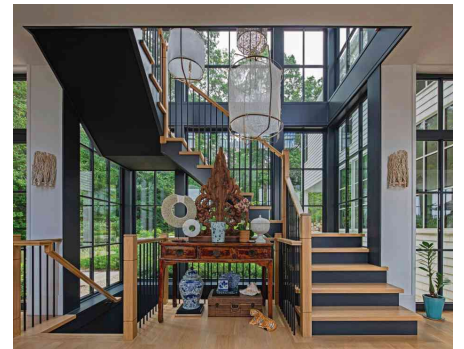


- ◆ Chris Pagliaro Designed the 2024 Custom Home of the Year
- ◆ Outstanding Contentment Island Custom Home
- ◆ and Best Remodeled Home \$3-5 Million

2024 Custom Home of the Year



On Five Mile River Road, Darien, architect Chris Pagliaro took on a steeply sloped site with an obstructed view of the water. He ingeniously twisted the house toward the view. Then he encased the front in glass, and created a terraced retreat in the backyard.



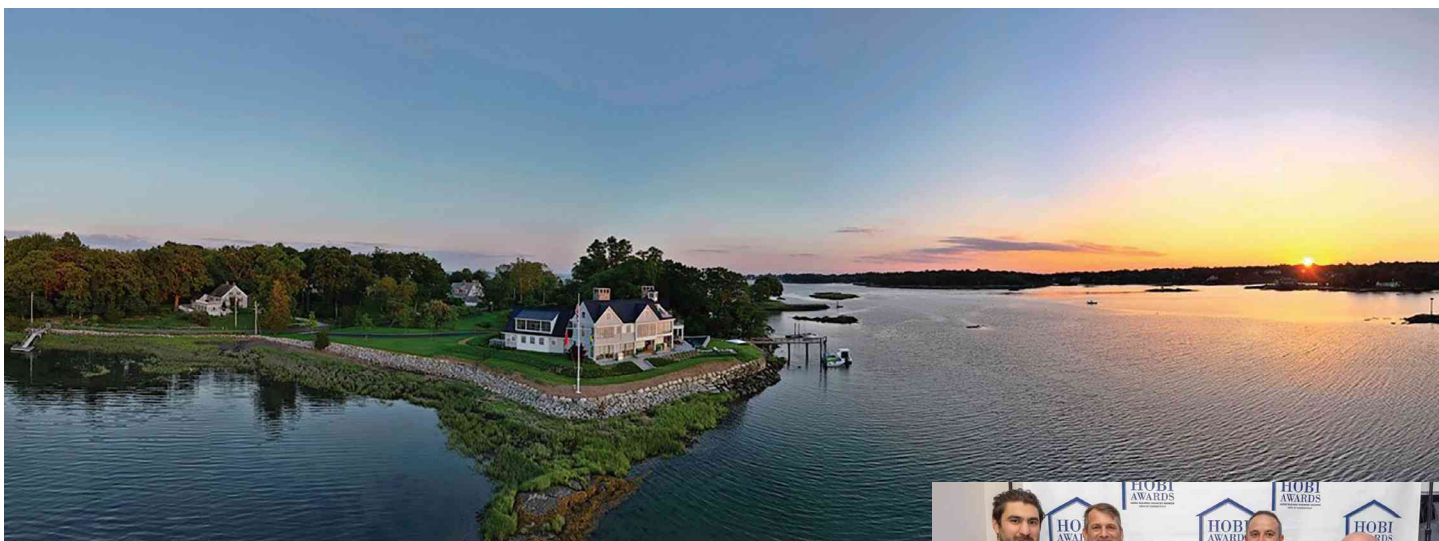
Chris teamed up with East Coast Structures builder, John Sullivan, to turn his vision into reality. The interior opens to a stunning entry stair in oak and charcoal. Lauren Villario, Lauren Villario Designs, skillfully used the homeowners' eclectic collection of unique pieces to produce warm, inspired living spaces, including a striking Speakeasy lounge and a fabulous kitchen with window wall facing terraced gardens and pool. (See "HOBI Winning



Klar lift & slide doors create indoor outdoor living throughout this beautiful home. In addition to winning the Custom Home of the Year, the home was recognized as Best Custom Home 5,000-6,000 SF, a very competitive category.

(continued)

Outstanding Custom Home 6,000-7,000 SF

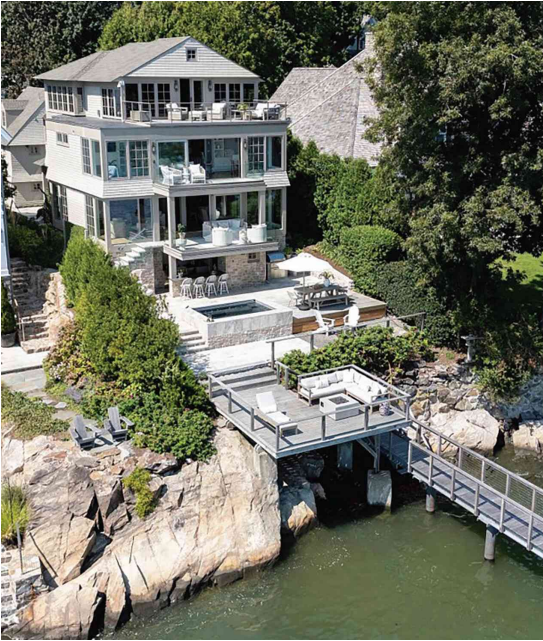


On a magnificent piece of land on Contentment Island, the uber talented Chris Pagliaro designed a stunning New England shingle style home. This second HOBI custom winner was skillfully built by Dominic DeMilio, Long Neck Builders with a chic Tesla roof powering the mechanicals.



Chris designed the home one room deep, with modern European windows to take full advantage of panoramic views of the water. The open plan is defined by ceiling designs from high gloss white to oak plank and beams. Tina Anastasia won one of 6 HOBI's for her talented interior design of the home. (see article How HOBI Winning Interior Designers Add Value)

Best Residential Remodel \$3 Million - \$5 Million



In yet another HOBI win with a third builder, Christopher Pagliaro Architects and Patrick Sweeney, Sweeney Construction, were recognized for the remodel of an 1897 home on a deep narrow bluff overlooking L.I.S. in Rowayton.

On the street side, Chris added a garage with guest suite above. The garage roof slopes to grade, creating an entry arch, and Chris connected the garage to the main house with a glass link that changes from stucco to bronze. The "Link," enclosing a welcoming European potting shed, signifies the connection between old and new.

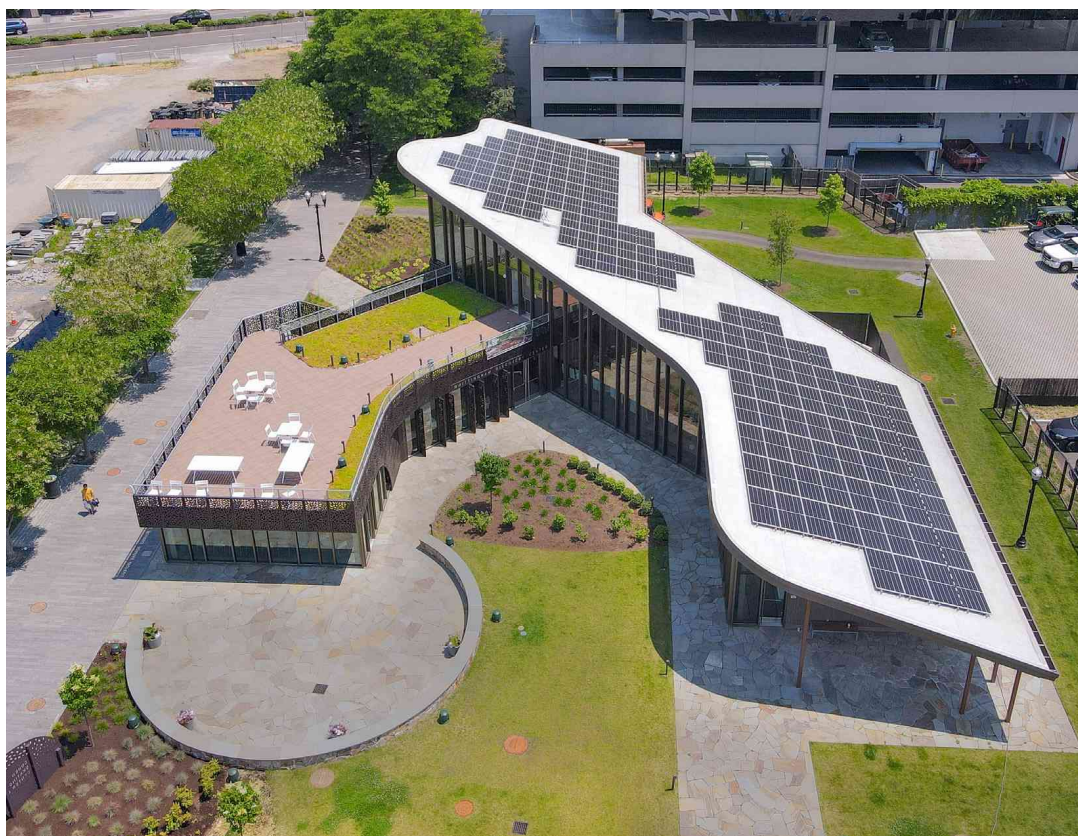


Tina Anastasia designed the beautiful interior with earthy tones of soft walnut and limestone, and on the waterside, there are seven layers of outdoor living, reminiscent of a European hillside on the Mediterranean.

(continued)



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Hobbs Inc Wins Four HOBI Awards in Three Different Categories



L-R Anderson DeFreitas, Kevin Beare, Scott Hobbs, John Saunders, and TJ Bergeron.

Best Vacation Home



Hobbs built this magnificent shingle style home in Cutchogue L.I. Designed by Austin Patterson Disston, the home is exceptional both inside and out. The kitchen features a La Cornue stove, stainless island and massive stainless hood by Focal Metals. A steel and glass dividing wall opens to the butler's pantry. The living room features a true board and batten ceiling.

The primary bedroom with mortise and tenon truss system by New Energy works, opens to a full-length balcony overlooking Peconic Bay, and the bunk room has a secret play loft accessed by the ship ladders from each upper bunk.



(continued)

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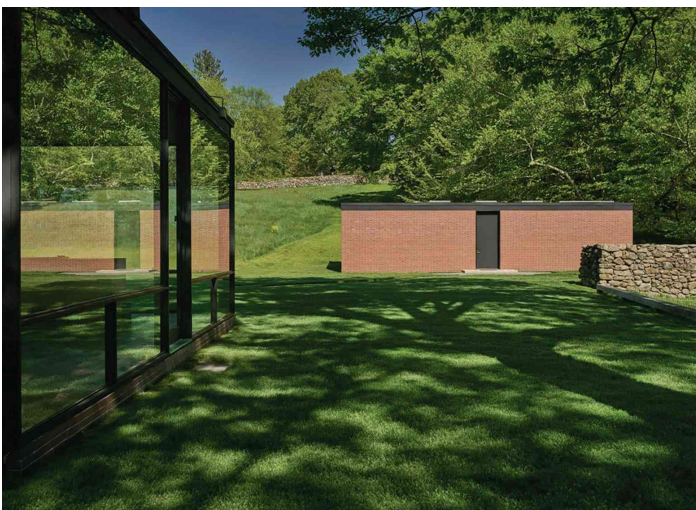
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Best Out of State Remodel

How about this \$15 Million basement remodel by Hobbs, which is all about health and entertainment! Pictured are the walnut paneled poker room with rare fossil mural, a 40 seat theater, a full gym with basketball court, and a Speakeasy entered thru a hidden bookcase door.



Best Historic Rehab



Another masterful Hobbs project – the preservation and restoration of the Philip Johnson Brick House, a counterpoint to his Glass House in New Canaan.

Challenges included replacing original porthole windows, matching original paint colors, and restoring plaster and Venetian wall fabric.

Working in a “Preservation” mindset with the owner, one particular challenge was encountering rock, which had to be hammered out for a new storm drain line near the Glass House. A vibrations consultant was brought in to measure and record vibrations from the hammering operations, to ensure no damage to the Glass House.



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Finally, illustrating their amazing skill and diversity, Hobbs managed the build out of a New York City penthouse in the Robert Stern building. A three-story elliptical staircase skeleton was constructed in 1/2" steel, and clad in rift white oak treads with decorative plaster balustrade, curved walnut wall-panels, old-growth walnut handrail and a light sculpture.

On the 3rd level, a home theater doubles as an entertainment space, and includes Steinway Sound System, Samsung Micro LED Wall, and Fiber Optic pin lights that can simulate star constellations, set in custom decorative plaster geometric ceiling panels. In the primary suite, which overlooks Central Park, her closet is designed with an en-suite powder room, and the primary shower with floor to ceiling window, features switch glass film, that can be turned on for privacy.



(continued)

Best Custom Home 9000-10,000 SF

Guiltec for Rye, N.Y. home



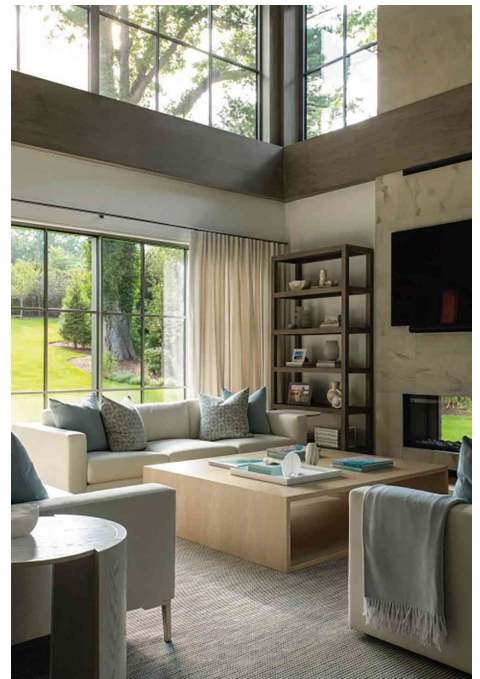
Denis Guilfoyle built this custom home with Tesla roof and spectacular views of the water both inside and out.

Best Custom Home 6,000-7,000 SF

Vita Design Group for 26 Old Farm Road, Darien



In Darien, architect, Lucian Vita, builder, David Denomme and interior designer, Cynthia Vengrow delivered an exquisite custom home with soft gray walls and stunning white oak floors, floor to ceiling windows in the living room, and this serene primary bedroom with vaulted shiplap ceiling.



Outstanding Hartford County Custom Home

By Carrier Ryan Carrier for South Glastonbury home

Outstanding Kitchen – Viking Kitchens



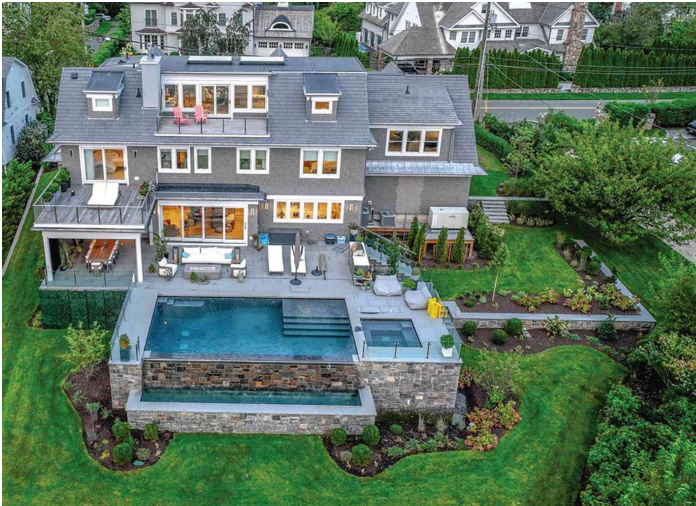
Ryan Carrier built this striking custom home with 10 ft ceilings and a finished walkout basement. The stunning all white kitchen with quartz counters and brushed brass hardware, won Viking Kitchens a HOBII Award.

Karp Associates Is Recognized in Four HOBI Categories

Karp wins Custom, Remodeling, Special Focus and Commercial Awards

Outstanding Custom Home 5,000-6,000 SF

Best Outdoor Living Environment



In Old Greenwich, Karp built this elegant waterfront shingle style custom home with floating glass stair, a see thru fireplace from family room to office and amazing outdoor living.



Best New Old Remodeled Home



In Norwalk, Karp and architect Chris Hull, C.A.H. Architecture preserved the vintage feel of this 1925 Tudor, with new brick patio and turreted bay breakfast nook, and a new old kitchen, equipped with a character walnut island bookended with butcher block and vintage bar cabinet.

(continued)



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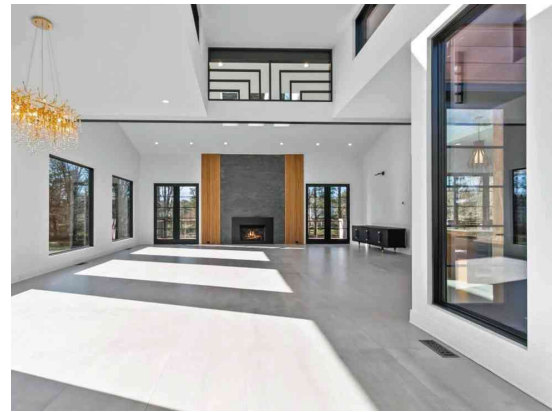
Best Commercial Amenity

Karp Associates earned their 4th HOBI Award with the renovation of the Dede Bartlett Center for New Canaan History.



Best Modern Custom Home Under 5,000 SF

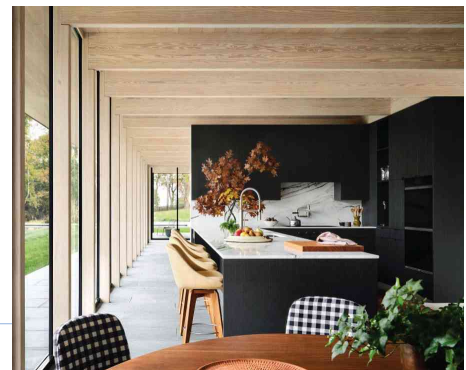
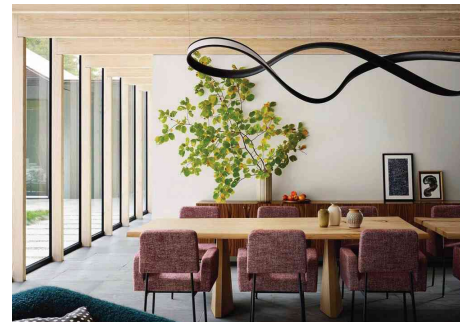
Beachwalk Homes for 2100 North Street Fairfield



For this modern Fairfield home, Beachwalk Homes, Oscar Leal used hemlock and mahogany trim for the exterior, and inside, a porcelain tile floor, black framed windows, exposed steel beams and a slatted red oak fireplace wall.

Best Modern Custom Home Over 5,000 SF

Prutting & Company Custom Builders for Litchfield County home



Prutting clad this impressive modern home in Shou Sugi Ban charred cedar. On the interior, floor to ceiling glass and timber beams reflect exquisite craftsmanship. A unique ribbon light fixture in the dining room is a piece of art, and the black & white kitchen is a showstopper.



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Outstanding Modern Custom Home

HSL Building Company for Sherman home



Erno Bacso built this tinted stucco, cypress and mahogany modern home on a 50 degree slope overlooking Candlewood Lake, and its own tram provides access to the water. Designed by Radu Architects, the home features a unique powder room with wooden vanity, sculpted rock sink and shimmery copper tiled wall. The Eggersmann kitchen cabinets are in a walnut and metal tone, and cypress and glass walls line the hall.



Best New Old Custom Home

Ricci Construction for Lyme home



John Ricci built on the original footprint of a 1690 home, while keeping its antique character, including the original stone patio, and a charming kitchen with leathered marble island top.





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Best Not So Big Remodeled Home

Ricci Construction for Middlebury lake house



John Ricci removed and re-framed the roof of this 1,400 sf lake house to create a cathedral ceiling living room lined with Marvin windows for a stunning view. The dining room features the original wood porch ceiling.

Best Custom Home 4,000-5,000 SF

Altamura Homes for Stamford home



Another talented young builder, Luigi Altamura won a HOBI for this charming Cotswold cottage, with beautiful all white kitchen (white hood big trend), Marvin windows, and elegant beamed primary bath.

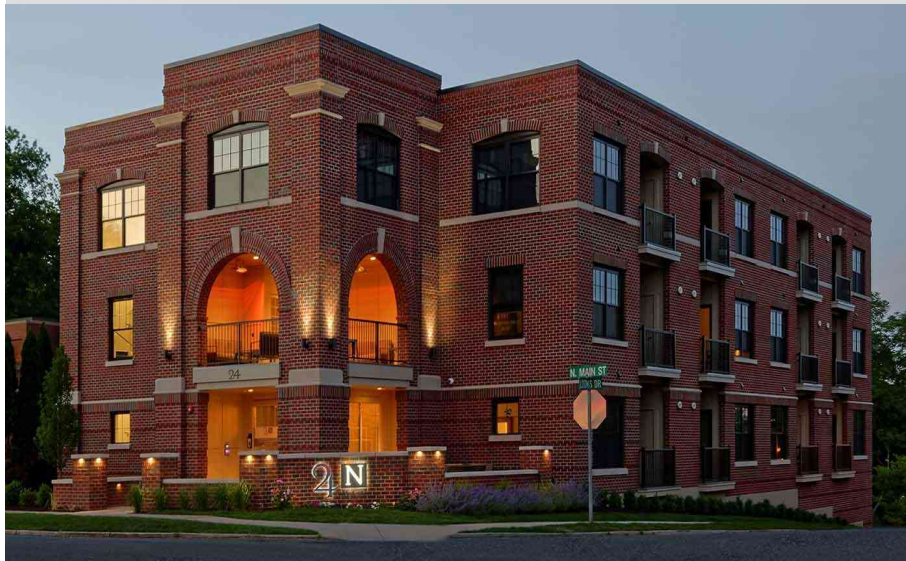


Outstanding Hartford County Custom Home 4,000-5,000 SF

By Carrier Carrier Home Builders for Burlington home

In Burlington, Rajean Carrier built this custom home with 10ft coffered ceiling family room and 12 foot island and a walk in pantry in the kitchen.

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Best Custom Home 3,000-4,000 SF

Kling Brothers Builders for Roxbury home



Keith Kling used Accoya siding with a Rheinzink roof for this all electric radiant heated home. It's designed by homeowner, David Kubik with a steel frame to allow window walls, and there's custom millwork throughout.

Outstanding Custom Home 3,000-4,000 SF

Uccello Development for Middletown home



Nick Uccello built this Colorado style home, designed by Jack Kemper with white oak beams and black framed Anderson windows.

Best Residential Remodel \$100,000 - \$250,000

Uccello Development for Rocky Hill home



Nick Uccello and architect Jack Kemper renovated this classic CT River home, preserving original pine flooring, and taking advantage of the spectacular view.

Best Affordable Custom Home

By Carrier JFC Endeavors for Southington home



Johnny Carrier design built this custom in Southington with detached two car garage and outdoor kitchen at only \$256 sf.

Best Custom Home Under 3,000 SF

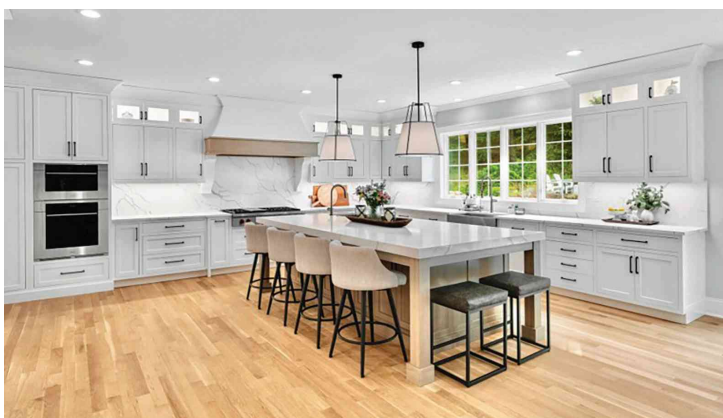
Advantage Contracting for Old Saybrook home



Jarrett Kravitz achieved a HERS 2 using solar and all electric. Marvin sliders give an unobstructed view of 12 acres and the Connecticut River.

Best Residential Remodel \$500,000 - \$750,000

Advantage Contracting for South Glastonbury home



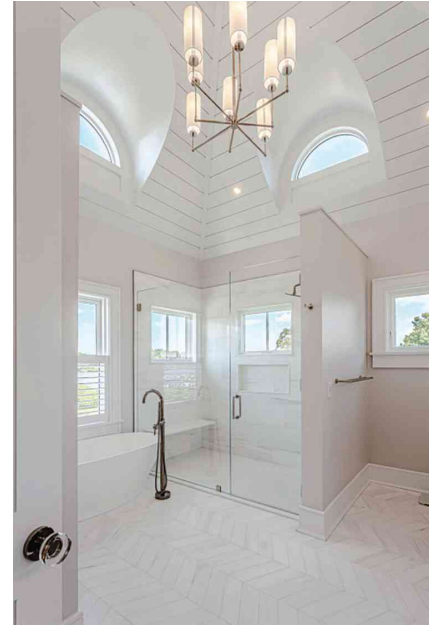
Jarrett Kravitz gut remodeled this South Glastonbury home, installing a gorgeous new kitchen and pantry, new baths and a cigar bar with mushroom plank walls.

Best Out of State Custom Home

VAS Construction for Watch Hill, R.I. home



In Watch Hill, Vinnie Sciarretta built this New England charmer with a WOW 2 story bath!



Best Designed Custom Home

JMKA Architects for Greensboro Georgia home



Architect Jeff Kaufman designed this modern farmhouse in Tennessee fieldstone and Hardie siding with Marvin windows. Situated on a bank overlooking nearly 300' of shoreline in Georgia, it was built as a retirement home with the goal of being a "grandchild" magnet. There are water views from both the front and back of the home, and a stair tower leads to an office with views in 4 directions.

The 28 ft vaulted great room, with large expanses of glass, overlooks Lake Oconee. The floor is whitewashed oak, and the room opens to a limestone and Italian porcelain terrace and spa area. There is an art gallery along the front of the residence with views of the lake.



Outstanding Primary Bath by a Builder

VAS Construction for Darien bath

Vinnie Sciarretta won a Special Focus Award for this stunning primary bath lined in Statuario micro glass slabs with glamorous perimeter lighting.



(continued)



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Best Green Energy Efficient Custom Home

Wolfworks for Avon home



Wolfworks design built this Zero Energy multigeneration home in Avon. The ADU and main home are attached by a timber screened porch.

Best Design Build Custom Home

Blansfield Builders for Easton home



Jim Blansfield and Michael LoBuglio design built this radiant heated home - a mix of old and new, with creative lighting and a serene setting.

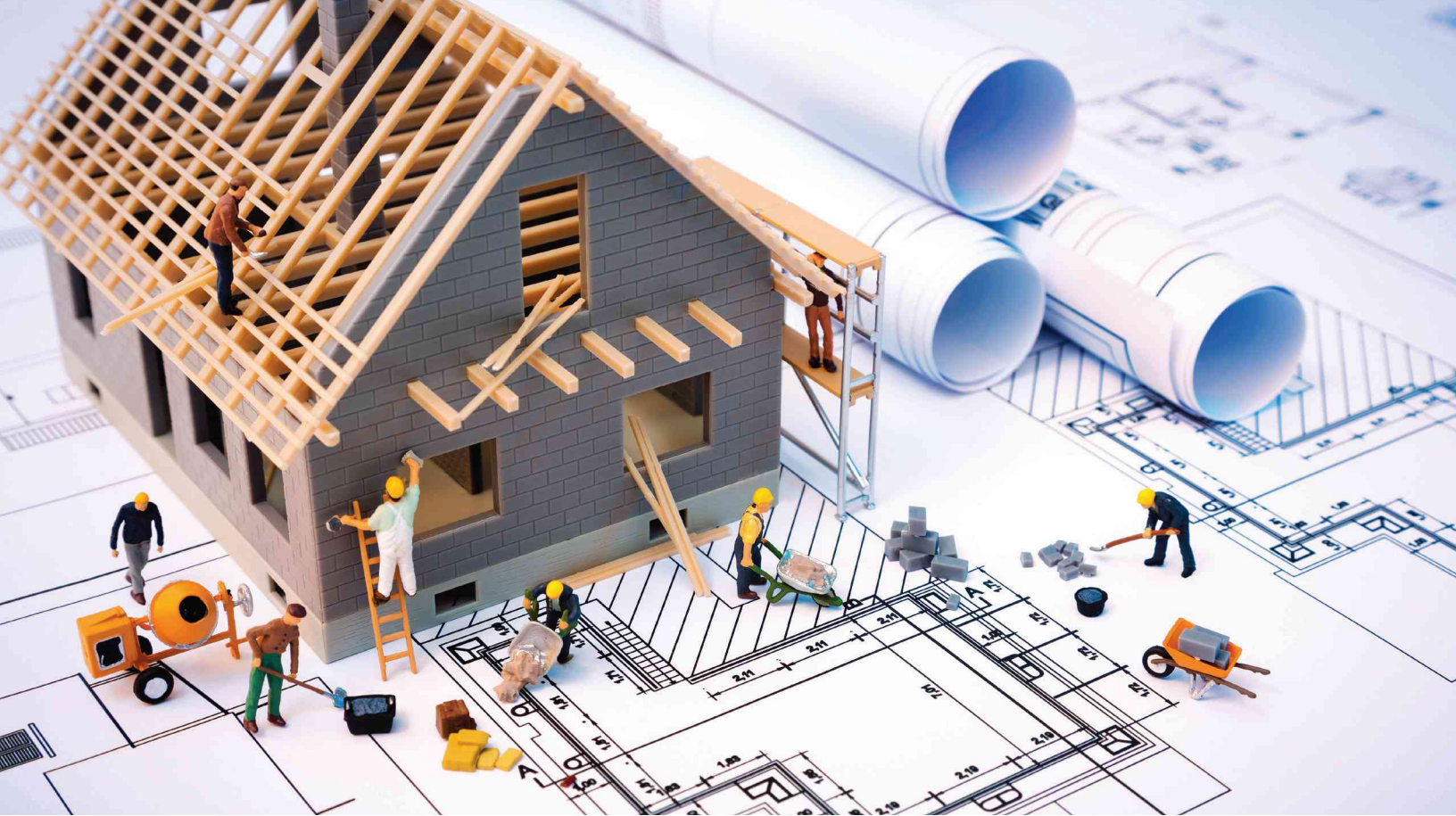


Best Primary Bath by a Builder

Blansfield Builders for Easton home

This glamorous, winning bath by Jim Blansfield is built with porcelain walls, floor and ceiling.

(continued)



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Best Accessory Dwelling Unit

Peter Stofa & Company for Westport ADU

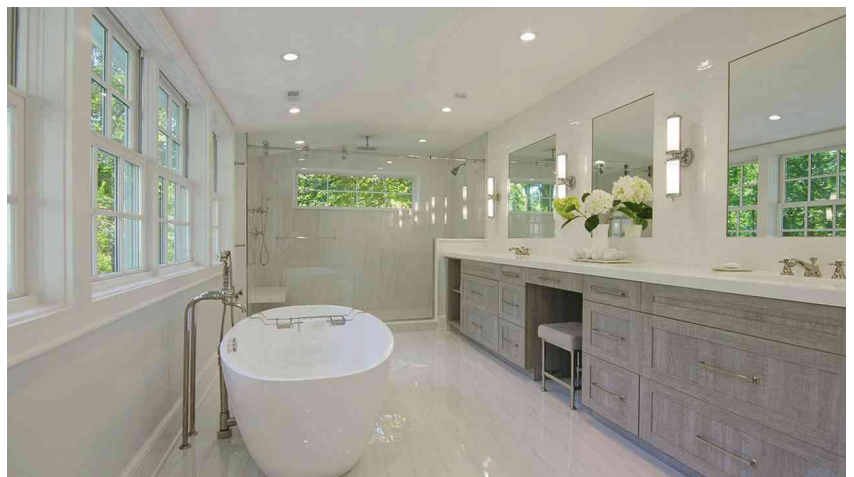


Peter Stofa built this hi performance Accessory Dwelling Unit in Westport, designed by John Roundtree with an open two story family room, kitchen and sleeping loft.

Best Remodeled Bath

Peter Stofa & Company for Westport bath

Peter Stofa's Westport bath features Barn Oak Natural Wood cabinets and a polished Glassos vanity top.



Best Kitchen by a Builder

Peter Stofa & Company for Easton kitchen

Peter Stofa was recognized with a 3rd HOBI Award for this exquisite white oak kitchen with double islands and motorized Bloom lift cabinetry



(continued)

Best Pool House

Garrett Wilson Builders for Easton pool house



Garrett Wilson built this exquisite pool house with cedar cathedral ceiling and lighting by Rachel Rae. Architect - Christian Rae Studio/

Best Special Purpose Building

Newquist Building Company for Farmington multi-purpose building



Larry Newquist's Special Purpose Building has a 3-car garage, dog-washing room, guest suite, this yoga studio and spectacular view from a full length deck.

Best Commercial Rehab Under 5,000 SF

Newquist Building Company for PES Engineering renovation in Hartford

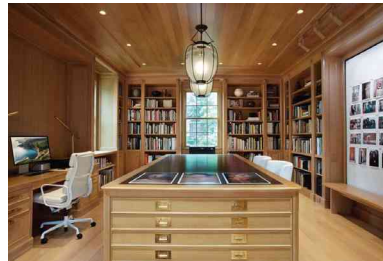


Look at this fun, functional Office space Larry Newquist created in Hartford!! Notice how the structural brace in the photo cuts thru the kitchen counter. From exposed ceilings and light fixtures to bright color, the space reflects PES Engineering's brand and culture.

REMODELING

Best Residential Remodel \$7 Million - \$10 Million

Cornerstone Contracting for Greenwich home



George Pusser remodeled this Georgian estate with 30 ft' high dome ceiling featuring a Cox of London chandelier over a circular staircase and limestone slab floor. The kitchen is built with crystalli counters, and Cornerstone converted the garage to a photographic studio.

Best Residential Remodel \$2 Million - \$3 Million

DeRosa Builders for Greenwich home



Anthony and Michael DeRosa were recognized for the gut remodel of this 1920's Greenwich estate. Pictured is the mudroom with herringbone antique brick floor and arched opening to the kitchen, featuring a curved glass window bay in the breakfast nook. On the exterior, curved brick was hand carved to match the existing.





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Kitchen Designed by: Robert Mondavi

Best Residential Remodel \$5 Million - \$7 Million

Best Butler's Pantry

Outstanding Primary Bath

Wheelhouse Properties for Old Greenwich home



Wheelhouse gut renovated this Old Greenwich home with a quartzite slab and white oak kitchen & winning butler's pantry. A floating stair and Marvin window walls are open to the water, and the winning bath is built with quartzite slab floor and Western red cedar Onsen Ofuro soaking tub. The shower offers a panoramic water view, and to enhance privacy, without sacrificing natural light, the window is equipped with automatic tinting technology.

(continued)



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Best Residential Remodel \$1 Million - \$2 Million

Best Powder Room

Best Walk-in Closet

Braydan Construction for Riverside home



Jamie Duggan converted a 1950's split level to this modern glass home with Rhea windows, vaulted ceilings and Italian porcelain walls and floors. Other outstanding features include a German kitchen, and a unique powder room, with black alligator print wallpaper, Swarovski crystal sconces, a black honed marble sink, porcelain tile walls, and a large green crystal mirror that makes it feel like something out of the Wizard of Oz!



The winning walk-in closet is equipped with glass front wardrobes, multi-tier shoe shelving, dual Swarovski crystal chandeliers, and a custom built barn door with integrated mirror on front and back for full length views. Alexander Melko architect



(continued)



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Best Residential Remodel \$750,000 - \$1 Million Best Mudroom

Hemingway Fine Homes for Greenwich home



Hemingway and Burr Salvatore Architects remodeled this Greenwich home with an elegant classic marble kitchen and mahogany butler's pantry, a cutting room with Nero Marquina sink, and this gorgeous winning mud room, which Hemingway added by excavating under the existing family room. It features an antique brick herringbone floor and pine fir ceiling to match the sumptuous millwork.

Best Hartford County Remodel \$250,000 - \$500,000

Liljedahl Brothers Inc. for West Hartford home



Drew Liljedahl completely remodeled a West Hartford home, including a new 3-story addition. The addition expanded the footprint of the kitchen and added a guest suite on the second floor. Second floor was reconfigured to allow for new a master bedroom and bathroom.

Outstanding Residential Remodel \$100,000-250,000

Woodstock Building Associates for Woodstock home



Doug Porter built this stunning new kitchen addition featuring a quartz backsplash and built-in bookcase.

Outstanding Not So Big Remodeled Home

R.B. Benson Company for 17 Meadow Lane, Westport



To meet FEMA criteria, Rick Benson and architect William Achilles lifted and totally reconstructed a 1927 house on a tiny lot overlooking L.I.S. The striking skylit kitchen and a home office are on 2nd floor, and the 1st floor bedroom has a water view.



Best Designed Remodeled Home

Fresh Architect LLC for Northwest CT remodel



This mid-century modern lake house had no good views of the lake, until architect Peggy Rubens-Duhl designed a new ground floor lounge addition, which she tucked under the existing house with a new IPE deck above.

Peggy has a fresh, clean design aesthetic, and a seamless approach to accessibility and aging in place. She recently won two NAHB Best in American Living awards for projects in Westport and Litchfield. Fresh Architect has been featured in the Wall Street Journal, CTC&G, Design & Décor and Fairfield County Business Journal, and Peggy designed the 1st Habitat for Humanity Women's Build house in CT.

Best Green Energy-Efficient Remodeled Home

BPC Green Builders for Greenwich home



BPC Green Builders gut renovated this 8,000 sf Greenwich home to Passive Home standard, and added 1,000 sf. It was a case study for the Energize CT All Electric Program. The home is built with 11" thick double-stud walls with mineral wool, Danish and German cabinetry, and a striking primary bedroom with slatted oak wall. There are 44 PV panels on the roof, and 33 PV panels are installed on a detached two car garage. The home scored an outstanding HERS - 6. Trillium Architects

Best Lower Level Remodel Under \$150,000

Polcer Home for Westport home



Kevin Polcer won for this multi-purpose basement designed by Gayle Dudley, GLDesign, with an oak game nook, lounge, wet bar and basketball. The seating area features a lit white oak niche with USB charger for devices. It overlooks a large TV flanked with custom white oak cabinetry.

Best Lower Level Remodel Over \$250,000

Vulcan Development for Greenwich home

Vulcan transformed this basement with a gym, soundproofed music studio, and 600 bottle temp controlled wine closet.



Best Remodeled Kitchen

Segerson Builders for Fairfield kitchen



Segerson Builders used a hand painted finish on rift oak and marble slabs for this stunning Fairfield kitchen with reclaimed oak ceiling in the charming breakfast nook.

Outstanding Remodeled Kitchen

Redwood Construction for Old Greenwich kitchen



Class Stenson did an outstanding job remodeling an Old Greenwich kitchen, using custom cabinetry, high end appliances, a large island and new butler's pantry.

Outstanding Remodeled Kitchen Under \$150,000

Artisan Tile & Whitfield Design for Madison kitchen

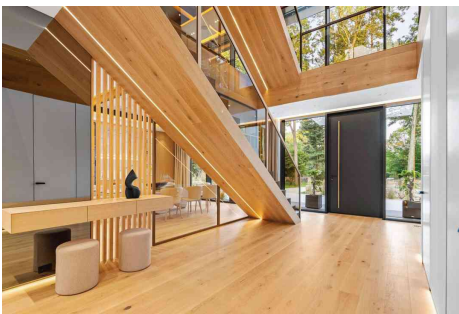


Claudia Santangelo delivered real VALUE in this striking Madison kitchen with quartz countertops and waterfall island, custom cabinetry, new appliances and lighting – all at \$120,000.

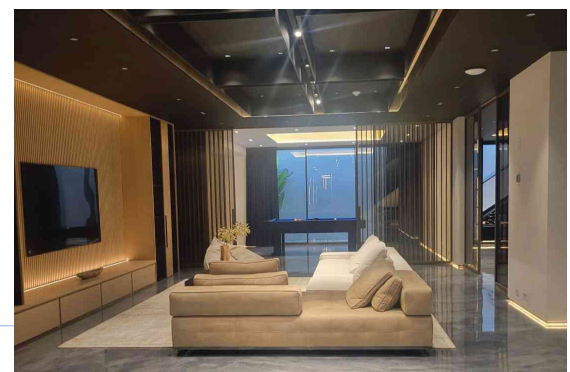
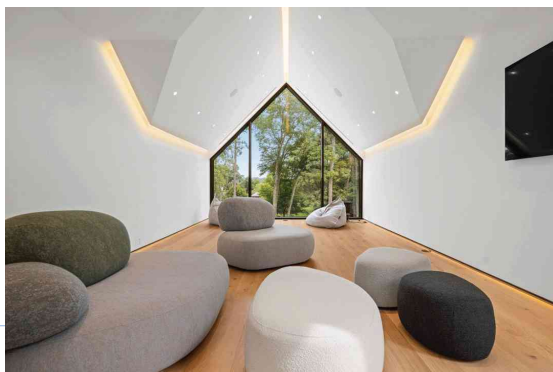
Spec Home of the Year Best Spec Home Over \$10 Million Skyview Builders for 5 Faser Road, Westport



The Spec Home of the Year was designed by Polish architect, Paula Piotrowska, and built by Paul Gudas, using ICF construction, with KLAR triple glazed windows and lift & slide walls of glass. Exceptional features include: a dramatic floating staircase, innovative LED lighting, creative room dividers, a black quartz bar with stunning marble finish concrete epoxy floor and unique ceiling treatments.



The home boasts a second floor yoga room, a showcase walk in closet, and a pool terrace with sunken firepit and swim up bar. At 13,500 sf of living space, the list price is \$14.7 million.



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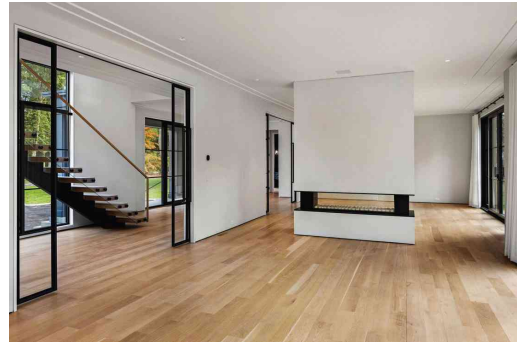
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Best Spec Home \$9-10 Million

Gatehouse Partners for Greenwich home



Randy Sullivan built this \$9.7 million Greenwich home with modern amenities, such as black steel framed glass pocket doors, a see thru FPL and a charcoal butler's pantry with black quartzite counter.

Best Spec Home \$6-7 Million

R&R Homes for Greenwich home



Ronny Ceballo built this European style spec in Greenwich with a charcoal and white oak kitchen. Notice the fluting on the island. The use of oak slats and fluting was a major trend in this year's winning homes.

Best Designed Spec Home

John Jones Architect for Westport home



John Jones designed this 9,200 sf Westport transitional colonial for SIR Development. Located opposite the picturesque 74 acre Audubon Society preserve, Jones designed a soaring foyer with two stories of glass, and 10' ceilings throughout the first floor gathering spaces. The home sold at \$4.5 Million.



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Best Spec Home \$5 - 6 Million

Best Entry & Outstanding Walk-in Closet

Simple Plan Home Builders for 119 South Compo Road, Westport



Lianne Owens built this Scandinavian style spec, designed by Renato Gasparian in vertical bleached and horizontal plank with standing seam roof. A winning glass entry is designed with a pivot door, and the striking kitchen is in white oak with fluted island and waterfall top. The mud room and family room fireplace walls repeat the fluted oak, and the winning walk-in closet was built by Owens in white oak with a triple mirror.



Outstanding Fairfield County Spec Home \$1 - 2 Million

DeLaurentis Developments for Fairfield home



In Fairfield County, DeLaurentis built this new 1920's Tudor style home with arched openings, rich wood tones, reeded detailing, antique glass, reclaimed wood beams and built-ins.

Outstanding New Haven County Spec Home \$1 - 2 Million

Vesica Design & Construction for Woodbridge home

In New Haven County, Chris Dortenzio built this modern spec home using a geothermal HVAC system, spray foam insulation, custom built windows, a Tesla charging station, and solar ready to achieve a HERS rating of 30 with less than 2% duct leakage. It SOLD to a California couple for \$300,000 over his \$925,000 list price.



EG Home Is Recognized with Seven HOBI Awards



Single Family Community of the Year Best Green Energy-Efficient Community Best Townhome

for the Reserve at Stonebridge Crossing in Cheshire



EG Home is building a single family green community of 84 carriage homes and 56 townhomes which are Zero Energy Ready and Indoor airPLUS certified. Energy generated from a rooftop solar farm, owned by the Home Owners Association, is sold to the grid to reduce homeowners' HOA fees.

Best Green Energy Efficient Spec Home for Zero Energy ready home in Southbury



EG Home built this Zero Energy ready Southbury spec home with two story family room, and breakfast nook with 12' sliders to a deck.

Outstanding New London County Spec Home \$1 - 2 Million for Old Mystic Estates home



EG Home built this winning Zero Energy Ready and Indoor Air Plus coastal farmhouse, a four bedroom with 2 full and 2 half baths, 3 car garage, mud room, private study, large studio and a finished walkout lower level.

New Home Sales Team of the Year



With 52 homes sold, and \$37 million in sales, EG Home's in house sales team: Robin Lawson, Nicole Kolinchak, Lauren LoGiaccio, Lori Civitillo and Linda Graham were recognized with the Top Sales Award for 2024.

Best Builder Product Showroom for Southbury Design Center

For the 3rd year in a row, EG Home's one stop shop Design Center in Southington was recognized.





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Horton sold the last condo, a penthouse, to the retired CEO of T. Rowe Price at \$8 million, winning a 3rd HOBI for Best Luxury Condominium.





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JOHN VECCHITTO

CONSTRUCTION EXPERT
NMLS: 1127163



ElmTree Funding

CONTACT:

- ✉ JOHN@ELMTREEFUNDING.COM
- 📞 860-918-0251
- ♥ ELMTREEFUNDING.COM/BUILDTIT



NMLS 1127163, MORTGAGE BROKER ONLY, NOT A MORTGAGE LENDER OR MORTGAGE CORRESPONDENT

Best Traditional Community

By Carrier Carrier Home Builders for Trumbull Meadows in Plainville



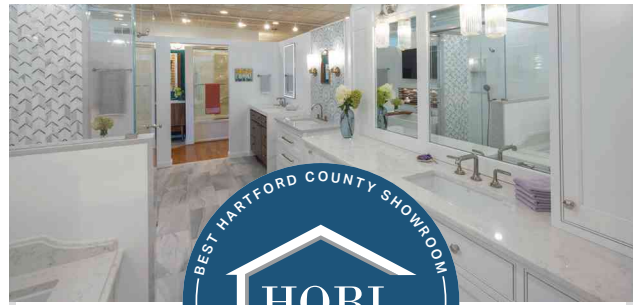
Rajeau Carrier is developing 77 single family detached homes at \$525,000-575,000, and the community is 50 percent sold out.

Best Pocket Community

R.B. Benson Company for Author's Way in Westport



Rick Benson developed 4 exquisite 5,300 – 5,700 SF single family homes on one acre lots, designed by Donald Fairbanks. Custom interior finishes were by Shawna Feeley Design. For luxury outdoor living, each home is equipped with an outdoor entertaining area, covered porch and swimming pool with integrated spa. The homes sold at \$4 – 4.9 million.



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Best Single Family Rental Community

Krownpoint Capital, CT Realty Trust & KRW Realty for The Grand Ryefield



Krown Point and partners are developing 90 single family townhomes in Bloomfield, which are being built by Nelson Construction. Amenities include a clubhouse, pool and dog park, and rents start at \$3,200.

Best Multi Family Rental Community

Central CT Construction Management for Maplecroft Village in Cheshire



Ken Mita is building 56 two bedroom apartments with garage bays at Maplecroft Village in Cheshire. Rent is \$2,900, with 14 affordable apartments at \$1,800 per month.

Outstanding Hartford County Townhouse Rental Community

T&M Building Company & Rehoboth Court for Mirabel Court in Bloomfield



In Bloomfield, T&M, Baba Ogurno and Gregg Pachen are building Mirabel Court, a 20 townhouse rental community with three bedroom apartments and patios.



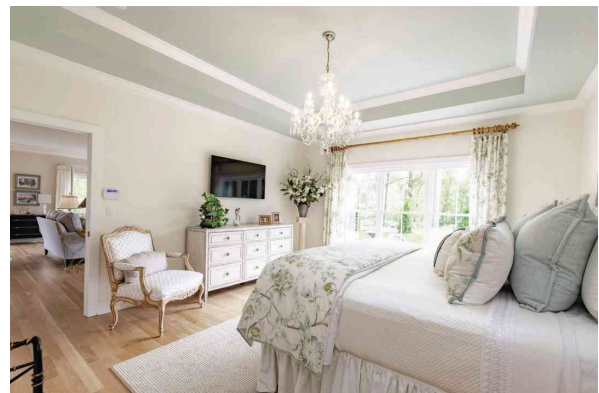
Best Public Private Partnership Development

Heritage Housing for Barbour Gardens in Hartford

David McCarthy purchased a condemned HUD rental building in Hartford. He added solar, gut renovated it using LIHTC and CHFA financing, and it reopened at over 99% occupancy.

Best Detached 55+ Community Best Detached 55+ Home

Michaud Group for Granite Woods in Middlebury



Rob & Marc Michaud are delivering outstanding 55+ living with Granite Woods - 24 Energy Star homes starting at \$614,000. Sunny open kitchens, 1st floor primary bedrooms and a screened porch make very happy homeowners.

(continued)



Best Attached 55+ Community Best Attached 55+ Home

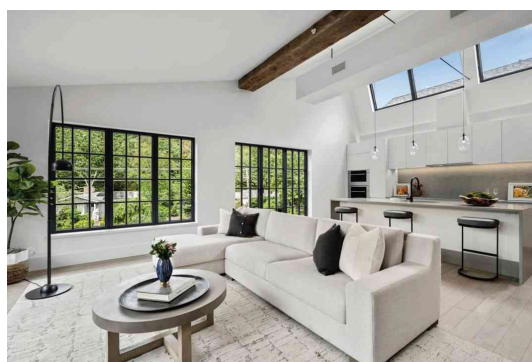
Toll Brothers Inc. for Regency
at Woodbridge

Toll Brothers 55+ community, Regency at Woodbridge offers a clubhouse with fitness center and outdoor pool, and luxury townhomes. The Chauncy model features a spacious kitchen, open vaulted living room and outdoor living.

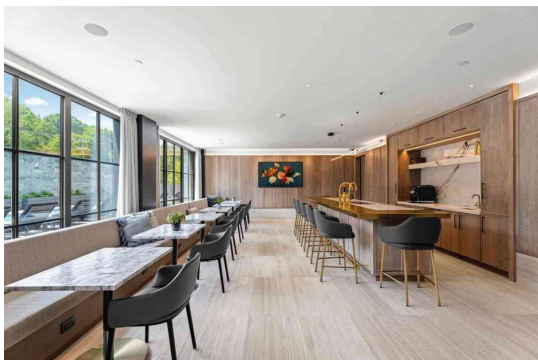


Best Fairfield County Luxury Condominium – Historic Rehab Best Community Amenity

Gault Family Companies for The Mill in Westport



Gault repurposed an historic mill as a luxury condominium community with concierge service and five star amenities, including the winning Mill Café', a grill patio, and a pool patio for turnkey sumptuous living on the river in Westport.



Best Single-Family Home \$1-2 Million

Lovley Development for Winchester Estates home in Southington



Mark Lovley's Huntleigh model in Southington starts at \$964,000, and features a two story foyer with arched openings and a two story Great Room.

T&M Building Company is Recognized in Three Single Family Home Catagories



T&M won Best SF Home \$400,000-\$600,000 for Torrington Chase at \$431,900, Suffield Chase won Best SF \$600,000-800,00 at \$643,900 and in West Hartford, Gledhill Estates at \$881,900 won Best SF Home \$800,000-1 Million.

(continued)

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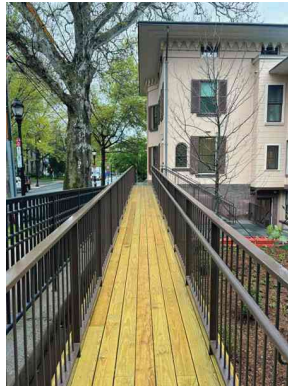
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COMMERCIAL

Best New Commercial**Petra Construction for Parker Composite Sealing addition in North Haven**

No one is more adept at complicated commercial projects than Petra. In North Haven, Petra design built this state of the art 10,000 sf addition – a high hazard metal plating facility, which they completed ahead of schedule.

Best Commercial Rehab Over 5,000 SF**Petra Construction for the James Dwight Dana House renovation in New Haven**

And Petra renovated this Yale University historic landmark building; making it accessible; and creating classrooms, offices and achieving LEED Gold certification.

Outstanding Small Commercial Rehab**Murphy Brothers Contracting for LMC Media production studio in Mamaroneck**

Murphy Brothers created this state of the art media studio for LMC, making it easy for the community to engage from the sidewalk.

(continued)

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BUILDERS CARE AWARD

Ruddy Builders

for Darien Community Association Meadowlands Remodel



John Ruddy helped guide the Darien Community Association's 203 Project this past spring, which brought together designers, contractors, and suppliers for a revamp of the DCA's nationally historic 15,000 sf Meadowlands property in the heart of Darien. In particular, he oversaw the remodel of the bridal suite. Ruddy Builders was challenged to utilize existing floor plans, perform under scheduling constraints and a fast-approaching deadline, and manage within a very limited budget. Given the age and condition of the building, there were structural complications, and due to the facility being in constant use for events during construction, Ruddy had to work within precise hours and with access confined to certain areas, depending on the day.



The majority of the labor and materials were donated by Ruddy Builders, interior designers, material suppliers, and subcontractors. "We chose to embrace this opportunity as our way to give back to the Darien community which we consider home", said John Ruddy.

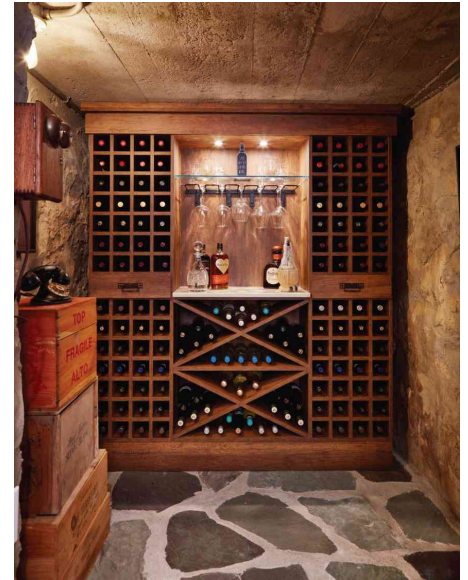
"Ruddy Builders played an integral leadership role in the complete transformation of the kitchen and bridal suite at the Darien Community Association. John oversaw the entire project, from initial planning stages to the final reveal at the 203 Project Showhouse events, and helped guide the 203 Project as a whole. He and his team are consummate experts, incredibly skilled, and thoughtful. The level of care and knowledge John brought was beyond impressive."

- Erin Noonan, Executive Director, Darien Community Association

SPECIAL FOCUS AWARDS

Best Walk-in Closet by a Supplier Outstanding Special Purpose Room

This beautiful Greenwich home walk-in closet by Closet & Storage Concepts has a tie pullout for him and jewelry drawers for her. In their second HOBI win, CSC converted the cellar of a Wilton home into this Gavi oak wine room.



Best Butler's Pantry by a Supplier

Design by the Jonathans for Guilford home

Jonathan Gordon created this striking cherry & black pantry, with black marble counter and white marble backsplash.



Best Home Elevator

Elevator Service Company

This custom residential elevator services 4 stops of a beautiful, newly constructed home in Milford, CT. The elevator cab is finished with birch, raised panel walls and ceiling to match, custom hardwood herringbone pattern flooring and stainless steel fixtures.



Best Home Office

Robert Dean Architects for New Canaan home

Architect Robert Dean used a windowed desk niche and Nero Marquina FPL for this home office.

SPECIAL FOCUS AWARDS

Outstanding Outdoor Living Environment

E.A. Quinn Landscape Contracting for Stafford Springs home



E.A. Quinn delivered spectacular multi-level outdoor living in this home. It allows large gatherings, and still has an intimate feel. The retaining walls and steps were meticulously crafted from locally quarried stone, and skilled craftsmanship brought out the full potential of the material, creating a stunning result.



Best Commercial Interior Feature

Further Architecture PLLC

Architect Justin Towart designed a sunny yellow gallery wall for the office reception area of a Kansas Non Profit.

Best Home Technology

Susan Vanech Builds

Susan Vanech, used Apple Intelligence IOS 18 for security lighting, sound, entertainment, energy management and kitchen appliances in the remodel of a Westport home.

Best Outdoor Feature & Best Landscape Design

Torrison Stone & Garden



Torrison Stone & Garden were recognized for both this pergola covered bar with outdoor fireplace and this beautifully landscaped Guilford backyard.

(continued)

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SALES AND MARKETING

Calcagni Real Estates Sweeps County Sales Awards

Outstanding New Home Sales Person in Hartford County



Brandon D'Angelo, with \$6 million in sales this year at Yorkshire at Farmington, Brandon is a Certified New Home Specialist and uses those skills to communicate buyers' wishes effectively. The average sales price with customization is over \$80,379 above the base price.

Outstanding New Home Sales Person in Middlesex County



Daniela Volo with \$15 million in sales at Arbor Meadows in Cromwell. Daniela has demonstrated tremendous expertise at this highly customized community, where the average home sold includes \$65,000 in upgrades over the base model price.

Outstanding New Home Sales Team in New Haven County



Bridie Bradbury & Kristin Daly Murphy with \$8 million in sales (110% over list price) at Pierpont North Haven. The sales team of Bridie Bradbury and Kristin

Daly Murphy boast a combined background of over 40 years of experience. Their extensive education and numerous designations, including Certified New Homes Specialists and Residential Construction Certified, demonstrate their deep understanding of the real estate market, and their commitment to providing the best service to their new construction clients.

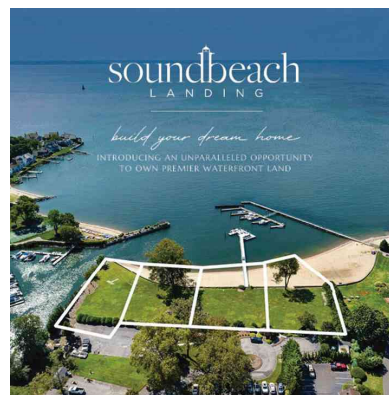
Leasing Agents of the Year



Stanley Martone and Jim Bulger leased 114 apartments at Lakeside at Cheshire in 9 months.

Best Marketed Community for Applegate Village in Burlington Best Brochure for Sound Beach Landing in Stamford

Berkshire Hathaway Home Services



Berkshire Hathaway sold 24 homes in one year at Applegate in Canton, and they produced this winning brochure is for an exclusive enclave in Stamford.

Best Special Promotion by an Association

HBRA Central CT for 2023 Parade of Homes



Central CT HBRA V.P Sheila Leach & Parade of Homes chairman Nick Uccello

HBRAs of Central CT provides an amazing resource for their builders with their Parade of Homes, which results in SOLD SIGNS each year. Parade Chairman Nick Uccello sold his Wethersfield home at this year's Parade!

SALES AND MARKETING

Best Special Promotion by a Supplier Bender for "Day at the Races"



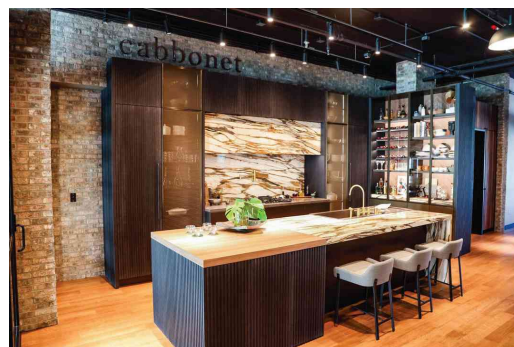
Bender was recognized for the fun event they hosted for 40+ of their builder customers at Saratoga Race Course called a Day at the Races.

Best Fairfield County Showroom Under 2,500 SF



Chloe Winston Lighting Design is a destination lighting showroom located in the heart of historic SoNo. Brick-exposed walls, stone columns, coffered ceilings, hardwood floors, and two walls of floor-to-ceiling picture windows create the backdrop for 65 brands and over 1500 light fixtures.

Best Supplier Website & BestShowroom Under 2,500 SF Northeast Architectural



Northeast's appealing, interactive website www.northeast-architectural.com, won "BEST"! Northeast won a 2nd Hobi for their showroom.

Outstanding Fairfield County Showroom Under 2,500 SF

East Haven and Ridgefield Building Supply was recognized for their Marvin showroom in Ridgefield, featuring the stunning Marvin Skycove, the transformative Awaken Skylight, and the sleek Automated Ultimate Multi-Slide Door.

Best Social Media Campaign Design by the Jonathans



Design by the Jonathans was recognized for using Instagram and facebook stories in a fun, relatable way.

SALES AND MARKETING

Best Fairfield County Showroom 2,500-5,000 SF



Karen Berkemeyer Home was recognized for their resource packed kitchen and bath showroom in Westport. The 4,950 sf space features an expansive selection of tile and stone, custom and factory cabinetry displays, bath vignettes showcasing new and trending products, and an outdoor kitchen display featuring NatureKast cabinetry.

KB Home's bathroom vignette features a Calacatta Viola floating stone top with an integral bowl and wall hung toilet.

KB Home is a collaborative showroom, where a client can work with one designer to pull together all the pieces of their kitchen, bathroom, or specialty space. KB Home designed and supplied many of this year's HOBI winning kitchens and baths.

Best Hartford County Showroom 2,500-5,000 SF



This year, Avon Plumbing & Heating CAPS certified team added a Universal Design/ Aging in Place suite to their showroom to better serve clients who are staying in their homes longer and are helping their parents do the same.

The showroom offers a variety of products, such as console sinks for historic Farmington Valley homes, zero threshold showers, Corian shower surrounds and integrated sinks, and interactive displays, such as Washlet® toilet seats and voice-activated and touchless faucets.

Best Hartford County Showroom 5,000-10,000 SF



Superior Hearth & Spa's 7,500 sf Milldale showroom features working fireplaces, stoves, inserts, firepits, hot tubs, grill islands and saunas, which gives clients the opportunity to see and experience these products prior to purchasing. Their knowledgeable staff is ready and equipped to handle projects of any size, including commercial spaces!



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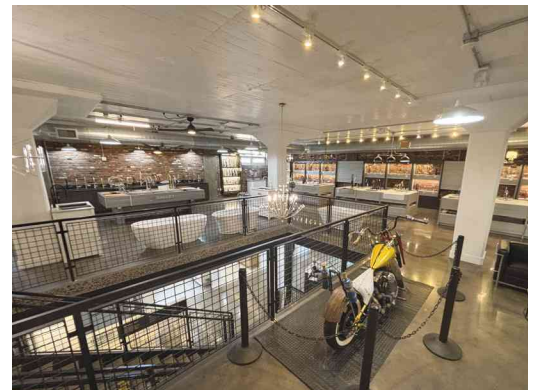
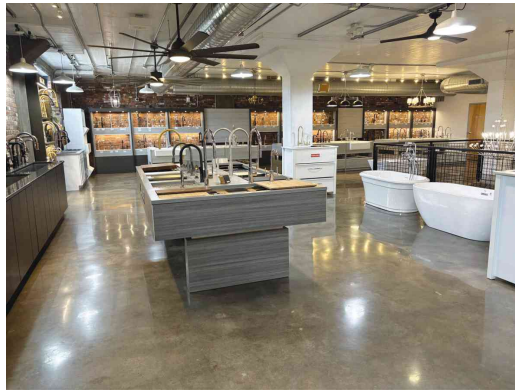


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SALES AND MARKETING

Best New Haven County Showroom Over 10,000 SF

Bender's newly revamped 22,000 sq. ft., 2-story New Haven showroom is designed to inspire and simplify the design process for both homeowners and trade professionals. The showroom showcases the latest and most innovative smart toilets, faucets, tubs, and sinks from top brands like Kohler, California Faucets, Crosswater, and Brizo.



Hands-On Experience with working kitchens and baths; Comprehensive Design Solutions;

Trade-Friendly Environment: a dedicated conference area where contractors and designers can bring their clients to collaborate and plan. We assist throughout the entire process, making it easy to handle projects in front of or behind the wall to the final design.

Kitchen & Stone Department: Spanning 5,000-6,000 sq. ft., this area features multiple vignettes showcasing various cabinetry designs and working kitchen faucets, allowing clients to explore a wide range of styles and trends.

Aging in Place Solutions; and State-of-the-Art Technology:

Clients can sync their laptops to our TV displays to bring plans to life in real-time. Additionally, everyone can take a virtual walk-through of the showroom with our 3D tours.

HOME FINANCING

Best Construction Permanent Custom Home Loan

Elm Tree Funding

Elm Tree Funding's one time close construction loan program combines the financing for the land, the construction, and the permanent loan into one single loan.

A 5% down payment - What separates the program is the 5% down payment and only 700+ FICO score needed to qualify. This also means Elm Tree can lend up to 95% of the after-improved value if a buyer wants to build on land they already own.

No cost float down option - Another differentiator of the program is the no cost float down option rate once the house is

completed. At time of modification, if the current available rates are lower, homeowners will be offered a float down to a lower rate. If the current available rates have gone up, they are protected against a rate increase.

Builder controls the draw - The key difference for builders is control. Builders maintain control of the entire project. The draw process is completely builder led, meaning the builder controls the number of draws, amount of draw, and when they receive the draw. All draw funds are paid directly to the builder.

Outstanding Construction Permanent Custom Home Loan Best End Loan Package for a Community Liberty Bank

A lending resource for Connecticut builders and homeowners and a HOBI winner for 27 years, Liberty Bank sponsored the champagne toast at our 30th annual HOBI Awards Dinner. Liberty is a leading lender in the successful BUILD For CT Program, (see article in this issue).



Liberty Mortgage Loan, Officer Chip Poehnert, who gave the HOBI Dinner champagne toast and HBRA CEO Jim Perras

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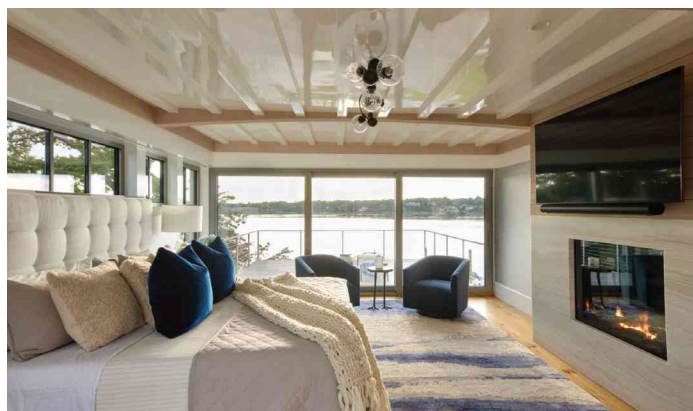


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HOBİ Winning Interior Designers Add Real Value



Tina Anastasia Wins Six HOBİ Awards



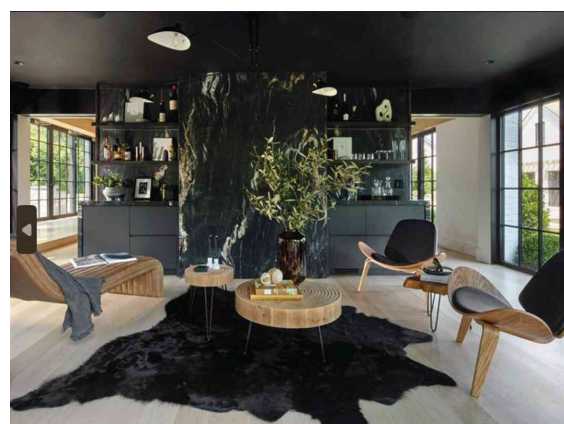
In 2024, her first year entering the HOBİ Awards, Greenwich interior designer, Tina Anastasia, Anastasia Interior Design, walked away with no less than six HOBİ's – five Special Focus and another for interior design.

Best Interior Design for an Over \$5 Million Home - For this Outstanding Custom Home designed by Chris Pagliaro and built by Long Neck Builders on Contentment Island, Darien, Tina's

winning interior design reflects her clients love of sailing. Radiant blues of the water, combine with natural white oak, a touch of warmth with walnut, stained fir ceilings and beams, clear glass railings and high gloss white paint. The furnishings are creamy neutral tones, reflecting the outdoor natural materials, and a travertine gallery wall in the interior. See photos at the top of the page.

Best Interior Home Feature – In this HOBİ winning Rowayton home remodel by architect Chris Pagliaro and Sweeney Construction, Anastasia Interior Design created both form and function by integrating a bookcase with the staircase. The open treads disappear into the structure behind closed boxes of the checkerboard bookcase, and round sconces and uplighting spotlight the collected objects displayed. To further the idea that the stairs have grown from the structure, stone was added to achieve the look of existing prior to the renovation. See photo at right.

Outstanding Special Purpose Room – In a moody departure from the open bright airiness of this Southport home, Tina matched the walls and ceiling with the black metal windows, enveloping this cozy bar lounge. Custom crafted metal shelves, and a slab of negresco covering the wall, brings depth and movement to the room.





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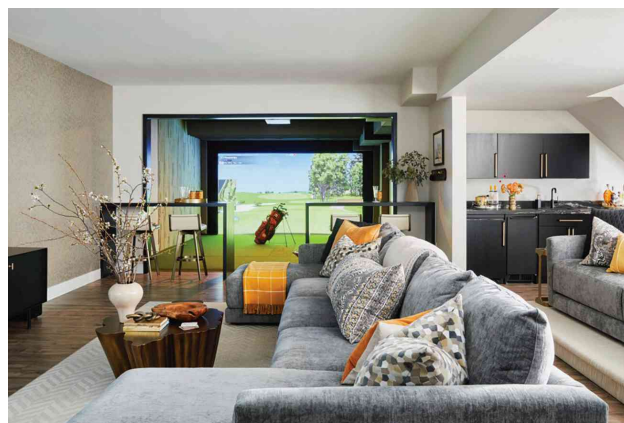
Tina Anastasia Wins Six HOBI Awards *(continued)*



Best Kitchen by a Supplier – Tina used dueling islands – one for prep, the other for sitting in this stunning Southport kitchen.

Best Primary Bath by a Supplier – For the gorgeous Southport bath, pictured above, Tina used a Native Trails matte stone tub with bookmatched calcatta slabs, a white oak vanity with finger groves, wall mounted faucets, and two Klar doors to the patio, one inside the shower.

Best Playroom – Tina created a Playroom for adults in a Ridgefield home, with simulated golf and bar, motorized drapes reveal a gym.



The Anastasia Interior Design Difference



Tina Anastasia, founder of Anastasia Interior Design, approaches interior design with a comprehensive vision that blends technical proficiency and artistic creativity. Her goal is to craft memorable spaces that not only reflect her clients' individuality, but also resonate deeply with their family and friends.

With an intuitive understanding of her clients' lifestyles and family dynamics, Tina ensures each design is not only beautiful, but also practical. She draws inspiration from the geographical and environmental elements surrounding their homes, incorporating color palettes that feel natural, timeless, and relevant to each location.

Anastasia Interior Design offers a rare combination of vast experience and technical proficiency, including the ability to expertly design, plan spaces and architectural detailing. Every project respects the client's budget, while delivering high-quality results without compromise.

Whether redesigning a single room or an entire home, Anastasia Interior Design is dedicated to creating spaces that are relatable and unique to her clients. Tina Anastasia and her team transform homes into a harmonious balance of beauty, comfort, and functionality—a design as distinctive as her clientele. www.anastasiaid.com

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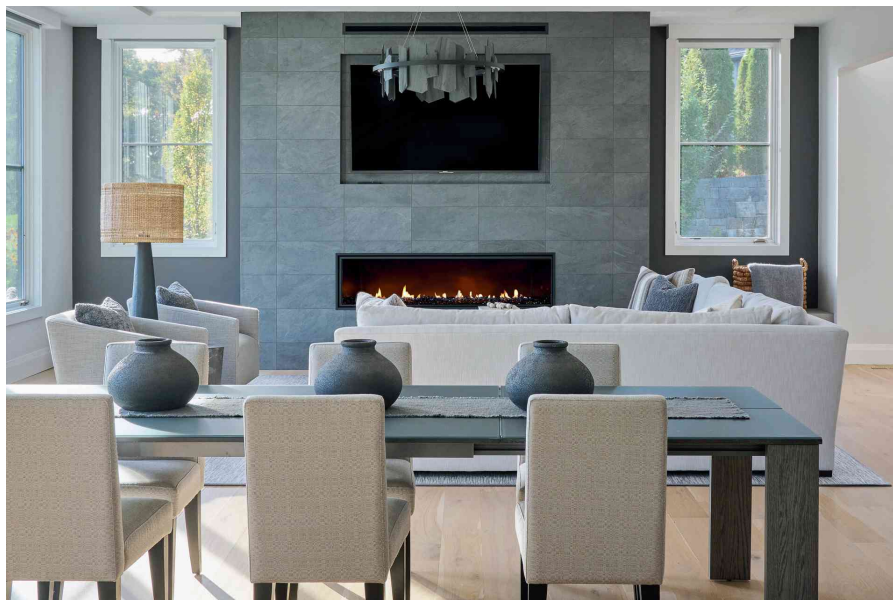
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Outstanding Interior Design for an Over \$5 Million Home



“In designing this 20-year-old New Canaan colonial estate for our clients, the goal was to provide a colorful and youthful vibe for this young family, who loved entertaining every weekend with friends and family. Central to the design was the specification of all original artworks of different mediums, which allowed various moods and feel throughout the spaces.”



“The family room blends functionality with elegance. We added the coffered ceiling to create drama along with architectural depth. A palette of lavender, blues, and grays, paired with the maximum amount of arranged seating, created this modern, inviting ambiance for their young family’s daily living.”



The lower level was designed for entertaining and family fun! A large sectional sofa provided ample and comfortable seating, and oversized ottoman serves as both a coffee table and footrest. Behind the seating area is a sleek bar with mirrored backsplash tiles, and on the walls, framed sports jerseys added a personal touch and sporty vibe.



The romantic main bedroom featured a statement chandelier with blown glass droplets, an upholstered linen sleigh bed, a botanically inspired fire screen and modern landscape acrylic painting above the fireplace. The Indonesian hand-carved mirror reflected the entire space, enhancing the room's spacious feel.

www.bethkrupainteriors.com.

Best Interior Design for an Under \$5 Million Home Best New Product

studioKC
interiors



Katie Canfield used a fresh uptake on Adirondack style for this Brookfield lake house, which is designed with a unique carved travertine wall in the primary bath. The home features highly customized millwork and cabinetry made from reclaimed and new wood, designed to look aged. Old dark wall paneling was removed and reimagined as pine trim and architectural elements.



Katie partnered with Accurate Hardware on a stunning, universal design Lunetta knob which won its own HOBI Award as Best New Product.

This is how Katie describes her approach to a project:

“Great interior design is more than a beautiful space—it’s about creating environments that improve the way people live. While designers are often associated with paint swatches and perfectly placed pillows, our true value lies in shaping spaces that feel effortless, intuitive, and deeply personal.”



At Studio KC Interiors, function always leads. Before we think about finishes or aesthetics, we ask: How will this space be used? Custom cabinetry, for example, isn’t just about storage—it’s about creating a kitchen that makes cooking feel seamless or a mud-room that turns chaos into calm. Once function is dialed in, form follows, ensuring every detail—from material choices to architectural elements—feels intentional and cohesive.

But the real value of design goes beyond function and form; it’s about the human experience. We get to know our clients, their routines, their aspirations, and even their quirks. That’s how a space becomes more than a good looking room—it becomes a reflection of the people who live in it.

The depth and nuance of creating a space is what keeps raising the bar, from utilitarian (function), to trendy-but-sterile (function and form), and finally: home (function, form, and human connection). That’s the kind of value that lasts.”

www.studiokcinteriors.com



The kitchen was converted to an L-shaped design to provide a butler’s pantry area with dry food storage, a baking center, and a professionally equipped prep area. A statement Adirondack green island with ample seating is adorned with a swirling green marble top. The creamy white perimeter cabinets feature a suede-finished Taj Mahal countertop and a Calacatta Gold mosaic backsplash. Special attention was given to aging in place design.

Outstanding Interior Design for Under \$5 Million Home

STEPHANIE RAPP
INTERIORS



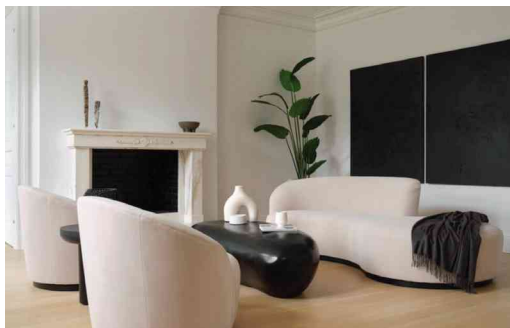
Stephanie Rapp collaborated with Greyrock Homes on this striking empty nester home. Working in close collaboration with the builder, Stephanie created modern barn elements in this cohesive open concept “Commons Room”, integrating building materials, such as the exterior blackened cedar siding utilized in the niche wall. Character white oak floors are juxtaposed against more modern clean-lined furnishings, a capsule elevator and iron railings to create a layered design that has an organic quality, yet sophisticated style. Inviting, textured furnishings in neutrals draw one in, while letting the building materials take center stage, and dramatic lighting throughout steals the show.



Best Interior Design for Home Over \$8 Million

LTW

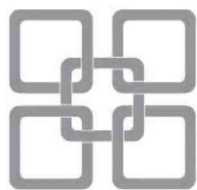
STAGING | DESIGN



A client in Greenwich, CT hired Leia Ward to design his 12,000 sq ft estate. She went on many trips to Europe (France + Italy) to purchase items. Floors are French oak, walls are Italian lime wash. Molding and furniture and lighting has a modern Parisian influence. The home is stunning and client is thrilled with results, they have since hired Leia to design their property in Sanibel, Florida and another home elsewhere. www.ltwdesign.com

Interior Designers Who Created Value for HOBI Winning Builders

Lauren Vallario Designs Custom Home of the Year



Custom Home of the Year designer, Lauren Vallario, skillfully used the homeowner's eclectic travel collection to produce warm, inspired living spaces. Connecticut Builder asked Lauren to describe her approach to interior design.

"At Lauren Vallario Designs, we understand that a family home is more than just a space to live in. Our Stamford studio specializes in crafting residential designs that cater to the rhythm of busy family life. We are passionate about helping families transform their houses into functional, inviting homes that reflect their unique lifestyle. We create designs that are both practical and aesthetically pleasing, taking into consideration factors like storage solutions, space usage, durability of materials, and safety. Our commitment is to provide your family with a home that's not only visually stunning, but also a nurturing environment where you can thrive.



We approach design as a collaborative experience between a homeowner, and talented architects like Chris Pagliaro, who creatively design the home. The design direction is always inspired by the lifestyle of our clients, and the vision of what they would like their homes to be. While our systematic process remains the same for each project, we tailor our approach based on our client's needs, sometimes starting with a clean slate, and others, as with the Custom Home of the Year, incorporating their cherished belongings." (See Custom Home of the Year in this issue)
Lauren Vallario Designs @laurenvallario.designs
www.laurenvallariodesigns.com

Gaelle Dudley Designs Winning Lower Level Remodel in Westport

GLDESIGN



Kevin Polcer, Polcer Home won Best Remodeled Lower Level for a large multi-purpose basement Gaelle designed. Custom-milled white oak paneling and matching window trim is the focal point in the lounge area. A wet bar with white oak floating shelving allows for easy entertaining, and a separate "game room" keeps both kids and adults entertained.



Founded by Gaelle Dudley of Fairfield, GLDESIGN is a premiere design firm celebrated for seamlessly blending timeless elegance with laidback coastal vibes. Gaelle's approach to interior design is deeply influenced by her European roots, the rugged New England coast, and the sun-kissed California shores. This unique mix informs her signature coastal aesthetic, where beauty, serenity, and functionality coexist.

Gaelle's design philosophy centers around creating spaces that evoke the carefree essence of coastal living while maintaining a foundation of timeless style and enduring quality. Whether working on residential or commercial projects, her goal is to transform environments into serene, elevated retreats. Each design detail is carefully considered to enhance the overall experience, providing spaces that feel both luxurious and livable.

At the core of her work is a harmonious blend of neutral tones, organic textures, and high-quality materials. Gaelle's expertise in color and construction, paired with her approachable, collaborative personality, allows for seamless partnerships with clients, vendors, and trades. Her work captivates design enthusiasts worldwide, making every project a distinctive and unforgettable journey into coastal-inspired sophistication.
www.gldesignhome.com

Birgit Anich Dominates Home Staging at the HOBI Awards

BA Staging & Interiors won every staging category for the second year in a row.



BA Staging team L-R Karina Petry, Birgit Anich, Melinda Wasserman, Krystal Florentino

Best Home Staging for Home \$3 Million - \$5 Million



This beautiful new construction was built by K&C Builders and designed by PB Architects in a modern farmhouse colonial style with luxurious custom finishes throughout. Birgit Anich used strategic lifestyle merchandising, to create an

emotional connection to the home that was previously missing. At a staging cost of \$18,000, BA Staging's luxurious inventory perfectly complemented and highlighted the home's upscale finishes. After staging, multiple offers were received, and within 2 weeks, it sold for \$105,000 over the listing price.

Best Home Staging for \$1-3 Million Home



Built by the talented team behind HOUSE.WITH.LOV, this beautiful home was designed for young active professionals or families with older children, seeking luxury and seclusion. Contemporary and upscale furniture and

layered accessories were chosen to highlight and define the expansive open concept floorplan, making it perfect for entertaining and everyday living. The home received a great deal of interest, and had a accepted offer within 1 month.

Best Home Staging for a Rental Unit

This 3 bedroom, luxury penthouse apartment within The Smyth Stamford community was designed for sophisticated and

successful young professionals. This beautiful corner unit features an open concept layout and industrial chic design elements, as well as large windows with city views. Upscale, unique and creative furniture and accessories were used to define the living spaces and provide the ultimate lifestyle experience to live, work and play.



Before staging, this penthouse unit was vacant for over 7 months. After the \$10,000 staging, this unit was successfully rented within 1 week, and the staging was used as a model to successfully rent other units within the community.

BA Staging & Interiors is renowned for revolutionizing the way real estate developers showcase their properties.

With a proprietary staging approach that seamlessly integrates science, psychology, lifestyle merchandising, interior design, and advanced staging techniques, the company creates homes that resonate deeply with buyers. Clients frequently praise their work, noting that BA Staging & Interiors' designs don't simply look staged, but they FEEL like home. This emotional connection is critical, as home buyers make decisions based on feelings rather than features alone.

Real estate developers who collaborate with BA Staging & Interiors enjoy a professional, stress-free process that delivers custom staging designs tailored to each property. By considering factors such as architecture, interior finishes, and target buyers' demographics and psychographics, the team ensures that each staging is both unique and impactful.

BA Staging & Interiors' 7,000-square-foot warehouse, stocked with trendsetting, hand-curated furniture, artwork, and décor, enables the team to transform homes of any size or style into aspirational spaces. Their work consistently adds a competitive edge, highlighting properties' best features and maximizing their market appeal.

With numerous HOBI Awards and over 70 other awards, including "Best Stager in North America" twice, BA Staging & Interiors has cemented its reputation as a trusted partner for developers looking to achieve faster sales, higher ROI, and award-worthy portfolio results.

Visit www.bastaginginteriors.com and www.barentaldesigns.com. ■

The Impact of Trump on the Real Estate Market

By Luke Williams, President Calcagni Real Estate



I have heard this question asked of President Trump's Administration: Is he a provocateur or a problem solver? In my opinion, the answer is yes. The administration is both a problem solver and an agitator. As of the writing of this article, the list of Executive Orders, Memos and

Proclamations is getting close to 100 in his first 30 days in office. The withdrawal of some orders and whiplash on business of the tariff threats has been unmatched. Some have called the approach shock and awe.

So, what does that mean for the real estate market?

If we look at the National Association of Realtors expectations for real estate at the national level, not factoring in Trump's policies and disruption, it is almost boring. According to NAR Chief Economist, Lawrence Yun, PH D single family price appreciation and mortgage rates nationally are expected to average about 2% and 6% respectively for the next two years.

Nationwide Forecast

	2025	2026
Existing Home Sales	+9%	+13%
New Home Sales	+11%	+8%
Median Home Price	2%	2%
Mortgage Rate	Near 6%	Near 6%
Job Gains	Near 2 million	Near 2 million

Let's look at the potential positives and negatives to the real estate industry (both construction and sales activity) of the policy initiatives of the current administration that most directly affect us.

On the positive side of supporting a more balanced and healthy real estate market, Trump has said that he wants lower interest rates and will implement policies that bring down the cost to build housing. Taylor Rogers, a spokesperson for the Trump-Vance transition team, recently stated that "Trump will deliver on his promise to make housing affordable again by defeating historic inflation and reducing the mortgage rate. President Trump will ban mortgages for illegal immigrants who drive up the price of housing, eliminate federal regulations driving up housing costs, open portions of federal land with ultra-low taxes and regulations for large-scale housing construction. The cost of new homes will be cut in half, and President Trump will end the housing affordability crisis."

Trump generally supports pro-business policies and tax incentives and promises to deregulate where possible. These actions would be favorable to our industry in the long run. This, however, will take time to go into effect and yield results and reducing the cost to build homes by 50% is certainly hyperbole.

Conversely, most economists agree that tariffs, trade wars and deportation of undocumented immigrants (who are a large share of the construction industry) will keep housing affordability low. Given the outsized role of undocumented immigrants in the US construction industry, lower supply of workers will push labor costs up for home building. Interest rates are arguably the single most important factor in moving our underbuilt and frozen housing market toward a healthy equilibrium. In general, globalization and free trade are anti-inflationary and trade wars and deportation of an industry's workforce are inflationary.

Business likes predictability and calm in the marketplace. If business continues to be challenged in understanding which policies will be implemented versus which ones won't, then significant capital will not be invested into the economy. Trump has promised to do a lot of things. Most business leaders will wait until it is safe to act or try to determine which of those promises he intends to keep, and which ones will fall behind his other top priorities.

The big driver for affordability is mortgage rates. This directly translates to buying power. If the mortgage rate goes from the current 7% to 6% or lower, that would make a big difference in affordability. If Trump renews the fight to privatize Fannie Mae and Freddie Mac, that could drive a spike in mortgage rates. Despite the Trump transition's promise to reduce rates, mortgage rates track the 10-year Treasury, which trades, in part, on the perception of where inflation will go in the future.

During Trump's first term, inflation generally ran at or below 2%. So, while Trump raised tariffs and cut taxes in his first term, the effect at the time was to help the Fed meet rather than miss its inflation target. This time around, higher inflation was inherited by Trump above the Federal Reserve's 2% target. If a trade war is a tool used to achieve a primary objective(s) of the Trump administration, and it persists, we may not see interest rate relief for some time.

In my opinion, the strong promises to our industry by the Trump administration to lower the cost to build new housing and in supporting our industry by driving down mortgage rates, are unrealistic over the next couple of years. Disruptions in real estate policies and related industries and inflationary policy initiatives will more likely add additional pain to our industry in the near term. On the other hand, calm in Washington would naturally allow market forces to gravitate to lower interest rates, and a more balanced market. ■

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Builder News

Connecticut Builder Pioneers AI Powered HVAC Optimization System

Vibrant Building Technologies manufactures Vibrant Air in Redding CT

An interview with Ryan Fletcher by Connecticut Builder editor, Joanne Carroll



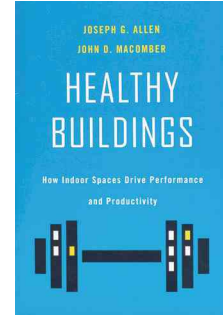
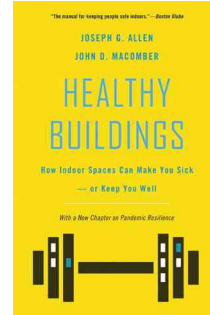
Award-winning Fairfield County builder, Ryan Fletcher, has spent the last two years developing a comprehensive solution to improve indoor air quality and create the first-ever truly “Healthy Home.” Driven by a commitment to home health and efficiency, Fletcher and his team have merged data science with building performance

to create Vibrant Air, an IoT-connected smart home product designed to enhance human health and performance within the built environment.

Fletcher’s reputation for innovation precedes him. I first met Ryan as a 27-year-old builder and US Marine Veteran, who earned a Custom Home of the Year HOBI Award for a stunning, technically challenging home built on a steep, tight cliff in Rowayton, CT. The project showcased his ability to push boundaries, featuring angled walls of frameless structural glass and a cantilevered design supported by steel outriggers. Since then, Fletcher Development has garnered numerous HOBI and other industry awards, solidifying his position as a leader in the Fairfield County real estate market.

Now 36, Fletcher is a developer, builder, and entrepreneur, with over 100 custom homes completed; a retail interior design center; an estate care service company; a 300,000-square-foot commercial real estate portfolio; and a smart-home tech company on the verge of launch.

Fletcher’s constant pursuit of education led him back to school, where he earned a degree in Advanced Real Estate from Harvard. This is where Ryan discovered Joe Allen, a leading expert on indoor air quality and author of “Healthy Buildings,” aligning his practical building experience with cutting-edge scientific research.

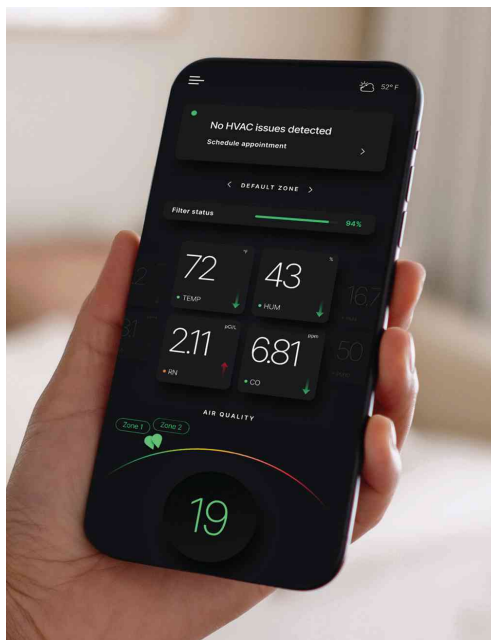


Introducing Vibrant Air: the Future of Indoor Air Quality & Comfort

Fletcher’s commitment to innovation, sustainability, and healthy living led him to launch his latest venture, Vibrant Building Technologies. Its flagship product, Vibrant Air, is an AI-powered system designed to optimize indoor air quality. Vibrant Air combines HEPA-filtered air intake, energy recovery ventilation, virus-combating UVC, and advanced filtration to ensure clean and efficient airflow. The system draws in fresh air, expels stale air, and filters out particulates, viruses, bacteria, odors, pollutants and more.

Ryan explained that by continuously exchanging, purifying, and optimizing airflow, Vibrant Air reduces energy consumption and carbon footprint, while delivering fresh air precisely where and when it’s needed. It prioritizes ventilation over cooling when possible; has auto balancing features; and maintains a pressurized environment to safeguard against external pollutants—an essential feature in areas affected by wildfires, inversions, and smog.

According to Fletcher, Vibrant Air revolutionizes traditional ERV systems, filters, purifiers, smoke detectors, and air quality monitors, and continuously learns and adapts to maximize building efficiency and enhance human health and performance. The system seamlessly bolts onto both existing and new air-handlers, requiring only a smart thermostat to take full control of the full HVAC system with AI.



Click here for product video: <https://youtu.be/0qJb2p53Hvw?feature=shared>

Vibrant Sense and AutoPilot: Intelligent Control and Comprehensive Management

As Fletcher explained, Vibrant Air seamlessly integrates with Vibrant Sense, an advanced IAQ sensor that monitors air quality, occupancy, and comfort. It detects particulates, gases, and toxins in real time, while doubling as a radon, smoke, and CO detector for added safety.

Together, Vibrant Sense and Vibrant Air automate system operations through AutoPilot, Vibrant's AI-driven software and mobile application. AutoPilot uses data to automate system operation, remote diagnostics, predictive maintenance, and filter delivery. Additionally, it tracks system health, energy use, and air quality trends in weekly reports for the user. A monthly subscription ensures optimization, seamless automation, and proactive system management for a healthier home.

The Vibrant Air Advantage: Redefining Building Performance

Fletcher went on to explain that most air quality solutions are passive, leaving you guessing about filter health, system efficiency, and the air you breathe. Vibrant Air takes the guesswork out. It actively adjusts to your lifestyle, enhances comfort,

reduces energy waste, and keeps your air consistently fresh and healthy. With automated servicing, real-time monitoring, and effortless control through the app, you get cleaner air, lower bills, and a worry-free home environment—without lifting a finger.

Designed for seamless integration, Vibrant Air can be bolted onto any ducted air handler system, and will retail for around \$2,000.

Made in Connecticut, Ready for the World

Fletcher is currently building a 20,000-square-foot automated Vibrant manufacturing and R&D facility in Redding, CT.

Vibrant Building Technologies will officially launch Vibrant Air at the 2025 International Builders' Show (IBS) in Las Vegas, showcasing the system to leading home builders, developers, and contractors. They have already enlisted some of the largest nationally known developers to not only partner with, but invest in the vision.

Fletcher's vision is to make peak performance and efficiency accessible to everyone. He is particularly interested in partnering with Connecticut high-performance builders and HVAC contractors. Vibrant Building Technologies is actively seeking partners to scale Vibrant Air and usher in a future of truly vibrant buildings.



CONTACT US TODAY TO EXPERIENCE THE AIRFIT ADVANTAGE

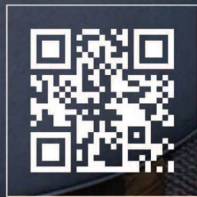
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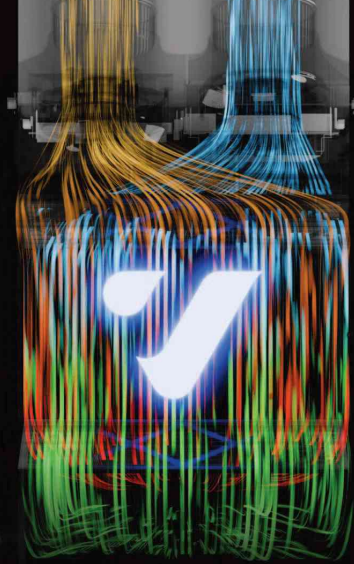


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Build For CT Program Creates Market Rate and Workforce Rental Housing in 14 Developments throughout Connecticut



Build For CT is a collaborative housing initiative between the Connecticut Department of Housing & the Connecticut Housing Finance Authority.

Program Overview:

Build For CT leverages \$200 million in State bonding to address the housing needs of Connecticut's middle-income renters. This innovative public-private partnership aims to ensure that residents have access to quality housing while contributing to the state's economic vitality and future growth.

PROGRAM HIGHLIGHTS

- ◆ Provide subordinate below market financing in partnership with approved senior lenders to facilitate the development of market rate and workforce housing.
- ◆ Minimum 20% of units are restricted to middle-income renters earning between 60-120% of Area Median Income (AMI).
- ◆ Loan types included construction-to-permanent and permanent-only loans.
- ◆ Financing Development activities include to be built or recently completed market rate multifamily developments; new construction, adaptive reuse or substantial rehab.
- ◆ Flexible and below market loan terms.

Program Results to Date:

1,984 Total Units 532 Middle Income Units \$64.9 Million Total Investment

Kelson Row Rocky Hill, CT



Located on the site of the recently demolished Ames headquarters, Kelson Row is a mixed-use development located on Main Street in Rocky

Hill that provides easy access to restaurants, shops, and more. Through the Build For CT program, CHFA is providing a \$5.5 million loan, to support the construction.

◆ Senior Lender: **Liberty Bank**

◆ Total Units: **213**

◆ Total Middle-Income Units: **44 affordable at 80% and 100% AMI**

Steelpointe Harbor Bridgeport, CT

Through the Build For CT program, CHFA is providing a \$20 million loan to support the construction Steelpointe Harbor Apartments in Bridgeport. The property is part the larger Steelpointe Harbor redevelopment site, an approximately 40 to 50-acre, mixed-use, urban infill, waterfront redevelopment in Bridgeport. The development site was formerly a mix of water related and industrial uses and has an approved plan allowing over 2.0 million square feet of development.

◆ Senior Lender: **Old National Bank**

◆ Total Units: **420**

◆ Total Middle-Income Units: **44 affordable at 80% to 120% AMI**

105 Bridge Road Haddam, CT

Through the Build For CT program, CHFA is providing \$1.125 million to support the construction of 105 Bridge Road in Haddam. The new development will include modern units with access to a clubhouse, fitness and yoga studio, outdoor courtyard, community garden, and more.

◆ Senior Lender:	NBT Bank
◆ Total Units:	44
◆ Total Middle-Income Units:	9 affordable at 80% AMI

Waterford Woods Waterford, CT

Through the Build For CT program, CHFA is providing \$5.5 million to support the construction Waterford Wood Phase III. The property's amenities will feature 72,500 square feet of recreation area that will include an organic garden, a pollinator garden, pickleball courts, open space and a pond. Waterford Woods Phase 1,2 & 3 combined amenities include a clubhouse with leasing office, a saltwater swimming pool, bocce ball, BBQ & picnic area, hiking trails, a dog park & spa, organic gardens, a pollinator garden, pickleball courts, open space and a pond. In 2022 and 2023, Phases 1 and 2 previously brought 204 units online.

◆ Senior Lender:	Liberty Bank
◆ Total Units:	216
◆ Total Middle-Income Units:	44 affordable at 60% to 80% AMI

Ponemah South Mill Norwich, CT

Situated along the Shetucket River in Norwich, the Ponemah Mill Complex has already been transformed into hundreds of new affordable units. The latest phase of the redevelopment, Ponemah South Mill, is a 4.96-acre site, improved with a vacant, 148,600 sq. ft. mill building. The property will include various indoor and outdoor amenities such as a cinema, spa, and river walk trail. The unit mix will consist of 125 one-bedroom units and 21 two-bedroom units. Utilizing the Build For CT program CHFA is providing a \$6.25 million to support the development.

◆ Senior Lender:	Connect One
◆ Total Units:	146
◆ Total Middle-Income Units:	50 affordable at 80% AMI

The Warren Farmington, CT

This property is located along the north side of Farmington Avenue (Route 4), about a half mile west of the UCONN Health Center/John Dempsey Hospital campus and about a quarter mile east of a full interchange to Interstate Route 84. The property will offer various Class A amenities to include an outdoor pool & terrace, fitness center, yoga and spin rooms, a great room, private dining room, a gaming room, coworking spaces, bike storage, mail/package rooms, a roof-top terrace, along with 32 attached garages and six detached garage buildings with 32 additional garage spaces. The Build For CT program is providing \$4.25 million to support construction.

◆ Senior Lender:	PeoplesBank
◆ Total Units:	130
◆ Total Middle-Income Units:	34 affordable at 100% AMI

Station 280 Granby, CT

Build For CT is providing \$5.875 million to support the construction of Station 280 in Granby. The location provides easy access to Hartford as well as several restaurants and shops. Common amenities include a clubhouse with pool with gaming room, cabana, grills and internet café as well as a fitness center, yoga studio, fire pits and outdoor green space and dog park/pet wash.

◆ Senior Lender:	Liberty Bank
◆ Total Units:	235
◆ Total Middle-Income Units:	47 affordable at 60% to 80% AMI

370 West Ave Norwalk, CT

370 West Avenue will include 4,000 square feet of retail space and an outdoor common space that will contain a swimming pool, patio area, grills, and other outdoor amenities. Through the Build For CT program, CHFA is providing a \$5 million loan to support the construction.

◆ Senior Lender:	Liberty Bank
◆ Total Units:	204
◆ Total Middle-Income Units:	40 affordable at 60% to 80% AMI

(continued)

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Wilton Center Lofts Wilton, CT

Wilton Center Lofts offers a convenient, 9-minute walk to the Wilton Metro North Railroad Station and represents the first and only new development in downtown Wilton within the past 30 years. Interior finishes will include high-end, European-style cabinetry, stone counter tops, luxury vinyl plank flooring, porcelain tile and Duravit fixtures. Through the Build For CT program, CHFA is providing a \$1.750 million loan to support the construction.

◆ Senior Lender: **Berkshire Bank**

◆ Total Units: **40**

◆ Total Middle-Income Units: **20 affordable at 60% to 120% AMI**

Blueway Commons Phase II Haddam, CT

Blueway Commons Phase II will consist of a living/dining room area that provides access to an attached deck/patio and a galley-style kitchen. The property will share amenities with the first phase of Blueway Commons. These include clubhouse, fitness center, grill, co-worker lounge, and dog park. Through the Build For CT program, CHFA is providing a \$1.250 million loan to support the construction.

◆ Senior Lender: **Dime Bank**

◆ Total Units: **32**

◆ Total Middle-Income Units: **10 affordable at 80% AMI**

Trolley Pointe Derby, CT

Trolley Pointe will be the first newly constructed building on the south side of the new Route 34 renovation project. Route 34 is being expanded and new ten-foot sidewalks are being installed. The entire south side of the street is being developed into apartments, shopping, and a hotel. Through the Build For CT program, CHFA is providing a \$2.625 million loan to support the construction.

◆ Senior Lender: **Savings Bank of Danbury**

◆ Total Units: **105**

◆ Total Middle-Income Units: **21 affordable at 60% to 80% AMI**

Langanke's Landing Shelton, CT

Langanke's Landing will be comprised of a four-story apartment building with 55 apartments and 110 parking spaces. The building will be of wood-framed construction with a concrete slab foundation. The property is located on the north side of Bridgeport Avenue, just east of Huntington Road and Exit 11 of CT Route 8. Through the Build For CT program, CHFA is providing a \$1.375 million loan to support the construction.

◆ Senior Lender: **Ion Bank**

◆ Total Units: **55**

◆ Total Middle-Income Units: **12 affordable at 60% to 80% AMI**

The Villages Stratford, CT

The Villages will include 116 parking spaces, high-end finishes with indoor and outdoor amenity space, including both indoor and outdoor lounges, a fitness center, a dog run/wash, and bike storage. All units will be well appointed with contemporary kitchens including modern cabinetry, nine-foot ceilings, quartz countertops, stainless steel appliances, custom wood cabinetry, in-unit washer and dryers and other smart home products. Through the Build For CT program, CHFA is providing a \$2.625 million loan to support the construction.

◆ Senior Lender: **Newtown Savings Bank**

◆ Total Units: **103**

◆ Total Middle-Income Units: **21 affordable at 80% to 100% AMI**

131 Beach Road Fairfield, CT

The site is within walking distance from Fairfield Center, Metro-North rail line, and Fairfield Beach. The building will have underground parking and be styled to blend into the neighborhood with historical looking features. Through the Build For CT program, CHFA is providing a \$1.750 million loan to support the construction.

◆ Senior Lender: **Ion Bank**

◆ Total Units: **40**

◆ Total Middle-Income Units: **20 affordable at 60% to 120% AMI**

Questions about Build For CT?

Vincent Bergin CHFA Senior Business Development Officer vincent.bergin@chfa.org www.chfa.org/BuildForCT

(continued)



The Lafayette Ribbon-Cutting Unveils Transformative Housing on Stamford's East Side

In October, Wellbuilt Company, in partnership with the City of Stamford, celebrated the Grand Opening of The Lafayette Stamford, a mixed-use development located on Stamford's East Side. The ribbon-cutting ceremony brought together key community leaders, including Stamford Mayor Caroline Simmons, representatives from the Chamber of Commerce, the Board of Representatives, and the East Side Partnership, showcasing a collaborative effort to breathe new life into this vibrant neighborhood.



Mitch Kidd and Scott Lumby of Greenwich-based developer Wellbuilt cut the ribbon on Oct. 22 with help from Mayor Caroline Simmons, Stamford Chamber of Commerce President Heather Cavanagh, Todd Lindvall and James Grunberger, co-founder and chair of Eastside Partnership. Photo by Gary Larkin

During her speech at the event, Mayor Caroline Simmons emphasized the importance of the development. "We are fortunate to live in a city that attracts people from around the world who want to be part of Stamford's growth and diversity. Projects like The Lafayette Stamford exemplify our efforts to provide affordable, high-quality housing that supports families and enriches our community."



The Lafayette Stamford provides 130 apartments, including 18 affordable housing units, as part of the Below Market Rate (BMR) Program. The development reflects the city's goal of ensuring that quality housing is within reach for everyone in the community.

Conveniently located near downtown Stamford and the Stamford train station, the complex features state-of-the-art amenities, including high speed wifi, communal lounge, kids play room, 9,000 square feet communal rooftop, fitness center, bike storage, and secure off-street parking. In addition to the amenities, The Lafayette includes a 6,450 square foot retail space, which will house a café and daycare facility.

"The Lafayette is a testament to transformation and the future of Stamford's East Side.

This development truly enhances the quality of life in our city".

– Heather Cavanagh,
President & CEO of the
Stamford Chamber of Commerce.

Rick Muskus, SVP and Chief Lending Officer for First County Bank, commented on the lender's partnership with W4lbuilt: "First County Bank is proud to have partnered with Wellbuilt on The Lafayette Stamford. We are extremely pleased with the completed project and its impact on the East Side neighborhood. We value our relationship with Wellbuilt.

First half of By Carrier mixed-use project in Bristol sells fast



With apartments and retail space renting fast in the first building of Centre Square Village, By Carrier is going ahead with plans to build the second half of their downtown Bristol mixed-use complex.

By Carrier's contractors are grading part of the old Bristol Centre Mall site to be ready for major construction beginning in March.

"We're bullish on Bristol,"
company Vice President Ryan Carrier.

By mid-2026, By Carrier expects all of Centre Square Village to be completed: 104 apartments in two twin buildings, with extensive retail and restaurant space on the ground floors.

The company has tenants signed up for about 70% of the apartments in its newly completed 52-unit first building. Amenities include a fitness center, dog washing station at the building entryway, a private dog park, EV charging stations, a conference room and work-from-home area, and an outdoor gazebo with fireplace.

About 20 to 25% of tenants have dogs, and the dog wash station has been an important selling point to them.

All of the one-, two- and three-bedroom units have stainless steel appliances, a balcony or patio, quartz kitchen countertops, 9-foot ceilings and open floor plans. Parking, wi-fi and amenity fees are included in the rent.

Centre Square Village is surrounded by modern multi-story buildings. A downtown's renaissance has created a genuine work-live-play center that should boost sales for nearby businesses, while generating foot traffic.

SHIPMAN



Joe Williams Shipman partner, Joe Williams, is co-chair of the Real Estate, Environmental, Energy, Land Use and Construction Department. A skilled litigator and trial lawyer, Joe draws on his more than 25 years of wide-ranging dispute resolution experience to help clients proactively identify and prevent issues that can otherwise derail or delay real estate and construction projects.

He has handled the following land use applications recently:

- ◆ Obtained wetlands and zoning approvals for a 92-unit, age restricted development at a continuing care community in Bloomfield
- ◆ Pursuing on appeal wetlands approval for 271 apartment units and 24 townhomes Naugatuck
- ◆ After zoning approvals were granted, currently assisting with obtaining state Dept. of Public Health approval for multiple septic systems serving new apartments in Monroe
- ◆ Representing Toll Brothers in obtaining zoning approvals and subsequent state DEEP and DPH approvals for multi-family developments (apartments and townhomes) in Prospect, Woodbridge, Danbury and Norwalk.

401(k) Catch-Up Contributions- How You Can Save More for Retirement

By Matthew Schock

Whether you currently have a 401(k), or you are looking to start one for your business, it is important to know the rules and regulations of the plan. One piece of information you will want to stay up to date on is the annual deferral limits, as they are subject to adjustments each year. This limit determines how much an employee is able to contribute, and how much they can receive from the company.

For 2025, employees under the age of 50 are able to contribute up to \$23,500 into a 401(k) on an annual basis. This is an increase from the limit of \$23,000 in 2024. This limit only relates to the contributions an employee makes into the 401(k). Includ-

(continued)

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eschreiner@hdfconnects.org



Builder News *(continued)*

401(k) Catch-Up Contributions- How You Can Save More for Retirement

(continued)

ing what the employer is allowed to contribute to an employee's account through a match and/or profit sharing, that brings the total annual limit to \$70,000.

The IRS has also implemented rules that allow employees who are nearing retirement to save more through what's called a "Catch-Up Contribution". This catch-up contribution allows employees above the age of 50 to contribute an additional \$7,500 to a 401(k). Beginning in 2025, employees aged 60-63 now have access to an "Enhanced Catch-Up Contribution", further increasing the amount that they are able to save each year. The enhanced catch up contribution is 150% of the traditional catch up, which comes out to \$11,250. This brings the amount an employee is able to contribute up to \$34,750 annually. The table below shows the different contribution limits at different ages.

Age	2025 Employee Contribution Limit	2025 Employee & Employer Contribution Limit
Under 50	\$23,500	\$70,000
50-59, 64+	\$31,000 (\$23,500 + \$7,500)	\$77,500
60-63	\$34,750 (\$23,500 + \$11,250)	\$81,250

A 401(k) is a good tool when it comes to saving for retirement for both business owners and employees. As the business owner, you have the ability to determine how much to contribute from your own pay and from the company's side. By maximizing these contributions, you not only strengthen your retirement savings but also enjoy potential tax advantages, helping to lower your business's overall tax burden. This strategy demonstrates long-term financial planning and a commitment to both your personal and employees' futures. Please reach out to us if you would like to discuss a plan you currently have in place, or if you would like to join the HBRA's 401(k) program to offer a plan for the first time.

DiMatteo Group Financial Services

203-924-5420

1000 Bridgeport Ave, Suite 506, Shelton, CT 06484

<https://www.dimatteofinancial.com/> ■

Thank You for 2 Years of Leadership David Preka



The HBRA of Connecticut is truly indebted to David Preka, who led the Association as its Chairman and President from 2023-2025. David tackled every challenge with determination, enthusiasm and good will. He reached out to every local for their input, and showed a sincere interest and concern for local issues by attending each local's meetings and events.

David's creativity and innovative thinking was invaluable in promoting the association, and producing added revenue. He was instrumental in spearheading the development of an HBRA marketing and social media campaign, and he solicited and secured Riverhead Building Supply as the \$10,000 Presenting Sponsor for the HOBI Awards, all while heading a company that has been consistently ranked in the top 500 remodelers in the country. The HBRA of CT wishes you continued success, David. As a talented and committed young professional builder, you will help shape the future of the home building industry in Connecticut. ■



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Lumber Market Update

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



What has happened Since September?

Lumber prices have increased since my last report. Douglas Fir is up \$169 or 19%, while KD SPF is up \$74 or 11%. KD SPF is 27% less than Douglas Fir, significantly increasing its September spread. This continues

to explain its popularity in single family and multi-family construction. FYI, Southern Yellow Pine averages 17% less than KD SPF when purchased in truckload quantities. We are beginning to see SYP used in multi-family construction in CT. The exception is 2x4 which is more costly in SYP than in SPF.

Douglas Fir plywood continued its downward trend, dropping \$27 or 3%. While OSB increased \$30 or 5%.

The Year in Review

Looking at the full year of 2024, Douglas Fir increased 26% going from \$825 to \$1042 while trading in a range from \$805 to \$1043. KD SPF increased by 14% going from \$656 to \$745 while trading in a range from \$601 to \$824.

Douglas Fir plywood decreased 7% going from \$952 to \$884, while trading in a range from \$881 to \$985. And OSB decreased 1% going from \$618 to \$610, completely masking its volatility since it traded in a range from \$527 to \$858.

The fourth quarter was the most volatile quarter of the year for Douglas Fir and KD SPF by far. Douglas Fir plywood was in a fairly flat downward trend throughout the year. OSB was relatively flat in the fourth quarter, but much more volatile earlier in the year

What to Expect in the remainder of 2025

I can sum it all up in one sentence, it depends on what happens in Washington D.C. To elaborate on this a bit, if tariffs are imposed on Canada and Mexico, expect some of the following to happen.

Canadian lumber prices will rise by the amount of the tariff the day it goes into effect. If Canadian mills sales fall off, they will likely absorb some of the tariff, bringing prices back down part way. They will run mills at break even, but not at a loss. I highly doubt that any mill has a 25% or even a 10% profit margin.

Imports from Europe and other sources are likely to rise.

Plywood will experience little change as Canadian plywood is not a major factor in the U.S.

OSB prices will likely see some impact from tariffs as Canada is a major producer. Companies with mills in both the U.S. and Canada will seek to minimize sales from Canada into the U.S.

Mexico is not a major factor in lumber, plywood or OSB in the northeast, so there is little impact there.

Gypsum ore used in Northeast American plants is usually imported from Canada. A tariff on gypsum ore would increase drywall prices somewhat.

Roofing will be impacted as there are some Canadian roofing plants. Also plants in the upper Midwest may rely on Canadian sources for asphalt. Again likely to be some cost increase from tariffs.

Insulation is primarily made in the U.S. Much energy is used in the production process, therefore plants relying on Canadian oil or natural gas could be affected.

Mexico does manufacture a lot of hardware, Schlage F series residential locks, for example. Prices of these items would be affected by a tariff.

By the time you read this in mid to late March, more could be known. ■

Shifting Zoning in Connecticut

By Gregg Wagner, Sr. V.P, Berkshire Hathaway New England Properties



In 2025, Connecticut began to undergo a significant paradigm shift in zoning approval sentiment, reflecting a growing emphasis on diversifying housing product and affordability while fostering sustainable development. This movement has

been driven by evolving demographic needs, legislative reforms, and economic pressures that reshaped the housing landscape across the state over the past twenty years, especially since the onset of Covid.

Historically, Connecticut's restrictive zoning laws paired with rising land prices has favored building larger single-family homes in most market areas. This has been especially true in Fairfield County. Until the turn of the decade, the limited construction of multi-family housing further contributed to the housing shortage. However, with the state's housing prices surging, the need for diversified housing options has become urgent. Legislative changes aimed at increasing density and promoting "missing middle" housing, such as duplexes and townhomes, has sought to alleviate this crisis in communities large and small in Connecticut.

A landmark legislative push earlier this year, known as the "Towns Take the Lead" initiative, required municipalities to establish specific affordable housing goals under the revised CGS Sec. 8-30j statute. With more than 70,000 unfilled jobs and more than 100,000 families burdened by the cost of housing, there is no question that our State needs more housing options that are affordable for its residents. While there are many factors driving higher costs that are out of the state's control, housing is something that Hartford can have a major impact on. Under Towns Take the Lead Planning and Zoning, municipalities would maintain their zoning authority, but they would be beholden to unit goals of quantity and housing type tailored to each town. This measure mandates towns to incorporate more diverse units into their zoning plans, targeting Transit Oriented Development (TOD) areas.

The Hartford metropolitan area, identified as one of the top ten housing hot spots nationwide, exemplified this shift. In response to increasing demand, zoning boards on the I-91 corridor in Hartford, East Hartford, and Middletown approved 2,500 new

residential units with over 30% classified as affordable housing. This trend was echoed in suburban areas where resistance to denser developments has historically been deeply rooted. For instance, Darien, which had long restricted multi-family housing, recently approved a 175-unit development at Thorndal Circle with 25 affordable units in a move that signaled a change in local attitudes.

Connecticut's aging housing stock has also played a role in these zoning changes. The state has a median home construction year of 1966, making it the fifth oldest in the United States behind only New York, Rhode Island, Massachusetts, and Pennsylvania. This aging housing stock has created pressure to modernize the supply of homes. In response, the state has granted \$12.8 million to municipalities like East Windsor and Tolland to retrofit aging stock for energy efficiency and accessibility.

Despite these advancements, opposition has persisted in many communities. Critics have argued that increased density would strain local infrastructure and alter neighborhood character in a "not-in-my-backyard" approach. However, proponents have highlighted the economic benefits, citing a study from the Connecticut Economic Resource Center (CERC) that found each new multi-family development added an average of 50 permanent jobs and boosted local tax revenue by 15%.

The impact of zoning reforms has been particularly visible in mixed-use developments that integrated residential units with commercial and retail spaces. Trumbull recently approved a redevelopment plan for the Trumbull Mall that will convert underutilized retail space into 500 residential units, including senior housing and workforce apartments. However, a similar plan at the Westbrook Outlets has raised the eyebrows of shoreline residents. Time will tell whether this adaptive reuse model will gain traction as a solution to Connecticut's dual challenges of retail obsolescence and housing shortages.

By the end of 2025, Connecticut will have taken substantial steps toward more inclusive and dynamic zoning policies. With an estimated 10,000 new housing units approved statewide, the shift in zoning regulations has demonstrated a commitment to balancing growth, affordability, community sustainability, and filling the missing middle. As these developments unfold, Connecticut's evolving approach to zoning may serve as a potential model for other states grappling with similar housing challenges. ■

Eagle Woodworking Commissions 2025 Kitchen Trends Report: Kitchen Clutter is Out; Organization is In

by Blake-Schwartz, Eagle Woodworking

New year, new kitchen! For 2025, homeowners are saying goodbye to kitchen clutter and hello to organization. If you or your clients ever struggled with messy drawers or overflowing countertops, you're not alone.

At Eagle Woodworking, we've been helping homeowners tackle kitchen clutter for years, and our latest survey confirms what we've always known: people are ready to reclaim their kitchens. Messy drawers and cluttered countertops aren't just inconvenient—they're stressful. That's why custom drawer inserts are the perfect solution for creating a space that's functional, calm, and a joy to use.

From cutlery dividers to knife blocks and spice organizers, custom drawer inserts are the secret to a well-organized kitchen. Let's dive into the survey results and explore how you can make 2025 the year you take control of the kitchen space.

Key Takeaways:

- ◆ Drawer organization is a focus. Over 66% of homeowners are making kitchen drawer organization a top priority.
- ◆ Custom inserts improve functionality. 88% agree that custom drawer inserts make their kitchen more functional and enjoyable.
- ◆ Messy kitchens have common culprits. Appliances, gadgets, spices, and utensils are the biggest causes of kitchen clutter.



These everyday items may seem small, but with proper organization, they can go from chaos in any kitchen to sheer convenience and enjoyment.

How to Get Organized: Custom Drawer Inserts

Custom drawer inserts are a simple way to fix kitchen clutter. They keep everything in its place, from utensils to spices, so the kitchen always stays neat.

Top Features Homeowners Want in Custom Drawer Inserts

According to the survey, spice drawer organizers top the list, with cutlery inserts not far behind.

Homeowners also ranked ease of access, maximizing storage space, and durability as the top features they value in custom drawer solutions.

Cutlery Drawer Solutions That Work

Say goodbye to cluttered cutlery drawers! Eagle Woodworking's custom cutlery drawer inserts are designed to create order where chaos once reigned. With precise compartments for forks, knives, and spoons, these inserts make finding what you need quick and effortless.



Courtesy of JEM Woodworking

Whether you're looking to streamline daily meals or create a polished, functional kitchen, our handcrafted solutions are built to fit any space perfectly. Ready to upgrade the next kitchen project? Explore our custom-cutlery drawer inserts today and see the difference organization makes. To read full report visit <https://www.eaglewoodworking.com/blog/kitchen-clutter-survey-results>.

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Albano Appliance Hosts Open House



Albano Appliance Fall Open House was held at their stunning Pound Ridge showroom. Homeowner and trade clients feasted on delicious grilled food and sampled delicious wine, as they experienced Albano's newly built back patio, featuring outdoor kitchens from Italy and Spain. ■

Insurance Trends in 2025: A Market in Transition

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



In 2025, insurance rates across various sectors are undergoing notable changes due to economic shifts, legislative actions, and environmental challenges.

Auto Insurance Trends

After sharp increases in previous years—16.5% in 2024 and 12% in 2023—auto insurance premiums are expected to rise by an average of 7.5% in 2025. This slowdown reflects insurers' adjustments to prior economic pressures and efforts to stabilize rates.

However, regional disparities persist. In California, for instance, Senate Bill 1107 has raised minimum insurance requirements, driving up premiums. This change disproportionately impacts non-standard drivers, including those with past infractions or coverage gaps, intensifying their financial burden.

Homeowners Insurance Developments

Homeowners insurance premiums continue to climb in 2025, driven by rising claims costs, increased reinsurance expenses, and stricter regulatory compliance. The average American homeowner now pays approximately \$2,189 annually for coverage.

In California, the aftermath of the devastating Los Angeles wildfires has severely disrupted the insurance landscape. The state's FAIR Plan, a last-resort insurer, faces \$1 billion in losses. To maintain solvency, regulators have approved a special assessment, imposing additional costs on insurers and homeowners. This marks the first such assessment in over three decades, underscoring the financial strain caused by recent natural disasters.

Market Stabilization

After years of sharp increases, the property and casualty (P&C) insurance market is showing signs of stabilization. Industry forecasts indicate that insureds can expect flat pricing to mod-

est single-digit increases, depending on the line of business and industry. This trend is particularly favorable for sectors like Manufacturing & Distribution, where some businesses may even see lower premiums.

The commercial property insurance market, which saw premium hikes exceeding 20% in 2023, began moderating in 2024. Growth rates have slowed, with increases now averaging 8% to 12% based on risk exposure. Businesses with strong claims histories and properties in low-risk areas have benefited the most, with some renewals approaching flat rates.

Regional Variations

Geographic factors continue to shape P&C insurance rates. In Florida, Citizens Property Insurance Corp. announced a state-wide average rate reduction of 5.6% for 2025. This follows recent reforms and market stabilization efforts, making Florida the state with the lowest average increase in homeowners insurance rates over the past year.

The Impact of Climate Change

Climate change remains a significant driver of P&C insurance rate adjustments. The increasing frequency and severity of extreme weather events have led to substantial property damage, higher claims, and rising premiums. Insurers continue to reassess risk models and pricing strategies to account for these evolving environmental threats.

Consumer Implications

As the P&C insurance market stabilizes, consumers should remain proactive. Regularly reviewing policies, comparing rates, and understanding regional factors can help policyholders make informed decisions in an evolving insurance landscape.

Kim Marie DiMatteo Cross Insurance – 203-231-0825 ■

One Legislator's Effort to Bring Back the Starter Home:

An Interview with Banking Committee Chairman, Rep. Jason Doucette

By Jim Perras, HBRACT CEO

The dream of homeownership has become increasingly elusive for many Connecticut residents, particularly for first-time buyers looking for an affordable entry point into the housing market. Recognizing this challenge, Rep. Jason Doucette, House Chair of the Banking Committee, is leading a legislative effort to revive the starter home market through the proposed Homes for Connecticut initiative.



Doucette represents the 13th House District, which includes a large portion of Manchester and part of Glastonbury. A practicing real estate attorney, he brings first-hand experience with the

obstacles buyers face in today's market. Recently, he joined Housing Commissioner Mosquera-Bruno, CHFA Executive Director Nandini Natarajan, and industry leader Greg Ugalde at the HBRA of CT Developers Forum to discuss public and private housing finance programs. From that conversation, a new strategy began to take shape.

The Driving Force Behind the Homes for Connecticut Bill

"It's no secret that we have a housing supply problem," says Doucette. He points to national and state economic trends showing that housing production never fully recovered after the Great Recession. While Connecticut has attempted to address these issues through zoning reform, those efforts have proven to be politically and emotionally charged, often stalling meaningful progress.

As Banking Committee Chair, Doucette has had success in expanding homeownership opportunities through financing programs, particularly in collaboration with the Connecticut Housing Finance Authority (CHFA). One standout program, Time to Own, provides up to \$25,000 in low-interest, forgivable loans for home purchases, instantly granting equity to new

homeowners. However, Doucette emphasizes that financing solutions alone aren't enough—there needs to be inventory for buyers to choose from.

"We've incentivized buyers—now it's time to incentivize production through low-cost financing for the homebuilding industry," he states.

How Homes for Connecticut Works

Doucette's proposal builds on the success of the Build for Connecticut program, which provides low-cost gap financing to support the construction of mixed-income multi-family housing. Homes for Connecticut would adapt this model to encourage for-sale housing targeted at households earning between 100% and 120% of area median income (AMI).

The program has two key components:

1. Low-Cost Gap Financing for Developers: Like the Build for Connecticut program, CHFA would administer state-backed secondary loans to fill financing gaps in new construction projects.

2. State Credit Guarantees to Lenders: To attract primary lenders, the state would use its full faith and credit to guarantee a portion of developer loans, reducing risk and making financing more accessible.

Doucette cites a successful precedent for this approach: the crumbling foundations assistance program, which used state credit guarantees to provide low-interest loans for homeowners dealing with struc-

tural failures. That program has experienced low default rates and high success, strengthening the argument for applying a similar strategy to new home construction.

Avoiding Deed Restrictions While Ensuring Affordability

When asked about potential affordability mandates, Doucette clarifies that instead of requiring deed-restricted affordable units, Homes for Connecticut would focus on ensuring that developments serve CHFA-qualified buyers. By leveraging existing CHFA programs—such as Time to Own and CHFA's conventional loan offerings—projects can remain financially viable while still targeting middle-income buyers.

Under current CHFA guidelines, eligible homes would be priced around \$537,000 in most of Connecticut and up to \$650,000 in Fairfield County, with some targeted areas allowing for higher price points.

What Type of Developments Will This Support?

The program is designed to encourage the construction of smaller starter homes, townhomes, and condominiums—types of housing that are increasingly rare in today's market. Doucette notes that production builders specializing in high-density, for-sale developments are particularly well-positioned to benefit from this financing.

Legislative Reception and Next Steps

Doucette acknowledges that while the idea is still in its early stages, initial feedback has been overwhelmingly positive. CHFA has long sought ways to engage more directly in single-family development, and Homes for Connecticut presents an opportunity to do just that.

Unlike zoning reform, which has consumed much of the legislative bandwidth, this proposal is purely incentive-based—offering a “carrot” rather than a “stick.” That bipartisan appeal could be crucial to its success.

Potential Hurdles and the Path Forward

The biggest challenge, according to Doucette, will be securing funding. The program would require state bonding for CHFA loans as well as budget allocations to back the credit guarantees. Given competing interests—such as funding for higher education and social services—he acknowledges that the program may need to start as a pilot initiative to prove its effectiveness before scaling up.

How Builders and Developers Can Help

Doucette encourages HBRA members and industry stakeholders to engage with their legislators and voice support for Homes for Connecticut. The Banking Committee is one of the legislature’s smaller bodies, meaning broader outreach—particularly to the Finance and Appropriations Committees—will be critical in securing necessary funding.

“I’m hopeful that builders and developers embrace this program and collaborate with us to solve Connecticut’s housing supply problem. If we get this right, it will be a win for homebuyers, the residential construction industry, local economies, and the state as a whole.”

Key Takeaways for Builders and Developers:

- ◆ **New Financing Model:** Homes for Connecticut will provide low-cost construction financing to support starter home development.
- ◆ **State Credit Guarantee:** The program will reduce lending risks, encouraging more financial institutions to participate.
- ◆ **Focus on Middle-Income Buyers:** Developments will cater to households earning 100–120% AMI.
- ◆ **Opportunities for Production Builders:** The program is best suited for townhomes, condominiums, and smaller single-family homes.
- ◆ **Industry Advocacy Needed:** Builder and developer support will be crucial in securing legislative approval and funding.

The success of this initiative depends on collaboration between policymakers, developers, and financial institutions. With the right backing, **Connecticut can once again offer an attainable path to homeownership for working families.**

Developers Forum – In Review

January: Exploring Public and Private Housing Finance Programs

The January Developers Forum, moderated by Guest Chairman Greg Ugalde of T&M Builders, featured an esteemed panel of housing and finance leaders, including:

- ◆ **Housing Commissioner Seila Mosquera-Bruno**
- ◆ **Chairman of the Banks Committee, Rep. Jason Doucette**
- ◆ **CHFA Senior Business Development Officer, Vin Bergin**
- ◆ **CHFA Multi-Family Managing Director, Pat Guliano**
- ◆ **Kiley Gosselin, President & CEO of the Housing Development Fund**

The discussion covered key topics such as the future of the highly successful Build for Connecticut financing program and a range of flexible financing options available for developers working on smaller mixed-income projects that may not qualify for Build for Connecticut.

A major highlight was the conversation around strategies to increase the production of traditional starter homes—a challenge that directly inspired Rep. Doucette’s “Homes for Connecticut” legislation (see featured article for more details).



L-R Jim Perras, Kiley Gosselin, Rep. Jason Doucette, Greg Ugalde, Seila Mosquera-Bruno, Pat Guliano, Vin Bergin

February: Public-Private Partnership Opportunities – A Conversation with State Leaders

February's Forum, also chaired by Greg Ugalde, brought together state leaders to discuss how Connecticut's evolving regulatory landscape and new funding mechanisms can drive housing development. Guest panelists included:

- ◆ **DECD Deputy Commissioner Matt Pugliese**
- ◆ **Executive Director of the newly established Connecticut Municipal Redevelopment Authority (MRDA) David Kooris**

Key discussions centered on the recent regulatory overhaul, particularly the sunset of the Transfer Act and the transition to Release-Based Regulations, which are expected to accelerate redevelopment, especially in former brownfield sites.

Attendees also learned about MRDA's goals to utilize bonding dollars for:

- ◆ **Helping municipalities modernize local zoning laws**
- ◆ **Investing in critical infrastructure**
- ◆ **Advancing Transit-Oriented Development (TOD), mixed-use projects, and multi-family housing**



L-R Matt Pugliese, Greg Ugalde, David Kooris

These forums continue to serve as vital platforms for industry professionals to engage with policymakers, explore new funding opportunities, and drive solutions for Connecticut's housing challenges. ■

CENTRAL CT HBRA NEWS

The HBRA of Central CT hosted their annual Awards Celebration January 30th, at the Bristol Events Center. Where over 190 guests gathered to honor the exceptional achievements of members who are shaping the future of the residential construction industry. Award winners include: Housing Hall of Fame Inductee – David Director, Connecticut Lighting Centers, Builder of the Year – Greg Ugalde, T&M Homes, Remodeler of the Year – Joe Carlone, Gold Shield Construction, Associate of the Year – Cathy Lapierre, LAZA Properties, Multifamily Award – Luke Florian, Freedom Property, LLC, New Member of the Year – Pete DiStefano DiStefano, Brothers Concrete Coatings.



CENTRAL CT HBRA NEWS

The Multifamily Council of the HBRA Central CT was hosted for a site visit and tour of The Landon of Cromwell, January 9th. Over 50 professionals from across the state joined to experience the impressive property. The engaging presentation and insightful tour highlighted thoughtful design and features that make The Landon truly stand out. Janice Miner and the Belfonti Companies showcased a detailed look at their multi-family development and facilitated great conversation.



On December 12th The HBRA of Central CT wrapped up the year in style with a spectacular holiday celebration, bringing together the members for an evening of cheer, networking, and gratitude. Held at Shuttle Meadow Country Club, the event was a perfect blend of holiday spirit and industry camaraderie, setting the tone for a strong start to the new year.

Thank you to...
1600 CLUB



The HBRA of Central CT hosted its inaugural 1600 Club exclusive event at Café Aura, with legendary Geno Auriemma on October 31st, 2024. The room was buzzing with inspiration as Geno shared his stories, insights, and wisdom with the group. The 1600 club offers opportunities for members to connect, learn, and elevate their professional network.





On October 26th & 27th The HBRA of Central CT hosted the Annual Parade of Homes. Members started the festivities weekend with a kick-off event at the Parade of Home's Chairman Nick Uccello's residence. The parade of homes is the ultimate showcase of new and remodeled homes across the region. This scattered-site tour highlights a diverse range of architectural styles and price points, offering something for every homebuyer and design enthusiast. The parade had showcased 14 homes across CT, from Southbury to Stonington. Whether guests were exploring the latest trends, searching for a move-in-ready home, gathering renovation inspiration, or looking for the perfect builder, the Parade of Homes is a gateway to Connecticut's finest craftsmanship and innovation.

The HBRA of Central CT Fall Fest, hosted by BENDER. In Waterbury, brought together over 100 industry professionals for an evening of innovation, networking, and celebration. Attendees explored cutting-edge products, engaged in insightful conversations, and enjoyed delicious cuisine while collecting stamps on their event passport. The night also featured exciting giveaways, with lucky winners taking home premium Bender products. ■



EASTERN CT HBRA NEWS

Over the fall and winter, HBRAECT came together for several exciting events. In September, we kicked off with our Builder Blend at Chelsea Groton HQ in Groton, CT, where we heard from Vincent Bergin of CHFA. In October, we gathered again at Filomena's Restaurant for our October Builder Blend, featuring a presentation on Cleanfiber insulation. December brought our annual gala, where we celebrated our award winners and closed out the year on a high note.

To start the new year, we gathered at Riverhead Building Supply in Niantic for our 'Meet the Building Officials' event. In February, we hosted our first Sip & Mingle networking event in downtown Mystic, giving members the chance to connect. We look forward to many more exciting events ahead!

Congrats to all of our 2024 Gala Award Winners!



(L to R): Michael McLaughlin (Skips Wastewater Services); Michael Scanlon (Bouvier Insurance); Ed Abbiati (Ring's End); Walter Woycik (Building Official from Groton CT); Shawn Roach (Anchor Insulation); Barbara Donn (CorePlus FCU); & Kenny Ritter (ICOR Building & Remodeling).

Announcing the award winners



Patrick Caulkins (President of HBRAECT & Caulkins Homes)



(L to R) Chandler Caulkins (Caulkins Homes); Don Hamel (Andersen Windows) & Drew Comeau (Andersen Windows)

City of Groton Building Officials with Mayor of Groton CT at our 2024 Annual GALA



(L to R) Scott Reagan (Building Official from City of Groton) Keith Hedrick (Mayor of Groton); Walter Woycik (Building Official City of Groton); Kevin Quinn (Building Official from City of Groton); Edward Sargent (Building Official from City of Groton); & Robert Tompkins (Building Official from City of Groton).



(L to R) Eric Person (Central CT HBRA) Bill Owens (NAHB) & Patrick Caulkins (President of HBRAECT & Caulkins Homes).

Inducting the Board of Directors



(L to R) Susy Hurlbert (Eastern CT Association of Realtors); Derek Preka (Advanced Group); Everette Hyde (Shelter Building); Justin Bradley (Justin Bradley Realtor & Anchor Point Homes); Kenny Ritter (ICOR Building & Remodeling); Barbara Donn (CorePlus Credit Union); Lisa Gencarelli (Chelsea Groton Bank); Nort Wheeler (Mystic River Building Company); Michael McLaughlin (Skips Wastewater Services); Josh Greco (HOCON) Patrick Caulkins (Caulkins Homes) Michael Scanlon (Bouvier Insurance) & Sean Blette (Elite Contracting).



(L to R) Kirsten Ritter & Kenny Ritter (ICOR Building & Remodeling); Shawn & Nikki Roach (Anchor Insulation).

Congrats to Ed Abbiati for winning the Career Achievement Award



(L to R) Beth Abbiati, Ed Abbiati (Ring's End), Julie Abbiati, & Colin Campbell (Ring's End).



(L to R) : Scott Reagan (Building Official from the City of Groton); David Garside (Building official from Town of East Lyme); Natasha Merchant (Breezeline) Ray Steadward (Building Official from Enfield); Peter Zvingilas (Building official from state of CT); Joe Summers (Building Official from Mashantucket) Patrick Caulkins (President of HBRAECT & Caulkins Homes); Leslie Still (Breezeline); Eric Person (HBRA Central CT) & Mike Muzio (Breezeline).

Meet the Building Officials Event held at Riverhead Show room in Niantic



(L to R): Scott Reagan (Building Official from the City of Groton); Walter Woycik (City of Groton Building Official); David Garside (Building official from Town of East Lyme); Peter Zvingilas (Building Official from the State of CT); Ray Steadward (Building Official from Enfield); Joe Summers (Building Official from Mashantucket) and Patrick Caulkins (President of HBRAECT & Caulkins Homes)



In September, we hosted our Builder Blend at the Chelsea Groton Bank HQ in Groton. HBRA-CT President, Patrick Caulkins of Caulkins Homes, kicked off the evening. We were also joined by our guest speaker, Vincent Bergin, the Business Development Officer from the Connecticut Housing Finance Authority, who shared valuable insights that could open the door to new opportunities.



Members enjoying refreshments at the September Builder Blend event at the newly renovated Chelsea Groton Bank HQ in Groton.

October Builder Blend at Filomena's Restaurant, hosted by Anchor Insulation, highlighted a presentation from CleanFiber Insulation.



(L to R): Amanda Brosseau and Curtis Fischer of CleanFiber, joined by Shawn Roach of Anchor Insulation, Michael Scanlon (sponsored by Bouvier Insurance), and Patrick Caulkins of Caulkins Homes.



Members attended our EOS educational event, where Ralph Riccio, an EOS Implementer, led a course on the Entrepreneurial Operating System (EOS) and shared valuable insights on how to gain control of your business.

Pictures from our event February 20th- HBRAECT Sip & Mingle: A wine & Bourbon Tasting Event



Kicked off the new year with our first Sip & Mingle event at Spencer & Lynn's Boutique Bottle Shop in Mystic! A huge thank you to our sponsors at Breezeline and to everyone who attended! Cheers to an amazing start to 2025!



Tom Ljubicic from Ace Overhead Doors and Patrick Caulkins; our HBRAECT President & of Caulkins Homes at our Sip & Mingle



Kenny Ritter of ICOR Building & Remodeling with new member Joshua Sherman of Breachway Building Co.



(L to R) Jim Perras, CEO of HBRA of CT; Eric Person, Central HBRA & Paul Kotowski, Archithority Stone.



(L to R) Jonah Benoit, ETS Electrical Construction; Jordan Balogh, JB Electrical Contracting LLC; & Evan Socha, ETS Electrical Construction. ■

FAIRFIELD COUNTY HBRA NEWS

On December 4, 150 members and guests gathered at Fairfield Theater Co to help us roll out the red carpet for our 2024 Annual Awards presentation and Casino Night. All guests enjoyed a dinner by On the Marc Catering, the presentation of awards, and then attendees tried their luck at our casino tables. Part of the proceeds from this event and silent auction will help support our charitable partners. Our 2024 Winners:

Builder of the Year: Guiltec Deve

Remodeler of the Year: Domus Constructors

Associate of the Year: Rachel Foster

Woman Of the Year: Dawn Corbo

Business of the Year: Interstate +Lakeland Lumber

Member of the Year: Antonio Stella

New Member of the Year: Jessica DiMatteo

President's Choice: John Hertz

On February 5th, over 120 members and guests came out to join us for our first General Membership Meeting of the year, presented by the HBRA Professional Women in Building Council at Waterware in Stamford. All attendees enjoyed light bites and an open bar, while playing PWBingo-a game designed to help everyone network. For every card returned, we donated to the Circle of Care, helping provide room makeovers for children undergoing pediatric cancer treatments.



Robin Carroll(Karp Associates), Michele Hughes (Tile America), Lora Mazurak (Torrco Design Center), Elizabeth Zhang (West out East)



Rocky Prozano (Mediacom Inc), Luigi Tevolini (County TV & Appliance)



Rachel Lindemann (Northeast), Kevin and Jessica Polcer (Polcer Home)



Fairfield County Holiday Party



Holiday Party 1: Rob Michaud (Michaud Development), Rachel Lindemann (Northeast), Brian Kurtz (Interstate and Lakeland Lumber, Noel Farrell (Guiltec Development), Denis Guilfoyle (Guiltec Development), Chris Shea (Domus Constructors), Jessica DiMatteo (DiMatteo Group Financial Services), Dawn Corbo(Torrco Design Center), John Hertz(Hertz Construction), Antonio Stella (Stella Homes), Kerry Brunn



Stephanie Rapp (Stephanie Rapp Interiors), Lisa HeldWhite (Breakwater Renovation and Construction), Lisa O'Mara (Smarthome and Theater Systems)



NORTHWEST HBA NEWS

HBA of Northwest Connecticut Hosts Successful Meet the Candidates Night

On October 16th, the Home Builders & Remodelers Association (HBA) of Northwest Connecticut, in partnership with the Litchfield County Chapter of the Greater Hartford Association of Northwest Connecticut, hosted an insightful Meet the Candidates Night at the prestigious Torrington Country Club.

The event brought together a diverse audience, including industry professionals, community leaders, and local voters, all eager to engage with candidates and gain a deeper understanding of their positions on key issues affecting the region. Attendees had the valuable opportunity to hear firsthand from the candidates, ask pertinent questions, and discuss policies that impact the housing and building industry.

With a strong turnout and meaningful conversations, the evening proved to be an essential platform for fostering informed decision-making ahead of the upcoming elections. The HBA of Northwest Connecticut remains committed to advocacy, ensuring that the voices of its members and the broader community are heard on legislative matters that shape the future of housing and development in the region.



(L-R) Michelle Cook of Torrington, Greg Ugalde, State rep Maria Horn of Salisbury



(L-R) State Rep Joe Canino of Torrington and Steve Temkin



State Senator Henri Martin and Jim Perras



(L-R) State Rep John Piscopo - Thomaston, State Rep Karen Reddington-Hughes Bethlehem, State Rep Michelle Cook of Torrington, State Rep Jay Case of Torrington, Greg Ugalde, Sheila Leach, Andrew Ugalde, State Rep Maria Horn of Salisbury



(L-R) State Rep Joe Canino of Torrington, Jim Perras, and Tim Bobroske, President of HBA of Northwest CT

**DiMatteo Financial Group, Cross Insurance,
Cyclone Home Systems and Bender
host and sponsor the annual IBS Cocktail Party
for Connecticut Attendees!**



(L-R) Mary Jane Ugalde, Greg Ugalde, Tim Hollister, Christina Hollister, Andrea Gomes, Matt Gilchrist, Sheila Leach



(L-R) Sheila Leach, NAHB Chief of Staff Meghan Everngam, Johnny Carrier, Rich Gaffney, NAHB President and CEO Jim Tobin, Steve Temkin



Pat Caulkins, Greg Chandler, Ralph Riccio, Jimi Clarke

**Connecticut was well represented at the Area 1 Caucus
Congratulations David Preka new CT Area 1 Caucus Rep.**



(L-R) Nort Wheeler, Eric Person, Alan Hanbury, Steve Temkin, Chris Nelson, Bob Hanbury, Pat Caulkins, Sheila Leach, Johnny Carrier, Garret Cook, Matt Gilchrist, Kim DiMatteo, Anthony DeRosa, Kerry Brunn, George LaCava, Jim Perras, Greg Chandler

**Congratulations to BUILD-PAC Trustee Ken Boynton
and the team for another successful Golf Tournament
and to Eric Santini for being elected as
Connecticut's Alternate BUILD-PAC Trustee.**



NAHB CEO Jim Tobin
& CT Golf Tournament
Chair Ken Boynton



Eric Santini



**WE NEED EVERY MEMBER IN THE STATE OF CONNECTICUT
TO DO THEIR FAIR SHARE.**

BUILD-PAC helps elect pro-housing, pro-business candidates to Congress. Make an investment in housing today to ensure the interests of the housing industry are heard on election day!

NAHB.ORG, BUILD PAC TRUSTEE, KEN BOYNTON- 860-280-4961

SAVE THE DATE

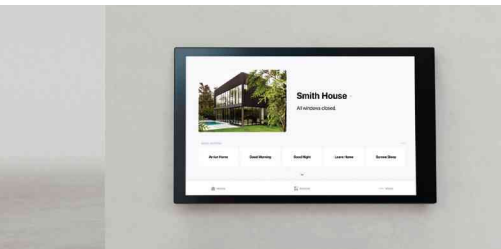
JULY 7, 2025 LARRY FIANO & FAMILY BUILD-PAC GOLF CLASSIC

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