

# CONNECTICUT BUILDER

The Magazine of the Home Builders & Remodelers Association of Connecticut



Fall 2023

## Best Designed Custom Home

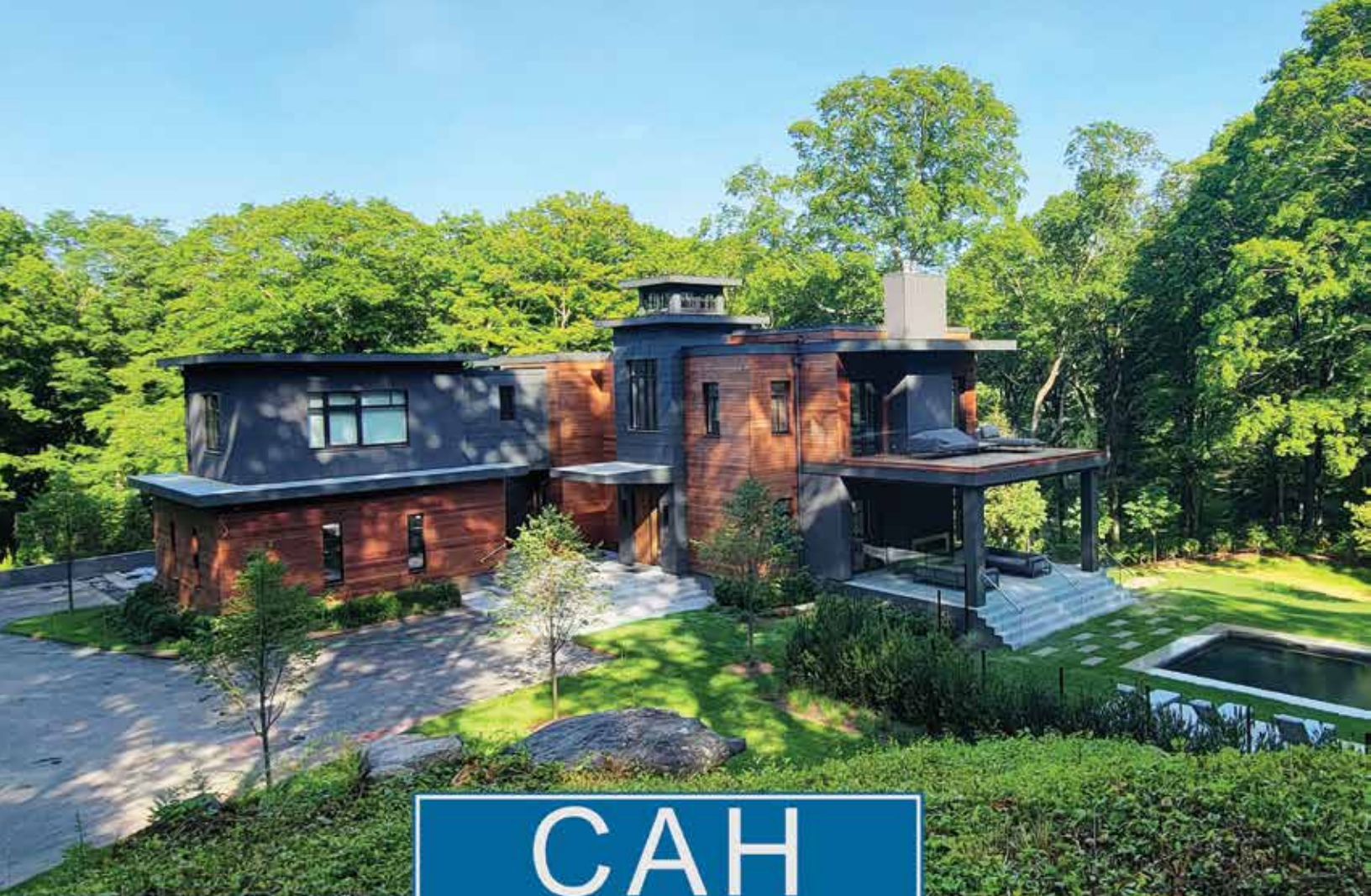
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**COVER PHOTO** – Architect Chris Pagliaro connected the four floors of his Best Designed Custom Home with this graceful spiral staircase, which is beautifully detailed with clerestory windows encircling a domed ceiling.

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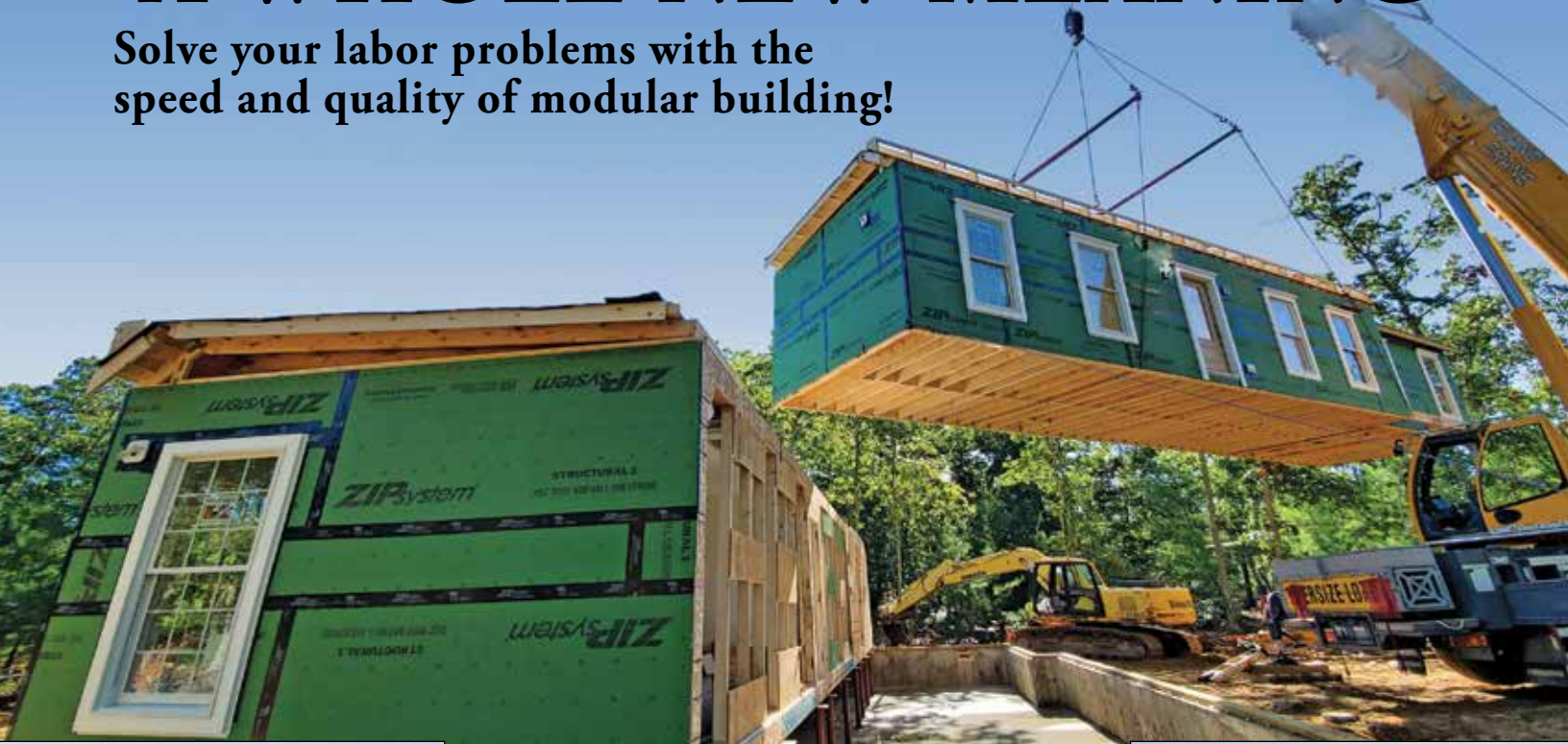
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### From the President

By David Preka



By the time this edition of the Connecticut Builder reaches the reader my first year as President and Chairman of the Home Builders & Remodelers Association of Connecticut will be coming to a close. Here are some observations about everything in the rearview and thoughts about the year ahead.

#### BUILD-PAC

I'm thrilled that under the leadership of our BUILD-PAC Trustee, Ken Boynton, of Boynton Construction that Connecticut can boast another record setting golf tournament. Thank you to all the golfers and contributors that made it happen and a special thank you to all the sponsors that made this event possible. The BUILD-PAC supports pro-housing candidates across the country and is vitally important to the health of our industry. Please reach out to the HBRA if you're interested in learning more about BUILD-PAC or if you'd like to get involved.

#### HOBIS

We are excited about the upcoming 29th Annual Home Building Industry Awards Gala (HOBIs) that is taking place November 15th at the Aqua Turf in Southington. It is one of the largest and most successful events of its kind in the country. And the only event in Connecticut that brings all our members together under one roof to celebrate our industry's best and brightest. A HOBI awards exemplifies the highest levels of achievement in our industry and are a valuable component of any builder or remodeler's marketing portfolio. To learn more about the HOBIs and corresponding marketing, sponsorship, and advertising opportunities, please contact the HBRA.

#### WORKFORCE DEVELOPMENT

Connecticut continues to have one of the oldest skilled labor workforces in the country, as such, workforce development continues to be an important priority for the HBRA. Earlier this year we went through the painstaking task of updating the bylaws of our 501c3 non-profit the Connecticut Institute of Professional Builders and Remodelers, Inc. (CIPBR), which stood dormant for over a decade. The goal is to repurpose CIPBR to be able to raise and expend funds to grow pre-apprenticeship programs in our high schools in the short term, with the long-term goal of supporting our own adult pre-apprenticeship programs. With the new bylaws comes the creation of a new CIPBR Board of Trustees. If you or someone you know has a passion for workforce development and would like to join the Board of Trustees, please contact the HBRA.

#### ADVOCACY

Beyond great events and networking opportunities, the number one priority of the HBRA of CT is representing the residential construction industry before state government. We work tirelessly on your behalf by supporting common sense policies that promote robust development and construction. Our advocacy is most effective when our membership is mobilized and engaged. I encourage all members to participate in the process. Join our government affairs meetings, keep abreast of issues facing our industry by reviewing our regular government affairs updates, and respond to our calls to action. If you have thoughts about laws and policies, you'd like the HBRA to consider or if you'd just like to learn more about our advocacy, please contact the HBRA of CT. ■



## CEO Message



As we look forward to the end of 2023 and the beginning of 2024, vigilance and advocacy will be key to industry success here in Connecticut. Interest rates have reached heights not seen for 20 years. And regardless as to whether our economy experiences a soft landing based on recent actions by the Feds, the prevailing sentiment is that home sales will remain subdued for the foreseeable future, with high housing costs and low inventories contributing to growing housing accessibility and affordability issues.

While Connecticut, and the Northeast more broadly, are not alone in this national trend of economic uncertainty, we do appear to be feeling the pain more acutely than most other regions. Since the pandemic, the Connecticut economy has continued to experience slow growth when compared to the national economy. In addition, according to a report released earlier this year by StorageCafe, Connecticut was identified as the second-most costly state to build a single-family home (at \$574,000), behind only Massachusetts).

We must approach the 2024 legislative session with these stark realities in mind. It is important that our messaging convey to elected and administrative officials the fragility of our industry and that it urges any legislation or policy under consideration should first and foremost cause no harm. Beyond doing no harm, it is incumbent upon us as a trade association and individually as members, who derive our livelihoods from this industry, to share common sense proposals that will produce positive outcomes such as code and regulatory reforms, reducing restrictive zoning barriers to new development, and ensuring a healthy and vibrant skilled labor workforce that is prepared to take on industry challenges now and into the future.

Now is the time to be proactive. I encourage members and like-minded individuals to reach out to your local representatives, maybe over a cup of coffee or a tour of a jobsite and let them know about the challenges your business is currently facing. Encourage your peers to join an HBRA. The larger our membership numbers are, the bigger our presence will be in Hartford. Stay informed, join our government relations calls, and read our regular Government Affairs Updates. By working together, we can stop bad housing and economic policies from taking root while promoting common sense, free market reforms that promote the development of a safe, affordable, and abundant housing supply.

Jim Perras, CEO, HBRA of CT ■





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## 2023 HOBI Trends

**Y**ear after year, architect, Chris Pagliaro has elevated the HOBI Awards with his stunning home design. His spectacular homes have won *Custom Home of the Year*, *Remodeled Home of the Year* and *Project of the Year*. Chris was celebrated by our industry as Architect of the Year, and in 2021, he was the first architect to win *Best Designed Custom Home*. So, I am delighted to begin this cover story with Chris Pagliaro's comments on 2023 *Home Building Industry Trends*.



"We are celebrating 29 years of the HOBI Awards during a very exciting time in design, construction, and development! As a local industry, we came through the pandemic years not only better and stronger, but with an unprecedented design momentum that has resulted in a bolder architectural language, and a more creative way to build: "Necessity is Mother of Invention".

### These past few years have unlocked a new generation of homeowner.

They are smart and demanding; they push us to be better and more creative – and they challenge us to be smarter and more creative in the way we design and build. They research products, options, and costs – all of which should be embraced by an industry that has always been at the forefront of innovation and technology. Their push is our call! No longer are we pushing pink insulation into 2x6's. Rather, there has never been a more diverse or creative way to achieve goals. It seems as though new building products are introduced on a daily basis – and while sometimes "new" rightfully causes concerns, the innovation of products allows us to become better. ***Breaking one's comfort zone should be a welcoming way to invite opportunity to the creation of lifestyle – which is what we do!***

### Trend is exciting because it is fresh, and as a result, we have seen a major shift in architectural style over these past few years.

The boldness of windows and doors have opened the natural environment to the sheltered indoors – and with a greatly increased desire for outdoor living environments – the mar-

riage between indoor/outdoor is ever more exciting. Roofing is no longer a decision between asphalt, wood, or slate: there are synthetic materials that are affordable and dynamic, and even the slate companies have stepped up to diversity in the cost and installation methods in order to appeal aesthetically and financially. Integrated solar roofing has opened conversations about less expensive and more efficient mechanical systems that were abandoned due to the cost of electricity. Lighting has never been more flexible, finish options never more abundant!



Chris Pagliaro used gray metal framed walls of glass, and three separate gabled wings connected by glass bridges for this winning custom home built by Ryan Fletcher.



The interior of this same custom home seem to be one with the outdoor landscape.

(continued)



### 2023 HOBI Trends *(continued)*



#### What 2023 HOBI entries reveal

“This year, HOBI entries pointed to changes in the market, as well as in the architecture, interior design and outdoor spaces of Connecticut homes.

**The Market** - It's no secret that housing inventory is at an all time low, and new homes, although more sought after than ever, are more difficult and expensive to get built. In fact, according to a report published in February, Connecticut is the 2nd most expensive state to build a new single family home, only behind Massachusetts.

As homeowners opt to keep their low mortgage interest rates by remaining in their homes, it's no surprise that remodeling was our most popular category this year.

Affordable housing is another huge issue in Connecticut. There's a need for more housing for all income groups; however, there's a critical shortage of affordable housing in our state. Accessory Dwelling Units, now legal throughout Connecticut, are an excellent source of filling that need. And this year Heritage Housing and New Canaan neighborhoods were recognized with a HOBI Award for Canaan Parish, an affordable housing community in New Canaan that provides curb appeal, upscale amenities and affordable rents to residents at 60% and 80% of the area median income. (See Builder News in this issue)

HOBI Awards Producer, Joanne Carroll, and New Construction Judges, Chris Shea, Michael Murphy and Paul Hertz, toured custom and spec homes from Westbrook in New Haven County to Greenwich in Fairfield County.



Primary bedroom in Chris Pagliaro custom home

#### Architecture and interior Design

##### Whatever you do - maximize natural light

- There's a continued focus on maximizing natural light with big, bare windows, white walls and reflective surfaces. This fits perfectly with both the focus on wellness, and the dramatic trend over the past several years to erase the line between indoors and out.

##### *Back to Classic but with A Modern Twist*

Although modern homes remain in the mix, and we had several outstanding modern HOBI winners this year, classic architecture, and graciously proportioned high ceiling rooms are back, along with white walls, white window casings and calming wood tones. In particular, pale oak for cabinetry and accent walls, is prevalent.





**Pale oak kitchen and dramatic stone veining in Bluewater Home Builders spec home**

Surprise, surprise!! Open-plan interiors are giving way to divided spaces. Since the pandemic, people feel a renewed need for some form of separation, especially to relax and have some me-time. We are seeing open space living modified into distinct zones, using island built-ins, creative room dividers, and even rugs.

### *Ceilings are a focal point*

All eyes were looking up this year, as we saw arched, round, bowed and vaulted white ceilings with wagon wheel and cross beam designs, as well as stained cedar and white plank ceilings.

### *Reeded Detailing is here to stay.*

Reeding and fluting is being used on cabinets, kitchen islands, room dividers as a new styling trend.



**Home office in Chris Pagliaro custom home**



**Primary bedroom in Hobbs custom home**



**Wagon wheel ceiling in Chris Pagliaro custom home dining room**

**Master bath round ceiling in Chris Pagliaro custom home**

*(continued)*

### 2023 HOBI Trends *(continued)*

#### Combining Old with New

We have a New/Old Home HOBI category for good reason. Builders and interior designers continue to integrate and combine antique with modern features, furniture and furnishings.

#### Charcoal

We saw this bold color on library walls and in rich details throughout the homes this year.



Home office in LoParco Associates custom home

#### Statement Stone

For dramatic kitchen countertops and islands, eye-catching backsplashes, stunning primary baths and focal point accent walls throughout the home, unconventional stones are being used. Colorful stones like Calacatta Viola, Arabescato and Macchia Vecchia are a bolder design choice and a beautiful way to bring the outdoors inside.

In a shift away from the classic white, statement marbles with dramatic veining and unique color patterns are capturing attention and adding a sense of timeless natural luxury to this year's homes.



DeRosa Builders powder room



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Rob Padula Everest  
President

Rob Padula, spoke with Connecticut Builder editor, Joanne Carroll, about this year's stone trends.



**"M**arble has maintained its popularity in interior design and architecture due to its timeless elegance and versatility. In recent years, several trends have emerged that reflect modern interpretations of this classic material.

One of the prevailing trends is the use of marbles with bold and dramatic veining patterns. These patterns add a dynamic and artistic flair to spaces, making them focal points in various applications such as countertops, floors, shower and bathroom walls, full-ceiling-height fireplaces, and accent walls.



While white and gray marbles remain popular, there's a growing interest in much warmer tones and colorful marble varieties like green, blue, and even black. These unique shades are being used to create eye-catching designs that break away from traditional expectations.



Marbles are being creatively combined with other materials like metals, glass, and wood to produce distinctive juxtapositions. This fusion of materials results in intriguing textures and contrasts, giving spaces a modern and eclectic feel.

Full slab showers and walls are becoming more prevalent, as they create a seamless and luxurious appearance in spaces. The full-size slabs emphasize the natural beauty of marble.

With environmental consciousness on the rise, there's an increased interest in sustainable marble options. Printed quartz slabs like Symphony by Aurea Stone, which greatly resembles marble, are being used to reduce the ecological impact of interior design projects.



**Symphony island**



**Symphony Carmen**

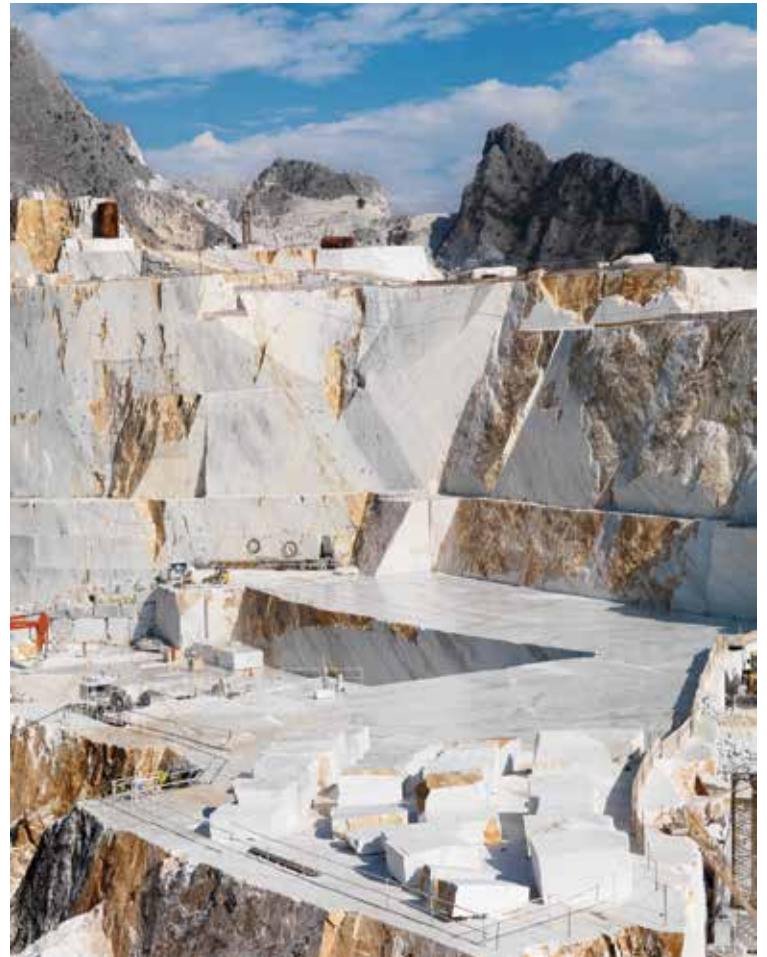
Throughout time, marble continues to be a staple in design trends, adapting to contemporary tastes, while preserving its timeless allure. The current trends revolve around artistic veining, diverse colors, innovative material combinations, and sustainable practices, showcasing marble's enduring appeal in modern interiors."

– Rob Padula, Everest Marble

*(continued)*



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## 2023 HOBI Trends *(continued)*

### Michelle Hogue on Limitless Luxe



Hogue Interior Design is a full-service design-build-interiors firm, choreographing all stages of renovation and new construction, from blueprints to bar soaps. Michelle Hogue has won HOBI Awards in interior design and design build, so we asked for her take on 2023 home design trends.

“Bringing luxury to everyday moments and everyday spaces—limitless luxe is the number one trend in new homes today.

Once the go-to for interiors, grey has devolved into fifty shades of boring. As has the cold contrast of bright white with nearly any other color of substance. Organic materials are being married with natural neutrals, creamy whites, and unbleached greiges. Limestone and plaster walls abut wood cabinetry creating warm, monochromatic color schemes, while millwork details, such as fluting, and variations found in primal elements, enhance the cozy but sophisticated vibe by adding interest and depth. As seen in nature, for contrast, consider a dark navy or deep moss green.

Organics are also taking rank for exterior elements – natural shake, textured concrete, stucco, and steel combine to create timeless architectural elements that both highlight and play with the sum and substance of the home’s surroundings.

#### Daylighting, a technique that efficiently brings natural light into your home, is abundant.

Ribbed and frosted glass offer privacy while still allowing rays to pass through. Floor to ceiling panels of glass and roof designs with seamless skylights artistically and intimately capture light, creating the much-desired effect of limitless luxe.

#### Into the least expected corners of their homes, homeowners are seeking an experience.

Think thoughtful laundry spaces and spa-worthy bathrooms. Throw out the grout lines with the grey. Large format porcelain and specialty wall finishes offer a seamless option over tile. Home gyms are now places of Zen—literally and figuratively by incorporating ambient lighting, paneled walls, acoustics, massage zones, yoga zones with oversized windows and soaking tubs.

Melodic in flow, wider passageways and dramatic staircases connect these functional and aesthetic expressions of comfort and peace.

#### In keeping with the concept of the limitless luxe interior, un-kitchens are also increasing in popularity.

Designed to disappear into the home’s interior architectural elements, paneled refrigerators and dishwashers seamlessly blend with clean-lined cabinetry. Solid, full-height backsplashes are the same as the countertop and continue in the neutral color way. Microwaves and coffee makers are hidden either behind cabinet doors, which open to reveal additional lighting and counterspace, or they are tucked away in an oversized pantry aka the working kitchen.

Balancing the interior and exterior with opulence without pretense creates serenity. And the most inviting retreat to call home.

As Ellie Rodriguez elegantly captured when she said, “the light is what guides you home, the warmth is what keeps you there”. Welcome to the new, limitless luxe abode.



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*Beth Krupa*  
Allied ASID, GREEN AP



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## Beth Krupa on Outdoor Rooms Trends



Beth Krupa Interiors (BKI) is a 3x national award-winning Interior Design firm combining international exposure through living and work, and 20+ years of design expertise with impeccable integrity. Beth and her team's travels throughout dozens of countries continue to inspire her firm's bold designs by creating custom-curated and dynamic experiences within each space.

"Outdoor room trends have been non-stop and surprisingly not slowing down in recent years, as homeowners continue to seek to extend their living spaces beyond the confines of their homes. These spaces offer a way to connect with nature, creating additional areas for relaxation, entertainment and maximizing the use of outdoor space. Comfortable and durable outdoor seating is essential for any outdoor room. Sectional sofas, lounge chairs, and even outdoor bean bag chairs are seen on the trend horizon. Materials such as all-weather wicker, aluminum, and teak stand up against time and resist nature's elements.



**Our outdoor daybed with its end-to-end pillows, tightly woven faux wicker, and modern update on the Roman frame, is sure to be a fast favorite for outdoor lounging. Photo: Made Goods**



**The teak frame is curved for extra comfort, while the lounge chair's super-wide headrest is the perfect size for kicking back and relaxing.**

Outdoor kitchens continue to gain in popularity. Built-in grills, refrigerators, sinks, and ample counter space for food preparation have become a mainstay.

Dining alfresco has always been a timeless trend, but modern outdoor dining rooms now incorporate stylish, yet comfortable furniture. Outdoor dining rooms also include additional features like fireplaces with ambient lighting to create warm and cozy atmospheres.

With the continued desire for relaxation and wellness in daily life, features such as hot tubs, saunas, and yoga/meditation areas are being incorporated into outdoor rooms creating their own private retreat space.

Outdoor entertainment systems including televisions, audio systems, and even outdoor theaters allow homeowners to enjoy their favorite movies, sports, and music while soaking up the sun (or stars!).

Smart technology allows one to control discreet outdoor lighting, security, heating, and entertainment systems with smartphones or voice commands.

Incorporating plants, trees, and other biophilic elements into outdoor rooms has remained a key trend. In an outdoor terrace, vertical gardens, living walls, and potted plants add those touches of nature."

- Beth Krupa,  
Allied ASID, GREEN AP

Beth Krupa Interiors showroom is located at 19 E Elm Street in Greenwich. She can be reached by phone at 203.890.9292. Visit her website, [bethkrupainteriors.com](http://bethkrupainteriors.com) or follow her @bkrupainteriors. ■



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## Bring Back the Triple Decker:

### How Light Touch Density Can Help Solve the Housing Crisis in Connecticut

*An Interview with Ed Pinto, Senior Fellow and Co-Director American Enterprise Institute*

By Jim Perras

**H**ousing inventory is at historic lows, interest rates are at 20-year highs. As of late, it is not uncommon for communities across the state that experienced a boom of large multifamily development in recent years to express their fatigue with large scale developments via permit denials and construction moratoriums, just as traditional financing for these larger projects has become increasingly more difficult to secure.

These challenges are occurring as single-family construction has become more and more expensive, pricing many families out of the market all together. According to a report released earlier this year by StorageCafe, Connecticut was identified as the second-most costly state to build a single-family home (at \$574,000), behind only Massachusetts). As construction appears to be slowing across the country, the housing affordability and accessibility crisis appears to be growing more acute, and Connecticut is no exception.

It doesn't appear that the larger multi-family market, nor the traditional single-family detached market are currently positioned to lead Connecticut out of this current housing construction inertia, at least not in the near term. What if Connecticut could achieve the production of an additional 9500 units of naturally affordable units a year without costly government subsidies

or ineffective inclusionary zoning mandates? Ed Pinto says with the right common sense, pro-market, pro-property rights legislation we can. Ed Pinto, Senior Fellow, and Co-Director of the American Enterprise Institute suggests Connecticut policymakers look to the past for answers. Ed is a preeminent expert in national housing policy and in recent years has focused his research on the use of "Light Touch Density" as a way to increase the supply of naturally affordable and inclusionary housing. It was a pleasure to interview Mr. Pinto for this article.

#### What is "Light Touch Density" (LTD)?

Ed described the LTD model as the return to the widely common and accepted practice in early 20th century America of allowing various structure types in single-family neighborhoods including, single-family attached, duplexes, classic triple-

deckers, quadplexes, small apartment buildings, cottage courts, etc. LTD structures are substantially similar in size and volume to single-family detached homes yet offer more units. Because there are multiple smaller units using less land, these properties are naturally affordable and inclusionary by comparison to traditional single-family properties, without the need for government programs, set aside requirements, incentives, or subsidies.

#### Why did we, in large part, stop building with Light Touch Density?

The current reality is that builders build McMansions, not because they want to but because the government has, by design, left them with little other choice. Ed says this wasn't always the case. What we know as LTD, Missing Middle Housing or Gentle Density, was effectively outlawed in 1922 with the inception of exclusionary zoning curated by the Federal Government with the release of the Model State Zoning Code by the Commerce Department. Not only was LTD outlawed, but subsequently single-family detached developments were purposely and systematically made more expensive by measures

requiring larger lots, setback requirements, square footage requirements and more.

Ed shared that the historical records are clear as to the intent of the statute. Policymakers of the day knew that by restricting development to only single-family detached it would raise costs thereby, limiting access of "less desirables" to those neighborhoods. "Officials were very explicit about who they wanted to keep out. And the list included, Blacks, Jews from Eastern Russia, and Southern Europeans. These policies were a direct response to the substantial migration taking place into the United States from overseas and the general movement of Blacks from Southern to Northern states".

These exclusionary zoning efforts were soon followed by underwriting guidelines propagated by the newly created Federal Housing Authority (FHA) which concluded, based on actuarial data, that to protect its long-term mortgage investments, FHA would need to restrict entry into these neighborhoods by not writing mortgages in racially integrated neighborhoods, or in cities that didn't adopt the model zoning codes. Ultimately, the Federal Home

*(continued)*

## Bring Back the Triple Decker

(continued)

Loan Banks created maps that showed banks under the system where not to lend, which became known as the “Redlining Maps”.

Fast-forward from the 1920s, 30s and 40s to the 1950s where we see the birth of NIMBYISM which manifested when a California court gave a local planning commission discretion to create its own rules and opened the door to public hearings. For those interested in taking a deeper dive into the history of restrictive zoning, redlining and NIMBYISM, consider reading *The Divided City* by Alan Mallach.

### Is LTD experiencing a modern-day renaissance?

Ed suggests there’s reason to be optimistic about LTD. With recent legislation passed in California, Washington, Montana and Vermont, Ed says LTD has the wind at its sails, but notes that not all state LTD laws are created equally. Senate Bill 9, in California was adopted in 2019 allows the construction of a second unit and a lot split by right. House Bill 1110, in Washington state allows two to four units by right depending on the population size of a city. Bipartisan Senate Bill 323, in Montana allows duplexes as of right. And

Vermont Senate Bill 100, allows multiunit dwellings in areas served by public sewer and water as of right.

### What are the benefits of adopting Light Touch Density when compared to other land use policies?

#### Fair Share.

Most policymakers view LTD as a more moderate, market-based approach when compared to other land use policies recently considered here in Connecticut. Legislative policies such as Fair Share based on the New Jersey Mount Laurel Court decision are a response to the outlaw of multi-family development in certain exclusive municipalities. **Fair Share mandates a regional, government led solution. Fairshare presupposes that Government is needed for the requisite development to occur. Ed suggests the opposite is true. Simply remove restrictive zoning measures that limit Light Touch Density and builders will once again meet the needs of Connecticut residents without programs and subsidies.**

#### Inclusionary Zoning.

Simply put, inclusionary zoning offers developers the ability to build with more density but requires the developer to pay to do so. Ed was a matter

of fact regarding his research into misguided inclusionary zoning policies, *“At the end of the day the current housing climate is not a market failure, rather, it’s a regulatory failure. If the government didn’t take away the right to build Light Touch Density in the first place, we wouldn’t be in this mess. Point-in-fact, if Light Touch Density was never outlawed to begin with our research shows there would be eight million more units in America today. The housing market wouldn’t be in such dire straits today.”*

#### Transit Oriented Development (TOD).

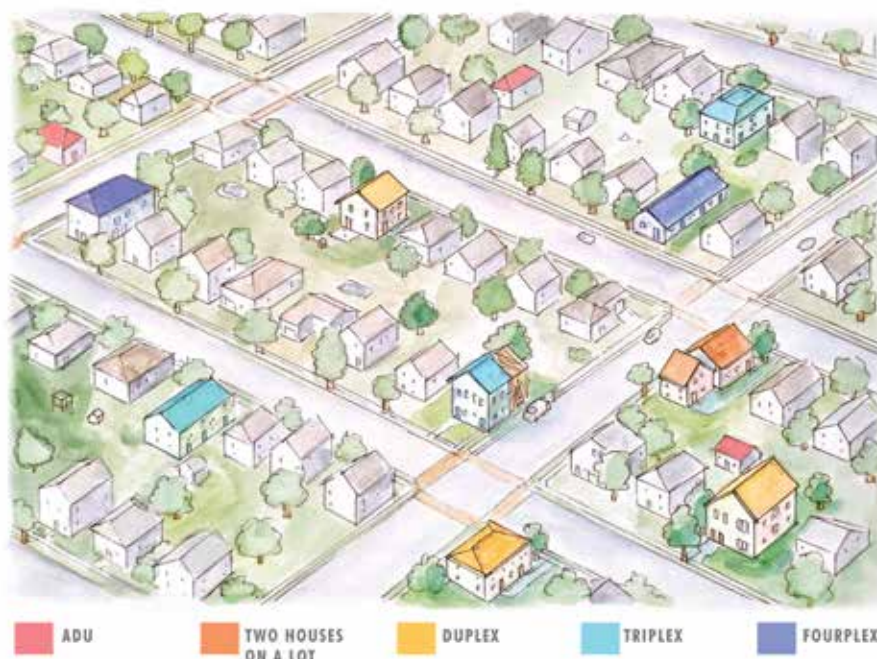
Ed was relatively agnostic about TOD, assuming the policy isn’t married with inclusionary zone, as is often the case. But Ed cautions, it’s not a magic bullet that will end the housing crisis. Ed pointed out properties surrounding train stations tend to be incredibly expensive, and in order to ensure profitability, developers will build high rises with smaller bedroom counts. The result is they tend to cater to more affluent young professionals that are willing to pay the premium for the convenience. Ed cited a TOD project in Seattle that averaged .8 bedrooms per unit with 80% being one bedroom and 20% being efficiency units. “Even with an inclusionary zoning component, it can’t solve the problem.”

### Why LTD could be right for Connecticut?

Connecticut cities and satellite suburbs already have a rich history of triple-decker construction. According to Ed, American Enterprise Institute modeling indicates **by simply allowing duplexes and triple-deckers as-of-right, Connecticut would add 9500 units a year.** By comparison, U.S. Census data shows that Connecticut recorded a total of 5244 residential construction (single-family detached to large multi-family) permits in all of 2022.

Ed suggests the benefits to adopting a **Light Touch Density approach are significant. From an economic perspective LTD development tends to revitalize towns, broaden municipal tax bases, and attracts businesses and amenities, all without government programs or subsidies. And in contrast to other land use policies that encourage large scale development, LTD is built almost exclusively by small business, local builders who are tied to the local community.** The smaller nature of LTD developments are also generally less divisive and can be better incorporated into the existing character of the community through in-fill projects when compared to larger scale developments.





### What should policymakers strive for when contemplating the adoption of LTD policy?

Ed has observed from other states that have adopted LTD provisions in their statutes that there are a couple important factors Connecticut policymakers would do well to consider, and they're as follows:

- ▶ LTD must be as-of-right, as municipalities across the country have consistently demonstrated that if left to discretion, the process will be made so onerous as to stifle development.
- ▶ Avoid the addition of poison pills to LTD legislation. A poison pill can be described as any standards beyond those required to build single-family detached that will make it more difficult and/or costly to build LTD, such as:
  - ▷ Parking requirements that are disproportionate to the size of the lot,
  - ▷ Mandates on floor area ratios,
  - ▷ Expanded lot size requirements,
  - ▷ Expanded energy efficiency requirements,
  - ▷ Owner occupied requirements,
  - ▷ Inclusionary zoning requirements,
  - ▷ Excessive impact and permitting fees, etc.
- ▶ Keep the legislation as simple as possible.

**Beyond as-of-right legislation, there are number of other policies that the Connecticut legislature could consider in promoting the safe and effective proliferation of triple-deckers. Such as, reducing the gallons per day per bedroom requirements for new septic systems to be more in line with**

**surrounding states and reflective of modern water usage resulting from low flow technologies found in newer and remodeled homes.** Doing so would allow for smaller systems, more density and more efficient use of land allowing more LTD development where public sewers are not an option.

In addition, Connecticut could contemplate legislation similar to that recently passed by North Carolina and currently being considered in surrounding jurisdictions that would move triple-deckers from under the International Building Code (IBC) which currently applies to one- and two-family homes to the International Residential Code (IRC) which includes 3-unit buildings and larger. Doing so would reduce certain egress and fire safety requirements, keeping in mind that homes built to modern IRC requirements are already extremely safe and resilient. This regulatory change would make new triple-deckers more affordable to build but just as important, it would help to ensure that the existing triple-decker stock remains in good condition, as it is not uncommon for triple-deckers to be converted to duplexes during substantial remodels to avoid costly code requirements of the IBC.

We expect to see a lot more of Ed Pinto and the American Enterprise Institute in coming months, as the HBRA of CT assists in facilitating conversations with AEI housing experts and municipal and legislative leaders to help spread the word about incorporating Light Touch Density as a moderate and common-sense approach to combat housing affordability and accessibility issues. Keep an eye on our website at [www.HBRAC.T.org](http://www.HBRAC.T.org) for more information. ■



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# Housing Affordability in a Supply Constrained Market

By Antonio Liguori, Calcagni Real Estate



From industry peers to colleagues in synergistic industries, one of the hot topics often is the following: *How can people afford these high housing prices, both on the purchase and rental ends?* In reviewing data from economists and market leaders, it is essential to interpret the information to understand our current landscape in CT better.

One economist, in particular, shed light on the net worth of specific generations. Specifically, the Baby Boomer generation has a net worth of \$74.8 trillion, of which about \$19 trillion is held in personal home equity and liquid assets of \$8.9 trillion\*. Overall, Americans' net worth has increased by approximately 34% over the past three years, and Dr. Ed Yardeni predicts that consumer spending will remain robust even as pandemic-related savings are depleted.

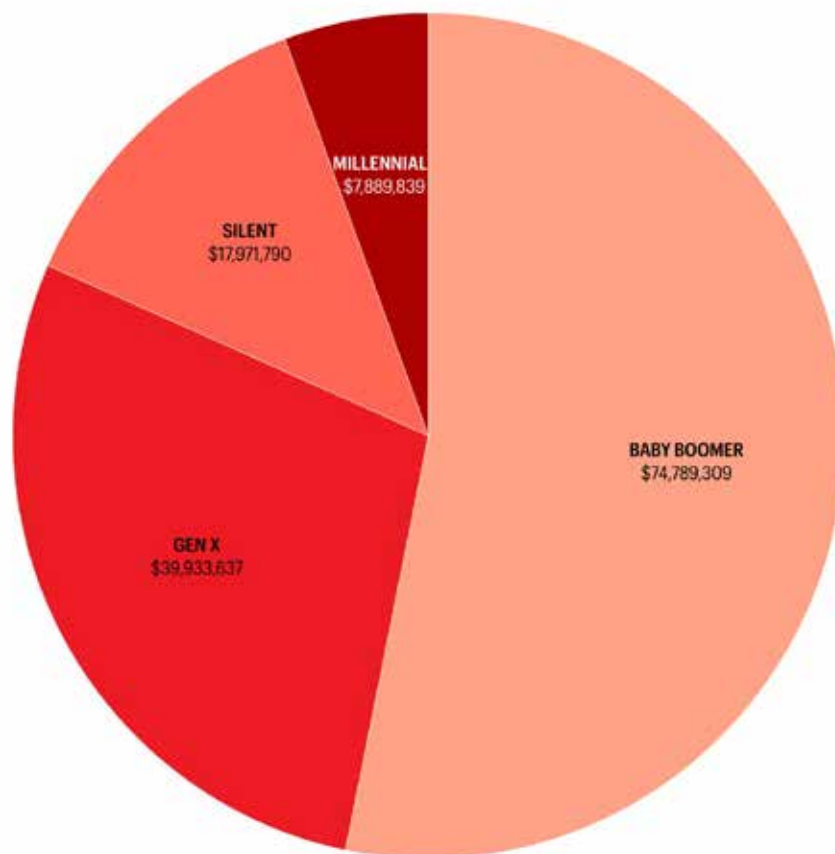
Another term circling around, and directly correlated with the previous information is “nepo” housing market.

Chief Redfin economist, Daryl Fairweather, has noted that 38% of homebuyers, specifically those under 30, use cash gifts from family to cover down payments for home purchases. Coupled with incentives from major companies to retain and attain talent from this specific generation, including remote work flexibility and tuition reimbursement plans, it provides us with

## A \$75 trillion pile of boomer wealth still hasn't been spent

Net worth of U.S. consumers by generation in million of dollars

■ BABY BOOMER 
 ■ GEN X 
 ■ SILENT 
 ■ MILLENNIAL



GENERATIONS DISTRIBUTIONS ARE DEFINED AS FOLLOWS: SILENT AND EARLIER-BORN BEFORE 1946, BABY BOOMER-BORN 1946-1964, GEN X-BORN 1965-1980, AND MILLENNIAL-BORN 1981 OR LATER

CHART: WILL DANIEL • SOURCE: SURVEY OF CONSUMER FINANCES AND FINANCIAL ACCOUNTS OF THE UNITED STATES FORTUNE

a clearer picture of how housing can be affordable in an appreciating market such as our own.

A WSJ article specifically highlighted a family that was relocated to CT from MI and, due to the limited inventory, only beat out competitors by offering \$752,000 for a \$700,000 home, and liv-

ing in a hotel for seven weeks (the family comprised of a mother and father and four children). The family was joined by the mother's parents moving into CT, which lost out to 7 bids before finally winning their eighth bid\*\*.

\* Data courtesy of Will Daniel from Fortune

\*\* Data courtesy of Nicole Friedman from WSJ

## Housing Affordability in a Supply Constrained Market

(continued)

### Forecast and Thoughts

While absorption is still high, due to the supply shortage, there appear to be signs of "limitations" as to what a buyer or renter is willing to pay over the long term.

This point holds most true in the rental market, primarily for newer and amenity-rich properties. The tolerance level will eventually hit a turning point, especially when the anticipated Fed Rates are halted and there is relief in the mortgage rates.

### Quick Stats

#### ► New Haven County

- ❑ New Listings
  - ▷ Single Family – 23.2% Decrease YoY average
  - ▷ Townhouse/Condo – 19.8% Decrease YoY average
- ❑ Inventory of Homes for Sale
  - ▷ Single Family – 19.4% Decrease YoY average
  - ▷ Townhouse/Condo – 19.4% Decrease YoY average
- ❑ Average Monthly Lease - \$2,162; 10.1% increase YTD
  - ▷ Uptick in trend (Previous Cycle)
    - \$1,983; 7.9% increase YTD

#### ► Hartford County

- ❑ New Listings
  - ▷ Single Family – 27.0% Decrease YoY average
  - ▷ Townhouse/Condo – 22.4% Decrease YoY average
- ❑ Inventory of Homes for Sale
  - ▷ Single Family – 26.9% Decrease YoY average
  - ▷ Townhouse/Condo – 31.4% Decrease YoY average
- ❑ Average Monthly Lease - \$1,865; 3.5% increase YTD
  - ▷ Uptick in trend (Previous Cycle)
    - \$1,771; 7.0% increase YTD

\*Data courtesy of SmartMLS

### Supply and Demand

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

#### ► New Haven County (Previous Cycle)

- ❑ 3,575 closings – 593 buyers not from CT
  - ▷ 16.58%
- ❑ Last 180 Days
  - ▷ 4,339 closings – 750 buyers not from CT
    - 20.9% (uptick in trend)

#### ► Hartford County (Previous Cycle)

- ❑ 3541 closings – 527 buyers not from CT
  - ▷ 14.88%
- ❑ Last 180 Days
  - ▷ 4547 closings – 708 buyers not from CT
    - 18.44% (uptick in trend)

\*Data courtesy of SmartMLS

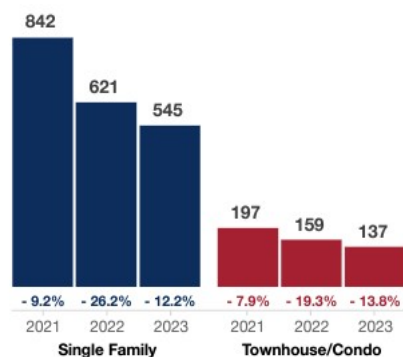


## New Listings

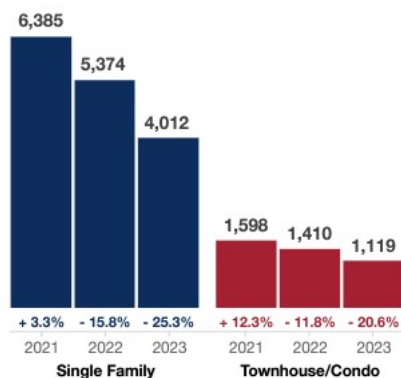
A count of the properties that have been newly listed on the market in a given month.



### August



### Year to Date



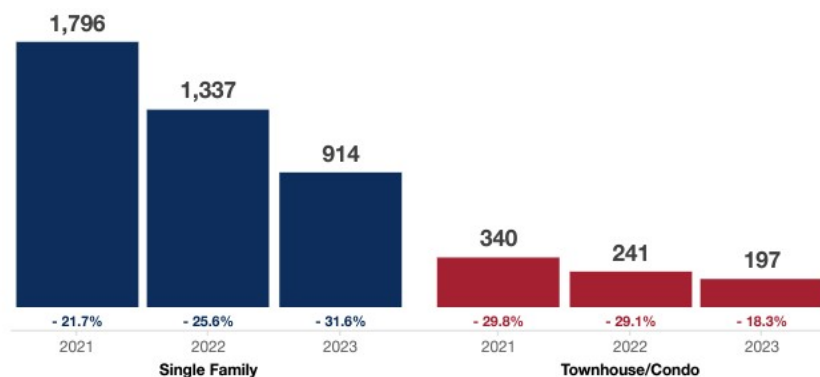
New Listings	Single Family	Year-Over-Year Change	Townhouse / Condo	Year-Over-Year Change
Sep-2022	606	- 15.6%	138	- 25.8%
Oct-2022	507	- 22.1%	154	- 8.3%
Nov-2022	395	- 15.4%	110	- 24.1%
Dec-2022	278	- 16.3%	83	- 10.8%
Jan-2023	348	- 8.2%	114	- 1.7%
Feb-2023	364	- 20.4%	124	- 10.8%
Mar-2023	488	- 30.4%	153	- 21.5%
Apr-2023	508	- 33.2%	132	- 38.6%
May-2023	621	- 25.6%	131	- 42.3%
Jun-2023	619	- 31.3%	181	- 15.0%
Jul-2023	519	- 27.8%	147	+ 0.7%
<b>Aug-2023</b>	<b>545</b>	<b>- 12.2%</b>	<b>137</b>	<b>- 13.8%</b>
12-Month Avg	483	- 23.2%	134	- 19.8%

## Inventory of Homes for Sale

The number of properties available for sale in active status at the end of a given month.



### August



Homes for Sale	Single Family	Year-Over-Year Change	Townhouse / Condo	Year-Over-Year Change
Sep-2022	1,363	- 21.4%	244	- 28.0%
Oct-2022	1,290	- 19.5%	235	- 27.0%
Nov-2022	1,156	- 14.2%	210	- 26.6%
Dec-2022	937	- 10.2%	194	- 12.6%
Jan-2023	872	- 0.3%	190	- 3.6%
Feb-2023	864	- 0.1%	189	- 8.3%
Mar-2023	872	- 11.9%	208	- 8.4%
Apr-2023	887	- 20.2%	211	- 13.9%
May-2023	977	- 20.6%	198	- 25.8%
Jun-2023	985	- 30.3%	210	- 27.1%
Jul-2023	949	- 33.4%	215	- 14.7%
<b>Aug-2023</b>	<b>914</b>	<b>- 31.6%</b>	<b>197</b>	<b>- 18.3%</b>
12-Month Avg	1,006	- 19.4%	208	- 19.4%

## New Haven County Rental Report – August 2023

A research tool provided by SmartMLS

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## Activity for New Haven County

	August			Year to Date		
	2022	2023	Percent Change	2022	2023	Percent Change
Number of Active Rentals	660	812	+23.0%	--	--	--
Number of Properties Leased	331	344	+3.9%	1,916	2,247	+17.3%
Average Monthly Lease Price	\$2,126	\$2,479	+16.6%	\$1,964	\$2,162	+10.1%



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## Build For CT: Housing for Middle Income Households

By Nandini Natarajan, CEO and Executive Director of the Connecticut Housing Finance Authority (CHFA)

It is no secret that Connecticut is experiencing a historic housing shortage. Regardless of your income or whether you are a homeowner or renter, finding and securing a quality, affordable home is harder now than ever before. A key trend in recent years has been the emergent need for what is often referred to as “missing middle” or middle income housing: that is, housing that is affordably priced for households earning between 60% and 120% of area median income (AMI). For context, according to the most recent US Census data, the 60-120% AMI range for a two-person household in the Hartford area is approximately \$56,700 to \$113,400. Occupations that earn within this range include teachers, firefighters, police officers, and nurses. According to Comprehensive Housing Affordability Strategy data collected by HUD, there is a statewide gap of approximately 100,000 rental units that are affordable to middle income households. Furthermore, one in four middle income households occupy units that are affordable to lower income households, which further exacerbates the shortage in affordable housing overall.

To help address the housing shortage, the Connecticut General Assembly passed, and Governor Lamont signed Public Act 23-205, providing more than \$800 million in bonding over the biennium for the creation and preservation of affordable housing. This funding will help address housing needs across a wide spectrum, from the creation and preservation of very low-income and middle income rental housing to funding for down payment assistance to incentivize affordable homeownership for low- and moderate-income households.

Enter Connecticut’s new program, *Build For CT*. Launched by the Connecticut Department of Housing (DOH) and set to be administered by CHFA, *Build For CT* will cultivate and promote the development of units designed to be affordable for middle income residents in traditional market rate housing developments across the State. Under *Build For CT*, it is expected that at least 20% of the total units in any financed development will be set aside for middle income tenants. Funding under the program may be used in numerous ways, including for construction-to-permanent financing or permanent-only financing, and may be used for either new construction or substantial rehabilitation.

To facilitate the deployment of these funds, DOH and CHFA will partner with participating private financial institutions that provide senior financing in market rate housing construction. These public-private partnerships will be critically important to providing housing for Connecticut’s workforce not only now but in the years and decades to come. Leveraging the existing financing infrastructure and processes of conventional lenders will enable the State to streamline the deployment of the *Build For CT* program, which is expected to offer better than market terms and more flexible underwriting.

It’s important to note that *Build For CT* may be used for market rate developments that have been previously proposed or may even already be in the process of construction but are in need of funding to be completed. Developers and other interested parties should work with their financial institutions, who will need to coordinate the submission of documentation to CHFA for consideration of funding requests. All inquiries should be directed to [BuildForCT@chfa.org](mailto:BuildForCT@chfa.org). ■

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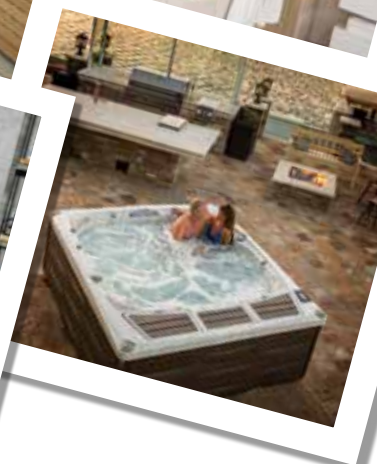


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## Why Not Just Ask

I asked building professionals about working with salespeople ...  
Here's what they told me.

By Mike Guarino, Superior Hearth & Spa



**S**alespeople, sure we can measure our success with sales numbers, but I don't think numbers can tell the whole story. I wondered what if, in an informal setting, I could gain some insight into that story? Why not just ask building professionals what works for them regarding sales and salespeople, and what they need most from us.

So I reached out to Johnny Carrier of Carrier Group, Matt Gilchrist and DJ Harris of EG Home, Chris and Mary-Ellen Nelson of Nelson Construction, as well as Rob Powers and Roland Bolduc of Nelson Construction and Eric Santini, of Santini Living. I was thrilled they all agreed to give me some time.

I asked them to think about a rockstar salesperson they worked with, and to let me know what was it about that person that made them stand out to them. I got some terrific responses, far more than I can squeeze into 1000 words.

First, Eric Santini and I spoke on the phone. Here's what he had to say:



*"I like the old school style salesperson that is about customer service versus just getting the sale. Sometimes a salesperson is 100% focused on getting the sale, and when it comes to actually supporting the sale, they sort of disappear on you. The job is not over once you make the sale ...*

*you've got to support that sale. That is what builders are looking for, and that's where you get loyalty from a builder. To me, there is a huge value to that. Mistakes are going to be made, but you want to know that there's someone that can handle that situation for you...*

*Another thing is to be visible on the job site. I think it's important to have a connection to the job, there's nothing like actually seeing it for yourself."*



**PHOTO** Mary Ellen & Chris Nelson  
Next, I met up with the Nelson team at their office, we talked a lot about products, and then communication and accountability. Mary-Ellen Nelson kicked it off and on the top of her rockstar wish list was somebody that knows their products well, we all agreed, Chris Nelson added this about new products.

*"When there are new things that they feel maybe we should be using, introduce us to those products. I think salespeople sometimes feel guilty, like they are wasting our time, or they are acting like a salesman when they come in and ask if we've thought about this new product, but if you guys don't tell us, we may not know about it. There is a certain amount of education that we rely on from strong salespeople to help us with products that would be a good fit for our way of building."*

Rob Powers continued, and asked this of salespeople.



*"To keep us up to date on new products and trends that might be more cost effective or do a better job, it's nice to keep us up to date on new products and offerings, and when things are deleted too! We like to know what's going on at the supply level."*

Which led us right into communication, when there is an issue on availability. On backorders or other logistical situations Chris Nelson told me.

*"Be proactive about issues ... get us the answers and give us options. A rockstar gets us the information."*

Roland Bolduc, Nelson's veteran job site supervisor let me know how important communication is for him. Roland is in the trenches, and he knows how frustrating it can be if salespeople don't keep him in the loop with the schedule.

(continued)



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## Why Not Just Ask



*“Tell us when you are going to be late with a delivery or installation. When we’re trying to finish a house, and nobody calls to let you know about backorders, we need to know if we need to go another route, be there for us.”*

Mary-ellen Nelson is one of the most accurate at putting schedules together I’ve seen. So when a scheduling issue arises, she hopes salespeople will be straightforward with her. here’s what Mary Ellen said is the best way a salesperson can help.

*“Be honest about things, because not everything goes perfectly, but you’ve got to be honest and own up to mistakes as well as good things.”*

Next, I met up with EG Home at their office and design center. DJ Harris and Matt Gilchrist shared with me some things that their best salespeople do for them that makes them stand out. DJ, EG Home’s purchasing manager began with scheduling and proactivity.



*“I want a salesperson who is regularly following up with us, looking at our online schedules to see if we have houses coming up. He sees we have a purchase order, and asks if we need that design. A salesperson who is much more proactive in making sure that we stay on schedule, rather than*

*needing to be contacted by a construction manager asking, ‘Where we are on this?’”*

Matt stressed the importance of the relationship salespeople need to have with not just the office team, but also the team out in the field.



*“Having that relationship with not only the purchasing department but also with the construction team is so critical, because we drive it from here, but they schedule from there. Having that real relationship to insure that the materials show up on time, and if it’s materials and labor, that*

*the labor team is ready to go, and they know what they have to do when they get there.”*

When I met with Johnny Carrier, he split his sales people into two categories. His salespeople that speak directly to his customers need to be very service oriented, because they have face time with homebuyers, who can be overwhelmed at the sheer number of choices they need to make. They may not realize how critical it is to make decisions to keep the house on schedule. The other category of salespeople are more behind the scenes, and deal with operations, and don’t interact with the homebuyers.

Johnny focused on one of his rockstars who meets with all of his homebuyers.



*“The person that stands out for me is the one I get constant feedback from my customers on. They say what an amazing experience, he is the best at what he does, we were blown away, he was attentive and organized. Within a day he sends everything they’ve picked out in an email with*

*all the spec sheets, so that our office has everything it needs to get the custom designs done.”*

Echoing Chris Nelson’s thoughts on communication, Johnny brought up backorder situations during the pandemic, and what salespeople need to know to handle it and be helpful.

He mentions a not so helpful answer he got:

*“Some companies would give us notice, like they’re hearing that the window lead times are about to go up. The salesperson will tell us he’ll keep us posted, but at least now we just went to check all our window orders to see where we are. I have had others that when we went to put the order in I hear, ‘oh yeah, we haven’t been able to get that for three months.’ That is not helpful at all”*

(continued)



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## Why Not Just Ask

(continued)

Matt and DJ from EG Home also appreciated salespeople who would send them information on current market trends, the lumber index, and other industry updates. They seemed genuinely glad to receive emails like that. That type of messaging from salespeople is an easy way to stand out, and gives added value to your clients.

There were a lot of common themes that came up across all the people I interviewed. Loyalty, value, communication, accountability, honesty.

At the end of our meeting, Chris Nelson said that price didn't really come up. I kept that in mind as I met with the other builders, and noticed that either price was not mentioned, or it was only a small part of our conversation.

Of course, price is important, but if you give a fair price, and pay close attention to loyalty, value, communication, accountability, honesty; and find other ways to be valuable to your clients, you'll be a better salesperson. That will make your job and your builder client's job easier, and make us all more successful. ■



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## Builder News

### Connecticut Homebuilders Are Filling the Void As Existing Home Inventory Falls to the Lowest in the Country

Despite high interest rates, Connecticut's #1 ranking in the shortage of existing home inventory, has given homebuilders a boost.

"According to a recent Bloomberg news article, new construction normally represents 15% of all listings. However, in the current market of very low existing home inventory, new construction now represents 30% of listings. This is not because of an increase to supply by homebuilders but because of the lack of existing homes coming to market. Regardless of the premium for new construction, homebuyers today are more willing to pay the higher prices that once discouraged them in the past."

— Chris Pappas, US BANK



Chris Pappas is a mortgage loan officer with US Bank. He specializes in retail residential lending for 1-4 family units, condos, and co-ops, for primary residences, secondary/vacation homes, and investment properties. He has a full suite of mortgage lending programs to fit almost any client's borrow-

ing needs, such as new construction/renovation programs, raw land/lot loan purchases, FHA, VA, conventional, and jumbo loan programs.

"The strong demand for housing that had been curtailed by sticker shock and affordability challenges has returned, while the housing market adjusted prices and incentives, including rate buydowns and production costs, in order to enable customers to afford needed shelter," Lennar Executive Chairman Stuart Miller said during the company's second-quarter earnings call.

In Connecticut, the list price of homes rose 20 percent, which ranks #11 nationally in rising median list price

"This environment seems to represent a new normal in the wake of the Federal Reserve's aggressive interest rate hikes.

The success publicly traded homebuilders, like Toll Brothers Inc. and Lennar, are enjoying is propelling their stock prices, which are up 85% year to date on average.

According to Danielle Nguyen, vice president of research for John Burns, "Homebuilders are successfully stepping into the supply void, adding communities and drawing buyers to the new home market. They have not only weathered the storm, but have thrived amidst adversity."

"The lack of resale inventory means prospective homebuyers, who have not been priced out of the market, are seeking new construction.

However, at the same time, builders are troubled over mortgage rates approaching 7% and nagging supply-side challenges, including ongoing scarcity of electrical transformer equipment and growing concerns about lot availability."

— Alicia Huey, Chairman NAHB

Although Connecticut homebuilders are seeing more demand for their products, they still face many challenges, including government overregulation, NIMBY opposition, rising building material prices, a workforce shortage, supply challenges and tight credit.

### The housing market is so unaffordable that Zillow is now offering a 1% down payment option to homebuyers

The 1% Down Payment program from Zillow Home Loans is designed to reduce the time needed for consumers to save money for a down payment. For now, it's only offered to eligible borrowers in Arizona, though the company intends to expand the program to other states.

(continued)

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## Builder News

Zillow's new down payment option comes as the company is expanding to be more than a platform to browse homes for sale. It seeks to become a one-stop shop for prospective homebuyers, offering direct access to real estate agents and home loans underwritten by them. The move comes after the Zillow ended its home flipping business after big losses.

### Canaan Parish Delivers Affordable Housing with Curb Appeal and Upscale Amenities

Heritage Housing & New Canaan Neighborhoods were recognized with a 2023 HOBI Award, Best Public Private Partnership, for Canaan Parish in New Canaan.

Heritage Housing worked with the New Canaan Housing Authority and New Canaan Neighborhoods, Inc., a local non-profit, to redevelop Canaan Parish, 100 units of affordable housing in New Canaan. Buildings constructed in 1978 were demolished and replaced with two new buildings. The first building was completed and opened in October, 2021, allowing the 60 Section 8 existing resident households to move into new apartments. The second building was completed and opened in December, 2022, adding 40 new apartments to the site.

Heritage Housing Inc. was formed to build and preserve housing that makes a difference for families and seniors who live with a shortage of high-quality housing options. Heritage Housing is currently engaged in the construction or preservation of over 700 units of affordable housing in Connecticut, West Virginia, Vermont, and Missouri.

Luxury homebuilder, Scott Hobbs, has been chairman of both the New Canaan Housing Authority and its Building Committee for ten years.

*Canaan Parish* is 100% affordable to 80% of State Median Income; 60% of units project-based Section 8

**Financing:** 4% Low-Income Housing Tax Credits, Tax-Exempt Bond financing, FHA 221(d)4 financing, and Town of New Canaan funds.

### Ribbon cutting for Canaan Parish



Ryan Fazio (State Senator), Seila Mosquera-Bruno (Commissioner of the Department of Housing) Nandini Natarajan (CEO, Connecticut Housing Finance Authority CHFA) Kevin Moynihan (First Selectman) Chris Hussey (Co-Chair, Building Committee) Behind her Tom O'Dea (State Representative) Gov. Ned Lamont, (Governor) Lucy Dathan (State Representative) Bernie Simkins (Building Committee) & Scott Hobbs (Chairman of Building Committee and Longtime member)

### Two Controversial New Developments in Westport

#### The Hamlet at Saugatuck

One of the year's most talked about projects, the Hamlet at Saugatuck, could bring a new look and feel to the Saugatuck neighborhood. The project's potential look and scale has changed multiple times since the original text amendment application in January.

Representative Town Meeting members overwhelmingly denied an attempt by a group of local residents to overturn an approved increase in height and density along the Saugatuck River and near the Westport train station, citing a need for development and dismissing resulting traffic increases as inevitable.

ROAN Ventures wants to create a new zoning district that would cover general business and the Saugatuck Marina. The area encompasses Railroad Place, Riverside Avenue, Franklin Street and Charles Street, and is zoned as a general business district.



A rendering of the Hamlet at Saugatuck in Westport, Conn. LandTech

(continued)



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## Builder News

It includes 10 buildings ranging in height from 40 to about 65 feet, according to earlier presentations. The development could include a 100-seat theater, a dock, condos with affordable housing, a hotel, retail buildings, restaurants and additional underground parking.

The project has garnered much feedback from the community and the Planning and Zoning Commission. Some feel that it is too large in scale and too tall for Saugatuck, while others are welcoming the potential change.

The Planning and Zoning Commission is mulling over the details in work sessions.

The next step is for the developer to create finalized site plans, where a special permit would need to be approved by the commission before construction can begin.

### The Village at Saugatuck

Another highly discussed project, The Village at Saugatuck would create 157 apartment units across three buildings and a courtyard, where residential houses once stood.

The Village is one of the proposed projects mentioned in the 2022-27 Affordable Housing Plan adopted by the Planning and Zoning Commission in June.



An updated rendering of The Village at Saugatuck.

The Village will have 47 apartments considered affordable housing scattered throughout the buildings, according to planning documents. Peter Romano, a principal at LandTech, previously estimated the affordable units would cost about \$1,500 to \$1,800 per month, with the regular units at about double the price.

The same amenities will also be used in every apartment, regardless if it is an affordable unit or not.

However, a group of community members called Save Old Saugatuck is challenging the development in court and has been opposing it for about 20 years. In July, residents appealed a judge's decision to allow the project to continue, despite their ongoing arguments that the project goes against the single-family house restriction, will create flooding issues, increase traffic, limit on-street parking and harm property values. The project is expected to be completed around September 2024, according to documents provided by LandTech.

## Why You Should Listen to The Home Depot Q2 Earnings Call

The Home Depot is an exceptionally well-run business, but it is facing broader issues that impact the larger economy—especially home builders, suppliers, and remodelers.

### Shifts in the Consumer Wallet

To say The Home Depot is relevant is an understatement. With nearly \$160 billion in revenue, The Home Depot measures its revenue as share of personal consumption expenditure (as in: two-thirds of GDP).

### Consumers are now shifting how they spend on their homes, especially in the past six months.

Compared with the same time last year, U.S. Bureau of Economic Analysis data shows consumers are shifting to buying more interior products like furniture and decor, while at the same time cutting back on spending on outdoor equipment (down -11% in volume).

Add to that the “lock-in effect,” which we believe causes a rotation in how consumers spend on their home. About 41 million homeowners are locked in to their home (more than 180 basis points below current mortgage rates), and new research published by the National Bureau of Economic Research suggests they are prone to move nearly half as often as a result.

Zonda estimates that about \$215 billion of spending is tied to lock-in remodel categories.

*(continued)*



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## Builder News

### Growing Power of the Pro Contractor

There is some evidence that pro contractors have more "veto power" on products installed in the home than perhaps any time in the past 40-plus years of The Home Depot's existence. In fact, pro labor is so important that The Home Depot's investor relations team point to "winning the pro" as fundamental to the company's long-term earnings growth.

In the long run, this decade appears to be a unique setup for housing and remodeling (the "Golden Age of Remodeling" but with a cyclical slowdown in the middle). Pockets of data are already beginning to show underlying "festered deferrals" among households that are planning to move or improve their home but have not yet been able to. Those households likely appear as fewer sales today (as of the second quarter) but will reemerge as future sales when the industry stabilizes. At the same time, there is some evidence of a pull forward among certain categories (hello, outdoor grills), which is just shaking out now.

The 2020–30 decade may well become one of the more remarkable periods of housing consumption, in part because of the combination of low inventory along with factors that cause frustration in the home (age of housing, demographics etc.).

### Multifamily Construction Time Slower

The average length of time to complete construction of a multifamily building, after obtaining authorization, was 19.8 months, according to the 2022 Survey of Construction (SOC) from the Census Bureau. The permit-to-completion time in 2022 was 2.3 months longer than in 2021, as supply-chain issues and the ongoing skilled labor shortage challenged the industry.

Compared to 2021, it took 4.5 months longer to complete multifamily buildings with 2-to-4 units, 2.1 months more for 10 to 19 unit buildings, 1.6 months longer for properties with 20 or more units, and 0.9 month longer to finish buildings with 5-to-9 units.

The average length of time from AUTHORIZATION TO COMPLETION varies regionally.

The Northeast had the longest time from authorization to completion, 23.7 months

### Greg Ugalde Elected to Boxabl Board of Directors

On June 23, 2023, Boxabl, an American housing construction technology company based in Las Vegas, announced its first full board of directors to serve an initial one-year term, and Connecticut developer and past NAHB Chairman, Greg Ugalde was one of them.



**Boxabl Board of Directors: Greg Ugalde, David Cooper, Veronica Nkwodimmah Stanaway, Galiano Tiramini, Paolo Tiramani, Zvi Yemini, Chris Valasek**

"The Boxabl team is excited to welcome Chris, Dave, Greg, Veronica, and Zvi to the Boxabl Board of Directors and Gordon Rees Scully Mansukhani, LLP, to Boxabl Corporate Governance. I'm honored to have such a knowledge board," said CEO / co-founder Paolo Tiramani

"With deep expertise in mass production, accounting, legal affairs, cyber security, and industry knowledge, this is precisely what Boxabl needs to assist in the next stage of its explosive growth. As we work to bring affordable housing to the world, we recognize that Boxabl needs to continue adding talent and expertise."

Boxabl's mission is to revolutionize the standard of housing construction and affordability with its innovative, technology-based solution to mass-produce homes through advanced manufacturing. ■

*(continued)*



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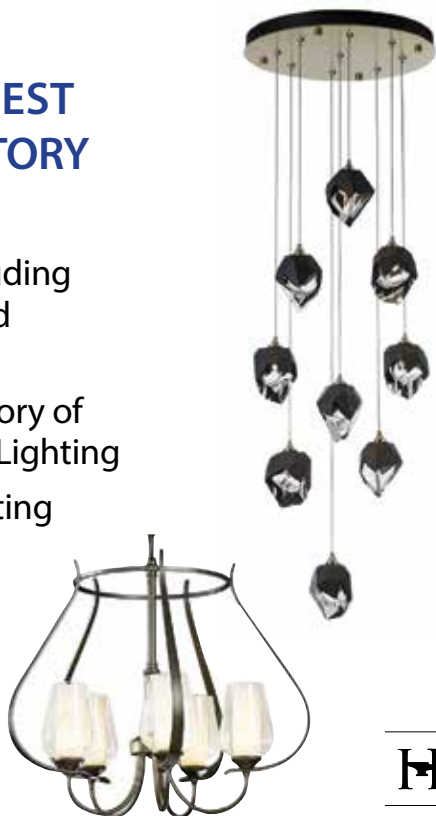


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# U.S. Supreme Court Drastically Restricts When Construction Needs a Federal Clean Water Act Permit\*

Hinckley Allen Real Estate | Timothy S. Hollister, Andrea L. Gomes, Robin L. Main, Christine E. Dieter | July 12, 2023

Ten years ago, we represented a property owner who had obtained local zoning and wetlands permits to build 299 homes on 364 acres. Part of the land to be developed was an agricultural field that flooded during the spring. The flood water spilled over a berm, into a ditch, into a tributary of a river, then into a small river, and eventually into a large river. Only the large river was a so-called “traditional navigable waterway,” in that it flowed across a state line and was deep and wide enough to carry interstate commerce. But the U.S. Army Corps of Engineers determined that the agricultural field, which was only wet for several weeks per year, had a “significant nexus” to the large river, and thus the field was a “water of the United States.” As a result, the property owner, before preparing the land for residential construction, had to obtain a federal § 404 Clean Water Act permit from the Army Corps.

That permit process took two-and-one-half years; cost the property owner about \$250,000; required the owner to dedicate 85 acres as permanent open space; and was conditioned on various other on-site mitigation projects. The delay and expense of the federal § 404 process ended up being a major factor in the development never being built.

But under a May 25, 2023 decision of the U.S. Supreme Court, this scenario should never recur because the Court has eliminated the “significant nexus” test for federal Clean Water Act permitting that was the basis of the Army Corps’ demand that our client obtain a § 404 permit. Under the new decision, the large river is a water of the United States, but the field, the berm, and the ditch are not. The tributary and the small river would only require a § 404 permit if they had a “relatively permanent, continuous” flow into the larger river. Across the country, the Supreme Court has reduced the permitting jurisdiction of the U.S. EPA and the Army Corps by millions of acres.

It is hard to overstate the impact of *Sackett v. Environmental Protection Agency* ([https://www.supremecourt.gov/opinions/22pdf/21-454\\_4g15.pdf](https://www.supremecourt.gov/opinions/22pdf/21-454_4g15.pdf)).

## Background

The federal Clean Water Act requires anyone proposing to discharge pollutants, including building foundation materials such as rocks and dirt, into “waters of the United States,” to obtain a permit. A property owner proposing to fill or excavate a site must first determine whether any part of the construction will occur within a water of the United States. EPA and the Army Corps have issued regulations and guidance, but defining what the Court has called “the outer reaches of the Clean Water Act” has been notoriously difficult.

In a 2006 decision, *Rapanos*, the U.S. Supreme Court attempted clarification, but failed. In that case, one justice suggested, as a middle ground, that the Act be construed to cover navigable waters plus wetlands that have a “significant nexus” to a navigable water, and within which construction could impact the “chemical, physical, and biological integrity” of a navigable water.

After *Rapanos*, EPA and the Corps began to use the significant nexus test as the standard but requiring a permit from every property owner whose proposed construction activity had either a chemical, physical, or biological connection, however attenuated, to a traditional navigable water – such as the agricultural field of our client.

## The Sackett Decision

The Sacketts, who live in Idaho, filled part of a small lot as part of building a house. The lot was “adjacent to” – near but separated by a road – an unnamed tributary that fed into a non-navigable creek, that fed into Priest Lake, a lake wholly located within Idaho but considered to be navigable. The Corps served the Sacketts with a notice of violation. The Sacketts sued the Corps for an illegal assertion of jurisdiction, and ultimately, they appealed to the U.S. Supreme Court. In its new decision, the Court threw the significant nexus test into the dust bin, reasoning that its limits were impossible to determine, and

\* This article can be found at: <https://www.hinckleyallen.com/publications/u-s-supreme-court-drastically-restricts-when-construction-needs-a-federal-clean-water-act-permit/>. Attorneys Hollister and Gomes practice in Hinckley Allen’s Hartford office. Attorneys Main and Dieter practice in the firm’s Providence, Boston, Hartford, and New York offices. Bidushi Adhikari is a law student at Boston University and a 2023 Summer Associate at Hinckley Allen.



covered a “staggering” amount of dry or only intermittently wet land. In place of significant nexus, the Court held that construction proposed in water bodies that are not a traditional navigable water, and wetlands and other bodies of water that don’t have the physical connection to a navigable water as described in *Sackett*, no longer need a federal Clean Water Act permit.

### Pointers, Caveats, Takeaways

1. Under *Sackett*, a traditional navigable water has at least three characteristics: interstate, navigable, and used in commerce (or capable of being used, with reasonable improvements to the waterbody). In addition, a regulated water of the U.S. is now limited to a traditional navigable water, and any waterbody or wetland that is permanent and has a continuous surface water connection, such that the waterbody or wetland are indistinguishable from the navigable water.
2. An astounding feature of the *Sackett* decision is that all nine Justices voted to overturn the significant nexus test and adopt the narrower definition.
3. The decision was written by Justice Alito and is another example of the Court curtailing federal government authority and returning regulation to the states.
4. There will still be debates on jurisdiction, including the meanings of permanent, continuous, navigable, and adjacent. Another interesting question will be whether droughts or floods stemming from climate change can alter whether a water body or land is covered by the Act.
5. The *Sackett* decision should be read with these cautions:
  - ▶ In response to *Sackett*, EPA and the Army Corps have apparently paused all permitting activity while they figure out what to do;
  - ▶ As of the date of this alert, federal courts in Texas and North Dakota have granted motions by the federal government to “stay” lawsuits seeking to vacate the Biden administration’s January 2023 proposed definition of waters of the United States, until EPA and the Army Corps publish a revised regulation;
  - ▶ It is unlikely that previously issued federal permits will be affected, modified, or vacated; and
  - ▶ The *Sackett* decision itself cautions against property owners building berms or similar structures to try to defeat Clean Water Act jurisdiction.

While federal Clean Water Act jurisdiction has been curtailed, every state unquestionably has “police power” authority to define and regulate intrastate water bodies and wetlands. In response to *Sackett*, each state will now have a choice to modify its regulations to assert control over construction now released from federal jurisdiction or do nothing. In our next commentary about *Sackett*, we will explain how wetlands regulation may evolve in jurisdictions where Hinckley Allen lawyers practice environmental law: Massachusetts, Rhode Island, New Hampshire, New York, and Connecticut. More to follow.

~ ~ ~

Available at: <https://www.hinckleyallen.com/publications/u-s-supreme-court-drastically-restricts-when-construction-needs-a-federal-clean-water-act-permit/>. ■

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## Business Product News



## Sales Coaching Reimagined: How AI is Leading the Charge

One of the biggest changes that we've witnessed in our industry is the arrival of tech startups looking to disrupt the scene, and none of them have been more exciting than Rillavoice.

Since coming on to the stage in January 2022, Rillavoice has quickly become the leading speech analytics software for the home improvement industry. They now serve over 400 customers across the United States.



Some of the customers Rilla has partnered with.

The way it works is simple: First, your sales reps record their conversations with Rilla's mobile app. Then, their AI will transcribe the conversations, analyze them, and give your reps automated feedback on how to improve their sales.

Having visibility into every conversation is a game changer for our industry. It allows a level of coaching that hasn't

been possible when limited to physical ridealongs. Brian Kelly from Reborn Cabinets had this to say, "Rilla really helps enhance reps' closing strategies. So many reps of mine don't know where they went wrong on a close. Now, I can sit with them side by side, play the clip back, and show them exactly where they can improve".



A manager coaching through Rilla

It's also been a massive time saver. One of the biggest time sinks in this industry is time spent on the road. Rilla allows you to make the most of that time by listening to sales appointments during these commutes or allowing you to avoid them altogether. "It has given me the ability to coach way more people in a shorter amount of time, and there's great benefit to that. If someone needs help coaching on a 10 minute segment, I can look into it instead of spending 2-3 hours sitting through an entire appointment"

- Tony Breland, West Shore Home.

It's not just a transcription tool, Rilla's AI will actually train itself on your sales process until it knows it better than you, and then it will automatically hold your reps accountable to selling the way you want them to be selling.



It came as a huge surprise to us that Rilla has grown so fast, especially with how slow our industry can be when it comes to technological change. We asked Sebastian, the CEO and Founder of Rilla, for his

thoughts on what has separated Rilla from the rest, and he had this to say, "One of the earliest things we learned about business is the importance of the human to human interaction. I think this is really easy to overlook in this day and age. Change, especially technological change, is always difficult to navigate, Sebastian, the CEO, speaking at Fast Remodeler so we make it as easy by partnering with our customers from day 0. We have an amazing customer success team that meets multiple times a week with our customers to make sure that they're getting value out of our tool. They're hand in hand with the owners and managers helping navigate the company through the change, and ensuring that they stand on top at the end of the day".

If this excites you, learn more at [rillavoice.com](http://rillavoice.com)



On July 12th, Everest Marble sponsored an Under the Tent event at Aitoro's showroom in Norwalk. In addition to natural stones, Everest Marble is the exclusive supplier of the most revolutionary products in the stone industry – Enigma & Symphony by Aurea Stone.

Slabs of Symphony by Aurea Stone lined the parking lot, and interior designers, builders and architects sampled delicious food and drinks. Inside the showroom, attendees enjoyed Aitoro's magnificent displays of luxury appliances in working indoor and outdoor kitchens. David Aitoro and Everest Marble principal, Rob Padula, were exceptional hosts, and everyone was treated to a Symphony swag bag full of goodies, including a piece of stone that makes an elegant cutting board.



## Albano Appliance Open House

On September 21st, Albano Appliance held an Open House inside and outside their exquisite Pound Ridge showroom. Homeowners and members of the trade sampled delicious meats, fish and veggies, grilled to perfection on Lynx, XO, Kalamazoo, Viking, Wolf, DCS and Coyote professional grills by expert chefs. Inside, guests sampled more great food and wine, while learning about luxury appliances from Thermador and Wolf to Monogram.



Joyce Gallagher with Albano owners  
Mike DiNapoli & Fred Albano



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## Lumber Market Update

by Frank Sanford, Sanford & Hawley, Inc.  
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### What Has Happened Since June?

Prices in lumber and plywood markets have been mixed.

Douglas Fir has dropped 7.0% since my last column in

mid-June and is down 10.5% since February. Douglas Fir reached its high for the year to date on July 14th. KD SPF has increased 5.3% since February and is down 5.7% for the year. KD SPF reached its high for the year to date on July 21st. KD SPF is nearly 24% less than Douglas Fir, an enormous spread compared to usual 10% or so, but down from 34% in February. Douglas Fir Plywood has increased 11.2% since June 6.9% and has increased 13.8% for the year and is currently at its high for the year to date. OSB has increased an astounding 37.8% since June and is now up 55.1% this year. OSB hit its peak for the year to date in early to mid-August. Despite the OSB price increase, OSB is still 20% less than plywood on average. As of this writing Douglas Fir, SPF and OSB are all trending downwards. Plywood alone continues to increase.

### Domestic Production

In the first half of 2023, domestic lumber production increased by a very modest 5 million board feet (0.05%). Production increased in the southeast and decreased in the west.

### Imports

Meanwhile, during the same period lumber imports from Canada declined by 563 million board feet. The lion's share of the decrease was again from British Columbia. Imports from other countries increased by 63 million board feet.

### Exports

Lumber exports from the U.S. were flat with the first half of 2022.

Therefore, net domestic supply decreased by 493 million board feet (1.9%). Given that most prices have been declining through the first half of the year, it seems likely that demand has decreased by more than 1.9%

### Why is Lumber Down and Plywood and OSB Up?

While there are some large lumber companies such as U.S. based Weyerhaeuser and Georgia Pacific and Canadian based Canfor and West Fraser who each own many mills, much lumber production is still in the hands of individually owned mills. Companies that own multiple mills can each close one and reduce production to match demand more closely. Individually owned mills don't have that option. I have heard multiple times from these mills that if they shut down for an extended period of time they will lose their customers and employees. So in times of lower demand they keep production up and suffer through a period of lower profits and sometimes losses. Thus lumber prices tend to drop more in periods of slower building activity.

On the other hand, in the case of both plywood and OSB mills, the top ten manufacturers control virtually all of the production. And some companies own both plywood and OSB mills. Further in the case of OSB and to a lesser extent plywood, some mills produce nothing but specialty products. Some examples of this are Louisiana-Pacific who has converted most of their OSB mills to produce SmartLap siding taking their production out of the commodity OSB sheathing market. Likewise J.M. Huber's four mills produce primarily AdvanTech and Zip Sheathing premium OSB products. In addition as much as 85% of commodity OSB is sold on contracts leaving only a relatively small amount available for sale each week. All of these factors contribute to the volatility of the OSB market. And also give the large manufacturers the ability to tailor their production to meet demand and keep prices higher than they might otherwise be. Imports are a small part of the OSB market. There was pine plywood imported from Brazil, but imports have been severely curtailed by some grading issues and the banning of imports from certain mills. This supply shortfall has no doubt contributed to the strength in the plywood and OSB markets. ■





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# Unintended Consequences to Inflexible Zoning Commissions

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



The shortage in the supply of housing in Connecticut is problematic in its scale, impact, and the range of policy issues it raises. If what we have seen over the past few years continues, the problem is just not going to sort itself out, at least not anytime soon.

Meanwhile, the longer it goes on, the deeper the economic damage it will do to our markets.

Policy makers need to aggressively respond to the challenge soon, easing the land-use restrictions that have been undermining the basic economics of building in our state. Without proactive steps from policy makers, the decisions of zoning commissions will be increasingly forced by developers who leverage the Connecticut General § 8-30g statute. This could lead to unintended consequences in land use and development within the state.

The numbers tell the story of the shortage.

**In July 2023, the number of homes available for sale decreased by 47.2% compared to 2022.** The number of newly listed homes dropped by 49.6%. These changes have led to an average of 2 months of housing supply, when 5 to 7 months of supply is seen to be a balanced market. The continuing demand, reduced supply and building rates well behind needs, has driven impressive appreciation in our markets.

Among the top 10 metros, New Haven has taken the lead with a remarkable 29.7% growth in prices. Glastonbury, Waterbury, and Wethersfield follow closely with growth rates of 28.4%, 25.0%, and 15.4%, respectively. **This surge in sales prices presents a complicated series of challenges and opportunities for developments in the pipeline.**

The availability of affordable housing, homes that low- and moderate-income households can afford to rent or buy, has been in short supply, and limited not only within the market rate, but also due to a variety of additional factors. Like market rate units, the need has obviously been there, but complicating the case of affordable units is the fact that rental or sales prices are tied to local median incomes. Median income levels have lagged, while costs of construction have soared. Until now, blended developments, which have leveraged Connecticut General § 8-30g

statute, have been challenging to builder's cash flow. Unless the development was in a higher end market, market rate sales and rental pricing has been inadequate to offset the high fixed building and hidden costs of the 30% affordable units.

Since its enactment in 1989, some developers have cautiously leveraged the 8-30g statute. Some have seen the return on investment support the decision; others quite the opposite. It could be argued that the statute was controversial from day one, marginally successful to date, and currently a political hot potato.

Some planning and zoning commissions have been willing to work with developers on negotiated unit count and affordable composition numbers under the heading of 'workforce housing'. For example, one community has drafted a regulation giving relief on the development density, while outlining 20% of the units to be affordable, capped at the 80% median income level.

When applicants seek zoning approval to make changes to land, zoning officials look at the merits of the proposed development based on the characteristics of what is proposed, along with the governing law. Zoning benefits communities by ensuring consistency of land uses and types of development in different zoning districts, preserving property values, and preserving historic and environmental resources. These considerations are uniquely local and are best suited to be administrated by local officials. The emerging challenge will be proposals in communities where commissions may be inflexible, and the project economics justify developers implementing the 8-30g statute.

The economics of proposing an 8-30g project with compelled increased density, including an affordable housing component, are improving in our communities. Bridging this economic gap is a big and positive step towards more housing, in both market rate and affordable unit areas. The challenge, however, is until now, there has been an unwillingness of many policy makers to adapt to the need or seek middle ground.

By not working towards moderation, communities are likely to get out of scale developments that are approved almost as-of-right, thus destroying the consistent scale of the neighborhoods the commissions are looking to preserve. Taking a more nuanced approach, and working with developers, would preserve the benefits of our zoning, the market, and the 8-30g statute. ■





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## 20th Annual BUILD-PAC Fiano Family Classic is a huge success!



Thank you to our 2023 BUILD-PAC Sponsors! Total of \$40,500 in Sponsorships!



**Ken Boynton NAHB  
BUILD-PAC Trustee**

As Connecticut's BUILD-PAC Trustee, I'd like to again thank all our sponsors and everyone that contributed and came out to the iconic TPC to play in our 20th Annual Fiano Family Golf Classic in support of the National Association of Home Builders Political Action Committee (BUILD-PAC). This event exceeded fundraising goals and reinforced Connecticut's role as a national leader in supporting the health of the residential construction industry.

This year we had the privilege of having Alicia Huey, NAHB Chairman, Jim Tobin, Past Chief Lobbyist NAHB CEO NAHB Washington DC, Maria Coutts, BUILD-PAC Chairman and Meghan Everngam, NAHB Vice President of BUILD-PAC Government Affairs. Thank you to everyone that made this event a huge success from our sponsors, donors and volunteers!

Thank you,  
Ken Boynton

TOP WINNERS -	Gross	Score
1- Alan Hanbury + Tim Hanbury + Mike D'Aguila + Eric Weiner	-7	63
1- James Campbell + George Seabourne + Steve Turner + Mike Burr	-7	63
3- Anthony DeRosa + Chris Hoffman + Mike DeRosa + Christian Calemno	-5	65
Mark Lovley + Dustin Pinchette + Michael Shannon + Michael Melninkaitis	-5	65
4- Michael David + Joe Duva + Brian Zippin + Tom Fredo III	-4	66
5- Rick Barrows + Cory Bushnell + Daryl Lefebver + Davi Merrigan	-3	67



**L-R Ken Boynton, Jim Tobin, Bob Hanbury, Alicia Huey, Larry Fiano, Greg Ugalde, Maria Coutts, Meghan Everngam**



**L-R Jim Perras, Michele Quadrato, Alicia Huey, Larry Fiano, Ken Boynton**

(continued)



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## 20th Annual BUILD-PAC Fiano Family Classic is a huge success!



Larry, Babe and family



Larry & family

## HBI: An Important Solution to the Construction Worker Shortage

by Emily Price, Senior Vice-President, HBI

Connecticut's construction and remodeling industry is experiencing a surge in demand. Unfortunately, the supply of skilled construction workers has not kept up. As builders struggle to find qualified craftspeople for projects, training has become a priority. One training source many are turning to is the Home Builders Institute (HBI). The national nonprofit is a leader in career training for the U.S. construction industry.

HBI's President and CEO Ed Brady says, "We are dedicated to the education, empowerment, and employment of skilled workers for the construction industry. We work continually to perfect our curriculum and training programs that prepare students for successful careers in the construction trades."

HBI has a two-pronged approach to workforce development. First, they operate 678 training programs nationwide, offering skills development, pathways to apprenticeship, customized training, and job placement. Second, HBI licenses its



industry-recognized Pre-Apprenticeship Certificate Training (PACT) curriculum to high schools, community colleges, and other local institutions. PACT provides a comprehensive introduction to the construction industry, including hands-on learning, exposure to various trades, and practical preparation for a career as a skilled worker. PACT is one of only three pre-apprenticeship curriculums recognized by the U.S. Department of Labor.

All HBI programs emphasize essential skills and collaboration with industry professionals, enhancing students career readiness and employability. Upon completion,

students receive a pre-apprentice certificate to present to potential employers.

Partnering with HBI is investing in the future of the building industry. That is because the trades training group is committed to the creation of the next generation of skilled workers for the construction industry. It works with private, public, and nonprofit enterprises at the national, state, and local levels to train thousands each year and promote public policies that support growing the workforce.

Getting started with HBI is straightforward. Learn more and reach out to HBI at [www.hbi.org](http://www.hbi.org). They will help you identify the best training programs for your business's specific needs. Get involved in an HBI project in your area. Consider offering internships to HBI graduates which will provide them with valuable on-the-job experience. These are just a few steps you can take with HBI toward building your business and making Connecticut's construction industry even stronger.



L-R Ken Mita, Darlene Cookson, Jim Perras

## CONN-OSHA Presents at Developers Forum

The September Forum was hosted by Guest Chair, Ken Mita, owner of Central Connecticut Construction Management, LLC. An informative presentation was provided by Darlene Cookson, Occupational Safety Officer, Division of Occupational Safety and Health (CONN-OSHA) on the CONN-OSHA On-Site Consultation Program that offers our industry the opportunity to invite CONN-OSHA on to a site for a confidential assessment to help employers identify and control workplace hazards to prevent work-related injuries, illnesses, and fatalities without the fear of penalties or fines.

## Greg Ugalde appointed to Governor's Workforce Council



In 2023 the HBRA of CT was successful in passing legislation that required the Governor to appoint an individual with expertise in residential construction to serve on the Governor's Workforce Council. In September, Governor Lamont nominated

HBRA member and Past NAHB Chairman Greg Ugalde to serve in this role. The Governor's Workforce Council is tasked with setting strategy and policy for the state's Pre-K through retirement workforce pipeline, and to serve as the prime coordinator for businesses, educators, trainers, state agencies, state workforce boards, non-profits, and others.



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## NAHB Partners With HBI Trustees to Lobby Congress.



In September NAHB organized a lobby day at the Capitol with HBI Trustees to ask Congress not to cut \$1.7 billion in funding to Job Corp. which provided free education and job training to young adults.

L to R: HBI Trustee Greg Ugalde of T&M Construction, Congressman Joe Courtney of the Second Congressional District and HBI Trustee Retired Colonel Adam Rocke (Army)

## HBRA of Connecticut Members Attend NAHB Fall Board, Palms Spring CA



L to R: Area 1 Caucus Attendees: Jim Perras, Bob Hanbury, Greg Ugalde, Ken Boynton Alan Hanbury, Nort Wheeler



L to R: Jim Perras, Greg Ugalde, Ken Boynton, Nort Wheeler

## Ken Boynton of Boynton Construction Recognized at NAHB Fall Board:



Ken Boynton



Connecticut BUILD-PAC Trustee was recognized by his peers from across the country as a BUILD-PAC CHAMPION for his record-breaking fundraising success with this year's 20th Annual Fiano Family Golf Classic. Congratulations Ken for receiving this wonderful distinction and thank you to all the sponsors and contributors who made it all possible!



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## HBRA of Fairfield County

HBRA of Fairfield County is back into the swing of things in the Fall. On September 6, we had our annual clambake at Boca Oyster Bar in Bridgeport, designed by member Emilia Ferri. Everyone had a great time networking and coming back together after the summer break at this sold-out event.

Over the summer, our PWB Philanthropy committee completed their second Circle of Care project. The PWB team of volunteers created a dream bedroom for Jasmine. Jasmine was diagnosed with a rare form of cancer in 2021, her condition is stable, and she is currently undergoing treatment. She graduated from high school in June and will be attending college in the fall. She plans to live at home while attending college.

The team met with Jasmine to learn more about her and what her dream bedroom would look like. Afterward the volunteers designed the room and procured items either by donation or purchased from monetary donations to complete the project. The team of thirteen volunteers over the course of the weekend worked very hard to complete this stunning bedroom makeover.

The project was completed the weekend of July 15 & 16th with the reveal on Sunday, July 16th. The reveal was a huge success and Jasmine loves her new bedroom!



L-R- Chris Shea, Lora Mazurak, Mindy Gerhardt



L-R- front row: Mara Skowronek, Michelle Hughes, Tori McBrien, Stephanie Rapp.  
L-R back row: Peggy Rubens Duhl, Rebecca St Germain, Debbie Kelly, Karen Bradbury



L-R- Mandy Riggan, George Pusser, Tori McBrien

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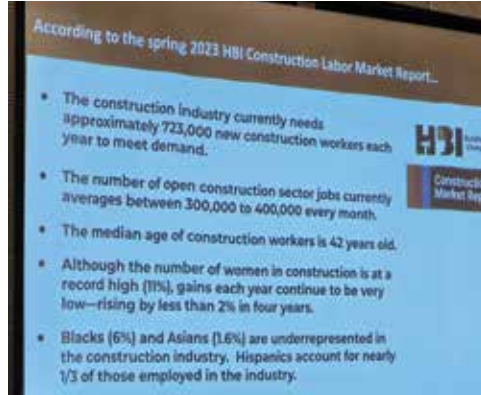
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## Home Builders and Remodelers Association of Eastern CT

### HBRAECT EO attends NAHB Association Management Conference

- Stacy Herr, Executive Officer of the Home Builders Association of Eastern CT, had the pleasure of attending the Association Management Conference in Cincinnati, hosted by NAHB in August.



### August Builder Blend

- Tile America Showroom in New London generously hosted our August Builder Blend, welcoming builders and associates to explore the impressive showroom, network, enjoy delicious food and drink, and partake in a door prize raffle.



(from L-R) Board VP Patrick Caulkins with Caulkins Homes, Former Board Member Lisa Gencarelle with Chelsea Groton Bank and Central CT HBRA VP Sheila Leach



Mark Desjardins with Overhead Door Co. of Norwich (left), Board President Norton Wheeler with Mystic River Building, Board Member Bryan Streeter with Overhead Door Co. of Norwich and Berich Powell with Overhead Door Co. of Middlesex County (right).



Marie Thomas with Rie & Co., an elite design company, is excited to check out the showroom

## Lobster Fest

- HBRAECT Annual Lobster Fest is a highly anticipated event, featuring a delicious seafood buffet complete with lobster, shrimp, chowder and mussels, as well as strip steak, corn on the cob, baked potatoes, salad, rolls, and sweets for dessert. New this year was live music by the Rubber Band Band, and our inaugural crab races! Guests enjoyed a fun filled evening complete with beautiful weather and views of the Long Island Sound as we ate, drank, and were very, very merry.



Sunset Sponsor, HOCON Gas and Bar Sponsor, Superior Hearth, Spa's & Leisure enjoying the gorgeous weather and views.



HBRAECT Board Vice President, Patrick Caulkins of Caulkins Homes.



Stacy Herr (HBRAECT Executive Officer) and Eric Person (Central CT HBRA President) welcome guests



Ace Overhead Door, from L-R: Ben Vasquez, Ron Henry, Jeff Steel, and Tom Ljubicic



The Crab Racing got serious (seriously fun!) when guests were given the option to purchase squirt guns to encourage their chosen crabs to scurry.



Lobster Pot Sponsor, Chelsea Groton Bank, with Centerline Products and PVC Direct



Matthew Ostrowski with Creative Enclosures, our Mussel Sponsor and enthusiastic Crab Racing Emcee for the night.



## Bobroske Construction Begins Phase 2 of Stone Ridge Apartments

Bobroske Construction has begun phase 2 of Stone Ridge Apartments in Wolcott, CT. Through partnership with a Canadian panel framing company, Bobroske is saving 5 to 6 weeks on a 5-unit building. By purchasing materials upfront, costs are controlled, and waste is minimized, benefiting both efficiency and worker well-being. In addition, Tim Bobroske is awaiting approvals for a new development in New Hartford that promises to redefine modern living, featuring over 290 units with innovative townhouse-style design, a wealth of amenities including a working farm, indoor pickleball court, and 20 EV charging stations. This project showcases efficiency and sustainability, setting new standards in property development.



## 2023 NAHB Association Management Conference – “Building Stronger HBAs Together”

Sheila Leach, EO of HBA of Northwest attended the Association Management Conference in Cincinnati with her colleagues Stacy Herr of HBRA of Eastern, and Eric Person of HBRA of Central CT. Sheila serves on the Executive Officers Council Professional Development Committee that is responsible for planning the annual AMC conference and is a member of the EOC Board of Directors.



L-R Eric Person, Stacy Herr, Sheila Leach



### Lobster Fest

The HBRA held its annual Lobster Fest at the Westbrook Elks Club on August 31st. Members enjoyed a picture-perfect summer evening on the Long Island Sound while enjoying lobsters, steaks, great networking and music by the Mark Fusco Band.



### Tile America and the Schluter System

Tile America in West Hartford hosted an education session featuring the Schluter System. Stephen Verry from Schluter demonstrated how to utilize Schluter to install curbless entry showers with linear drains, showers with a curb with center drains and finally the Schluter heated floor system.



### Parkside – Harvey Windows Education

The HBRA ended June with an education session for builders and remodelers regarding proper compliance with the continuous insulation requirements in the new building codes utilizing the latest Tyvek and Harvey Window products. Members enjoyed fresh beer and pizza at the Elicit Brewing Company while getting tips for proper compliance with the building codes.



## Multifamily Council

The HBRA Multifamily Council had a busy summer with three educational events. In July the Council members visited the Steele Center in Berlin, CT. The project is a transit oriented mixed-use development joining commercial and residential use into one complex. This complex is built by Lovley Development, Inc and developed by Newport Realty Group. The project features unique space offering retail and office space with up-scale modern apartments for lease. It is a true Live, Work, Play, community.



In August, Multifamily Council members got a site visit at the Tagliatela family, Franklin Communities solar carport project at the Chestnut Hill North apartments in Hamden. Franklin Communities is working with PurePoint Energy out of Norwalk to install solar carports. The solar carports will create enough energy to supply electricity for over 50% of apartments per building. This will enable Franklin Communities to charge their residents for electricity through a 3rd party company. Franklin Communities is looking to be a sustainability leader in the multifamily space.

In September the Multifamily Council hosted a multifamily financing panel on how developers can manage the tight lending market at the Santini Homes, Grand Lofts in Vernon. Panelist included Christopher Arnold, Senior Vice President of Liberty Bank. Chris is overseeing a portfolio in excess of \$2.45 billion in loans located throughout the Northeast. Jeff Miller, Senior Vice President of Larew Doyle & Associates. LD&A was founded 26 years ago to provide commercial mortgage brokerage and advisory services to owners and developers of multifamily, industrial, office, retail, hotel and other commercial properties. Benjamin Krosin, Senior Director at Walker & Dunlop in Bethesda, MD. Benjamin is responsible for new loan originations, specializing in multifamily and healthcare financing through Fannie Mae, Freddie Mac, and HUD.





## Boys & Girls Club Developing the Workforce of the Future

As part of the NAHB pilot program with the Boys & Girls Club, the HBRA of Central Connecticut provided six weeks of exploration of careers in the construction trades. Each week the HBRA brought a member into the Boys & Girls Club of New Haven to discuss what their jobs are like while also providing hands-on experiences with their trade. The final week culminated with the construction of cardboard houses. Members included Marie Thomas of Rie & Co. (interior decorator); Kenny Horton of Pasquariello Electric Corp.; Joe Liguori of Liguori Plumbing & Heating; Greg Chandler of Gold Shield Construction; Roberto Chabla of Rob's Roofing and the final "house" build with Ted Brown (HBRA President), Alan Hanbury (House of Hanbury), Amy Hedges (East Haven Building Supply) and Jonathan Andrews (J Andrews Fine Homes).



## Level Up Home Automation

With connected smart home devices, homeowners are now able to control a variety of appliances, smart home gadgets and systems from one central hub such as a smartphone or smart TV. Members learned about the latest home automation technology and how to integrate this technology into their projects from the experts at Level Up Automation of Connecticut in their Vernon showroom. Attendees were also treated to an amazing outdoor sound system demonstration from Level Up's partner Coastal Source.







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