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The Magazine of the Home Builders & Remodelers Association of Connecticut

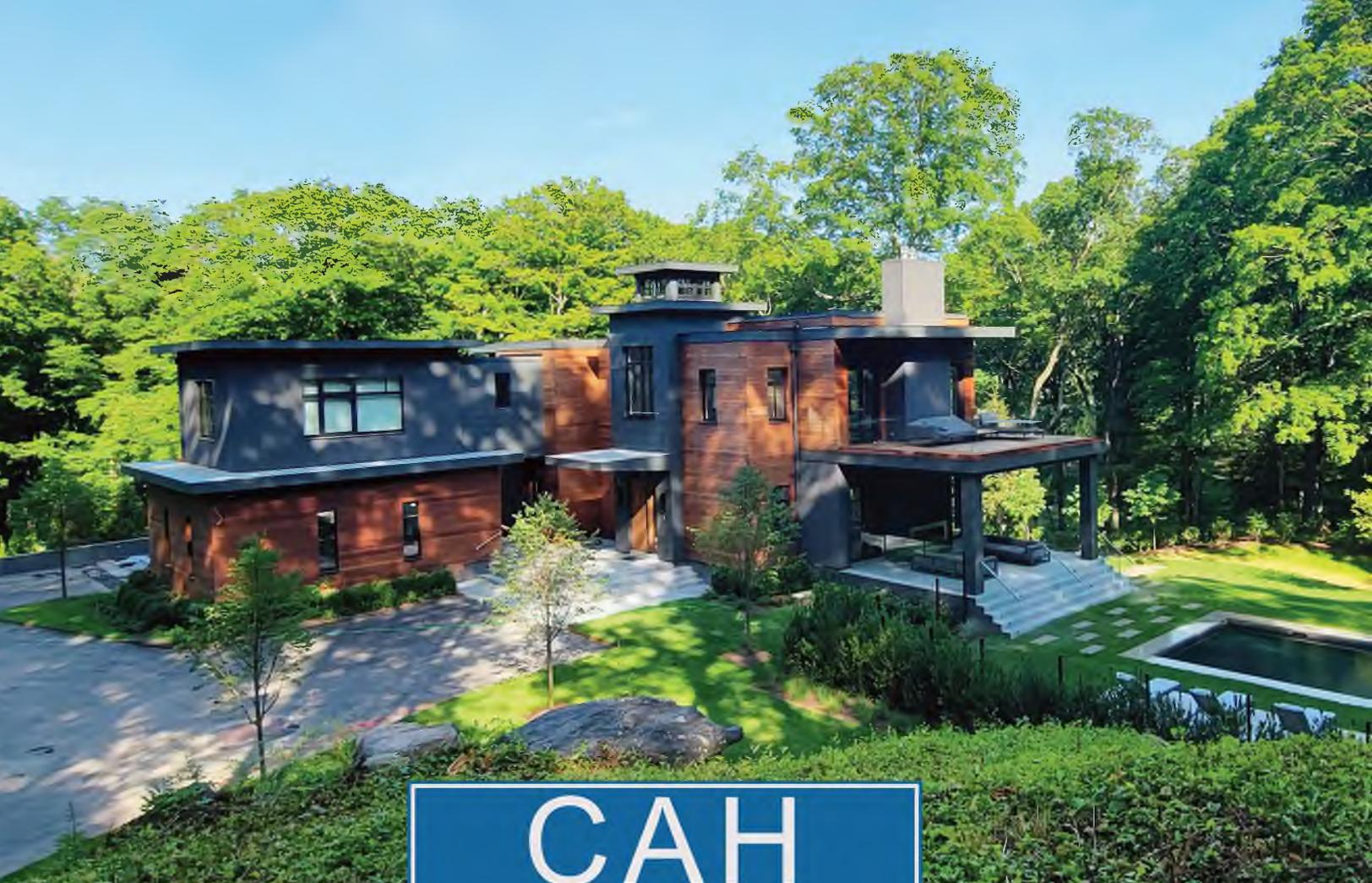
Fall 2025
Interactive Digital Edition



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ON THE COVER – This healthy and sustainable HOBI winning modern home by Prutting & Company is perched atop a sloping site, with views of Greenwich Harbor and Long Island Sound. Its two-story atrium is reminiscent of a spa - a willowy tree and soothing fountain providing a nurturing “living environment”, while an outdoor Zen garden adds to the serenity.

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Connecticut Builder

Publisher/Editor: HBRA of CT and Joanne Carroll
 435 Chapel Road Suite B, South Windsor CT 06074
 Tel. (860) 500-7796 • info@connecticutbuilder.com
 Published: Summer, Fall, Winter • Copyright: Fall 2025
 Design: Mark Rich • Printing: Service Press



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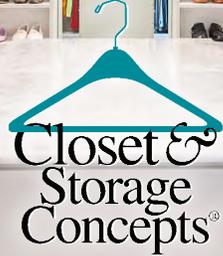
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Dear Members,

As we wrap up an incredible summer, I want to take a moment to reflect on a good year. This season was filled with exciting events, strong connections, and plenty of opportunities to celebrate our industry. From network-

ing gatherings to educational programs, it was great to see so many of you engaging, sharing ideas, and strengthening the bonds that make our association so unique.

Looking ahead, one of the most anticipated highlights of the year is here! —the Annual HOBBI Awards. This signature event recognizes the very best in home building across Connecticut, and we can't wait to showcase the exceptional talent, creativity, and craftsmanship that define our industry. It's a night to honor excellence and the people who make it possible.

I'm also thrilled to share that our association continues to grow. We've welcomed many new members this year, expanding our network of builders, suppliers, and industry partners. This growth is a testament to the value we provide and the confidence our members have in our shared mission.

Thank you for your commitment, your involvement, and your passion for this industry. I look forward to celebrating with you at the HOBBI Awards and continuing our work to make this association stronger than ever.

Warm regards,
Anthony DeRosa
Board Chair ■

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2025 HOBI Trends - What Today's Custom Home Clients Want

Sustainability and wellness features top their wish list

A major trend to sustainability and wellness was borne out by this year's HOBI winners! Our Cover is a healthy, sustainable and modern custom home by Prutting & Company.



Perched atop a sloping site, with views of Greenwich harbor and Long Island Sound, this HOBI winner is designed with a two-story atrium reminiscent of a spa. A willowy tree and soothing fountain provide a nurturing living environment, and an outdoor Zen garden adds to the serenity. Prutting achieved ultimate thermal performance with four inches of exterior insulation and triple-glazed windows and doors. An array of rooftop photovoltaics combined with heat pumps contribute to near zero-carbon emissions.

Garrett Wilson Wellness Center

A second HOBI winner, Garrett Wilson, was recognized for a spectacular Wellness Center in Easton. Pictured below is the natatorium with grotto and waterfall.



An Indoor Pool and Spa, Gym, Indoor Sports Court, Lounge Area, Infra Red Sauna, Changing Area and Spa Bathroom, Living Walls, Solar Panels, and Outdoor Spa with Walkway from the Main Residence, all embody Health and Wellness, and are showcased by the Architectural and Lighting Design of Christian Rae Studio.

Connecticut Builder asked some HOBI winning builders and designers to give their thoughts on this year's building and design trends. Here's what they had to say:

Bob Sprouls - Bluewater Home Builders



"Our customers are focusing on wellness, more natural materials for the interior, luxury kitchen appliances, and more color and flex spaces.

Wellness: No longer is a cool "fitted-out" gym sufficient. Our customers are leaning into, and we're providing, saunas (infrared, traditional and hybrid) and cold plunges in a big way.

Natural materials: Marble and natural stones are making a comeback for countertops and high-end baths, from floors and walls to complete shower systems, and our clients love natural woods, from accent feature walls to cabinetry and built-ins.



Bluewater bath



Bluewater reeded walnut wall

(continued)



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2025 HOBI Trends - Bob Sprouls - Bluewater Home Builders

(continued)

Color:

Bring on color again! People are clearly tiring of whites and greys! Even green has made a comeback!

Flex spaces: This is a natural continuation of the move toward open floor plans. No more rules – If you don't want a Living Room, we can make it one or two home offices or a library, or build it out as a 1st floor bedroom for visits from the grandparents.

Luxury cooking appliances: We're seeing a big move toward European style ranges, Lacanche Ranges in particular, as well as toward more sophisticated and efficient appliances for easy living, such as steam ovens, speed ovens and high end espresso/coffee machines.



Bluewater home office

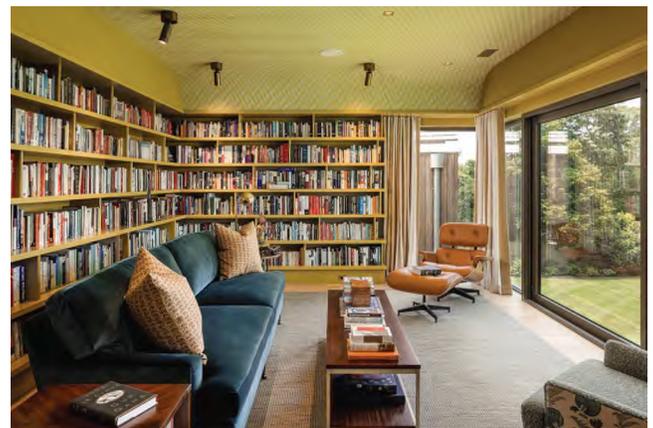


Randy Sullivan, Gatehouse Partners

“As a boutique builder, Gatehouse Partners has been working on behalf of a markedly younger clientele in 2025, as well as collaborating with incredible architects and resourceful designers who set the trends we've been privileged to put into our homebuilding. In creating their distinctive designs, we've noticed a prominent shift away from the traditional, and a move toward more contemporary upgrades that promote individual enjoyment, as well as long-term viability.



Gatehouse Westport remodel



Westport project, showcasing one of our favorite rooms: the library!

We've seen the modern farm house aesthetic become focused more on the modern, and less on the farm; the slightly weathered look is being replaced by more timeless finishes; spaces are increasingly layered with texture, and immersed in mood-specific lighting.

Sustainable design continues to feature reclaimed materials, though more frequently complimented by high-end finishes and comfort control systems. Interesting elements from the 1980's also appear to be making a comeback, and it's been fun to see some of the color patterns we thought were long gone, make a resurgence in a new, enduring way.”

(continued)

2025 HOBI Trends - What Today's Custom Home Clients Want

(continued)

Peter Sciaretta, Hemingway Fine Homes



At Hemingway Fine Homes, we're seeing clients embrace design that balances timeless architecture with modern priorities for wellness, sustainability, and flexible living.

Exteriors are trending toward cleaner lines softened by natural materials, while interiors highlight open, light-filled spaces layered with warmth and personality.

Kitchens remain the heart of the home, often paired with secondary kitchens or butler's pantries to support entertaining and family life. Bathrooms are increasingly spa-inspired, with curbless showers, natural stone throughout, and integrated technology.



Homeowners are also investing in special purpose spaces like wellness rooms, private offices, and media lounges. Finally, indoor/outdoor living continues to dominate, with seamless transitions to terraces, pools, and gardens that expand everyday living and celebrate connection with the landscape.

A Seismic shift in Interior Design

There's a major shift occurring in home interior design - focused on a more thoughtful, sustainable approach to creating spaces that feel genuinely personal

We asked three interior designer 2025 HOBI Judges and a HOBI winning stager for their thoughts on the trends.



Shawna Feeley, Shawna Feeley Interiors

I try to encourage sustainability in selections with spec builders. One of the more interesting materials is exterior cladding made from upcycled rice hulls from a company called Acre. The stylish "wood" variations are beautiful, and they have lifetime guarantees.



Acre Shiplap siding



Acre Board & Batten siding

More than ever, clients are focusing on health and wellness. Most homes have a well-equipped, substantial sized gym, but now the gym is accompanied by a wellness center, which includes a sauna (I recommend combination infrared/traditional heat), a cold-plunge tub, and steam shower with massaging side sprays and chroma light therapy for all the tools for recovery.

(continued)

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2025 HOBI Trends - What Today's Custom Home Clients Want

(continued)

Shawna Feeley

I am pleased to see more color in our designs from jewel tones to earth tones.

Green is having a moment - from rich olive to pale sage. And with that, more warm neutrals instead of cool grays.

I love introducing items that have some history. I use reclaimed wood on an accent wall, fireplace or ceiling. I often partner with Ziba Hardwoods, who mill extraordinary species of new and vintage wood.

Last summer, I went to the south of France for a design retreat with interior design icon, Kathryn Ireland at her farmhouse.

We focused on local antiques and artisans, and explored flea markets, pottery studios, and museums. We also toured several Châteaux, and it really drove home the opportunity clients miss



when they gravitate towards only NEW. High design incorporates collected treasures, and I encourage clients to explore local art and artisans when they travel.

Cynthia Vengow, Vita Design Group



“We’re moving beyond the era of sterile, overly uniform spaces. Homeowners today crave spaces that feel personal—filled with pieces that carry history, character, and warmth, as if the space has naturally evolved over time. The appeal of stark all-white rooms and minimal, hyper-coordinated spaces is fading. Instead, design is shifting toward layered interiors that

embrace contrast and imperfection, creating homes that tell a story rather than just follow a formula.

Grays are out and beige/taupes and earthy tones/textures are in... Our clients are celebrating vintage pieces from their family heirlooms or recent travels.

We have had some clients very focused on sustainability, one currently, who is very interested in natural paints and limewash.”

Cynthia gave two examples of sustainable paint.

BAUWERK Colour Limewash Paint is natural, sustainable, very easy to use and affordable.

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Finally, Cynthia mentioned the trend to wellness filtration technology.



“Every client is also asking for Reverse Osmosis in their custom home water system.”

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2025 HOBI Trends - What Today's Custom Home Clients Want

(continued)

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



“An emerging trend is architectural details in furniture and finishes. A couple of key examples of this trend are the resurgence of rounded column-like silhouettes, fluted details, and curved arch forms being incorporated into furniture, kitchen cabinetry, and home decor.

Arches are back again in doorways, fireplace surrounds, and within the kitchen, often as a focal point in the range alcove.

These elements create striking statements of familiarity, while softening spaces with the fluidity of their lines. This style balances boldness and elegance by infusing modern homes with a historical reference and character – offering a sense of timeless glamour that feels fresh and distinctive.”

Birgit Anich, CEO & Creative Director, BA Staging & Interiors

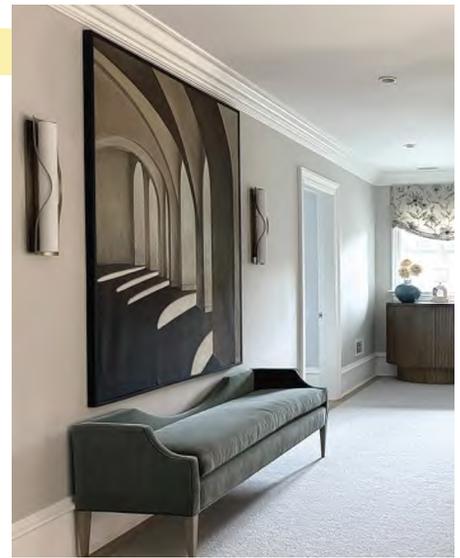


“Staging has shifted from being a luxury add-on to an essential step when selling a home. We’re seeing more builders and investors embrace staging as a smart, ROI-driven strategy, as well as an opportunity to elevate and differentiate their brand.

Staging needs have evolved beyond basic furniture arrangements, into a much more detailed, designer-driven approach. Today’s buyers aren’t just shopping for a house, they’re investing in a lifestyle and expect a move-in ready space that feels fresh, modern, and intentional.”

All of these trends are emphasized in the Pinterest 2025 Fall Trends Report. The report shows that Pinterest searches for personality-driven design—pieces with history, character, and a story—are surging.

- ▶ **The 1920’s are back!** - Searches for “art deco vintage” are up 805%, with Gen Z users particularly drawn to “art deco interior 1920s vintage”.
- ▶ **Statement Tile** - Searches for “unique tiles” are up 450% and “vintage tiles” climbing 1,107%. The standout star? Terracotta, with “terracotta tiles texture”
- ▶ **Blue ceramic tiles** are also making waves (up 470%), and “copper tiles bathroom” searches have increased 505%.



Original acrylic on canvas titled “Arches” hangs over a reverse-arch silhouette bench. A fluted column-shaped cabinet anchors the end of the hallway. Photo by Nancy Wright, ASID Allied | BKI Interior Designer



Mexican tile kitchen backsplashes are gaining traction at 380% and striped tile bathrooms are up 447%.

These tiles are part of a broader shift toward appreciating the handmade, the imperfect, and the irreplaceable.

- ▶ **Gen Z is reshaping how an entire generation approaches home design.** The search “dream thrift finds,” which is up 550% among Gen Z, is about scoring deals—but it’s also about discovering pieces with history and character that new purchases can’t match. Americans throw away 12 million tons of furniture annually, much of it ending up in landfills. Thrifting offers both an environmentally consciousness and financially savvy way to decorate. ■

NO SUMMER HIATUS FOR HBRA CT ADVOCACY

2025 Advocacy Efforts Keep Rolling

By Jim Perras, CEO HBRA of CT



The 2025 Session Ended with Unfinished Business and New Opportunities

With Governor Lamont's veto of arguably the most progressive land use reform bill in a generation, and with the creation of new legislative working groups to address utilities, housing production, and septic regulations, the HBRA of Connecticut has been at the forefront of it all.

Public Act 25-49, known as House Bill 5002, was passed by the Connecticut General Assembly in 2025 but ultimately vetoed by Governor Lamont. In his veto message the Governor conveyed that the lack of support from municipal leaders was a factor in his decision making when he stated: **"I want mayors and first Selectmen to be on board. I want them to be invested in this solution."**

The bill would have introduced sweeping changes to zoning, development, and housing policy aimed at boosting supply and lowering costs. It would have required towns to permit "middle housing" (2-9 units, such as duplexes, triplexes, cottage clusters, townhouses, and "perfect sixes") as-of-right on commercially zoned lots, eliminating the need for special permits or variances beyond basic conformity with zoning and safety standards. It also would have prohibited mandatory off-street parking minimums for most housing projects, except where a parking-needs study was submitted for developments of 24 or more units or where a local agency could demonstrate a specific adverse health or safety impact. Additional provisions included eliminating size restrictions on manufactured homes, creating grants for middle housing in small towns, and more.

HBRA CT Responds to the Governor's Veto

Following a direct call from Governor Lamont to HBRA CT CEO/Chief Lobbyist Jim Perras, the HBRA of CT leadership wrote to the Governor. In the letter, HBRA CT thanked him for carefully weighing the industry's concerns and acknowledged that his decision was influenced by issues with the bill's "Fair Share" mandates, parking requirements, and automatic conversion of commercial properties to multi-family use. HBRA acknowledged that while stronger measures are needed to encourage municipalities to permit more housing, consensus around Fair Share would be difficult to achieve.

The association urged consideration of alternative approaches, such as requiring towns to follow the Affordable Housing Working Group's checklist when drafting municipal housing plans, adopting balanced parking standards of one space per bedroom (capped at two spaces per unit), and allowing small-scale multi-family homes—duplexes, triplexes, and fourplexes—by right in single-family zones with public water and sewer. HBRA CT also recommended that Connecticut emulate California's new six-year building code cycle freeze after 2024, limiting costly and frequent code changes while

still addressing health and safety. The letter reaffirmed HBRA CT's commitment, alongside its national partner NAHB, to working with the Governor, municipalities, and housing advocates to develop a balanced approach to increase the supply of attainable homes across Connecticut.

After subsequent conversations with the Governor's Chief of Staff, HBRA offered the Governor's office and legislative leaders additional recommendations to increase housing production. These included limiting when Traffic Impact and Access Studies are required—reserving them for projects of 200 or more residential units—to avoid unnecessary costs and delays; preventing municipalities from imposing higher property-tax assessments on partially completed homes until a certificate of occupancy is issued, easing carrying costs for builders; and advancing HBRA's own H.O.M.E. (Housing Opportunities through Moderate Expansion) Act, designed to create more for-sale starter homes for working families.

Engaged in Ongoing Working Groups

HBRA CT is also deeply engaged in two working groups currently underway. The first is an informal legislative group led by Rep. Kerry Wood, Chair of the Insurance & Real Estate Committee, Rep. Jill Barry, Vice Chair, and Rep. Stephen Meskers, Chair of the Commerce Committee. HBRA builder and developer members actively participate, bringing real-world experience to discussions about utility coordination and state and local regulatory processes that

(continued)

No Summer Hiatus for HBRA CT Advocacy *(continued)*

slow down projects and inflate costs. The group's mission is to identify practical solutions that remove barriers to timely, cost-effective housing development.

At the same time, HBRA CT CEO Jim Perras now serves, alongside of several HBRA members, as Chairman of the newly established Sewer Disposal Working Group, created under Sections 49 and 50 of Public Act 25-27. This statutory body is charged with examining Connecticut's wastewater and septic regulations to ensure they strike the right balance between environmental protection and the need for additional housing. HBRA's leadership role ensures the builder and remodeler perspective is heard, so that any reforms adopted are both workable in the field and beneficial to the communities where members build. By staying at the table, HBRA is actively shaping fair, pragmatic, and balanced policies that support housing production while safeguarding public health.

Moving Forward Together

The common thread running through all these efforts is clear: HBRA CT's engagement in the legislative process is about ensuring that housing policy in Connecticut remains fair, practical, and balanced. Whether it is pushing back on costly mandates, advancing new approaches like the H.O.M.E. Act, or leading collaborative working groups on utilities and septic reform, HBRA CT is committed to solutions that expand housing opportunities while addressing community needs.

H.O.M.E. Act Highlights HBRA CT's H.O.M.E.

(Housing Opportunities through Moderate Expansion) Act proposes:

- ▶ Requiring towns to approve single-family developments that include at least 10% workforce housing at 80% AMI.
- ▶ Applying only a summary review process to eligible projects.
- ▶ Exempting such developments from restrictive lot coverage and minimum lot area requirements.
- ▶ Promoting the production of for-sale starter homes for working families.

Most importantly, this sustained advocacy delivers real value to our members. By challenging burdensome regulations, proposing workable reforms, and fostering constructive dialogue with policymakers, HBRA CT saves builders both time and money—resources they can reinvest in creating the homes and communities that Connecticut families need. Our work this summer underscores a simple truth: when the HBRA is engaged, the entire residential construction industry benefits.

HBRA of CT In Action

By Jim Perras

As the 2026 legislative session approaches, the HBRA of CT Government Relations team continues to work aggressively on behalf of our members. Here is what's ahead:

Special Session on Housing

Governor Lamont vetoed Public Act 25-47 (formerly HB 5002) earlier this summer, citing concerns with its “Fair Share” provisions. A special session is expected this September or October.

In response, HBRA of CT delivered a detailed letter to the Governor proposing constructive solutions:

- ▶ **Fair Share:** Strengthen §8-30j Affordable Housing Plans by incorporating the 2023 Affordable Housing Working Group checklist, ensuring accountability without rigid unit mandates.
- ▶ **Parking Reform:** Allow towns to require up to one space per bedroom, capped at two per unit, to balance development with local needs.
- ▶ **As-of-Right Redevelopment:** Permit modest as-of-right development (2–4 units) in residential zones with existing infrastructure rather than broad commercial conversions.
- ▶ **Code Adoption Reform:** Transition to a six-year building code cycle to streamline updates and reduce compliance burdens.

Septic Regulation Working Group

Last session, HBRA of CT successfully stopped burdensome new septic regulations that would have rolled back years of reform and imposed costly nitrogen assessments on smaller systems.

Instead, Public Act 25-97 created a legislative working group to recommend balanced reforms that protect public health while supporting housing growth. HBRA of CT is proud to serve on this group, represented by CEO Jim Perras and members:

- ▶ Bob Wiedenmann, Sunwood Development
- ▶ David Potts, GEOMATRIX
- ▶ Matt Gilchrist, EG Home

Legislative Builders' Roundtable

This fall, a new Legislative Builders' Roundtable—spearheaded by Rep. Kerry Wood, Chairwoman of the Insurance & Real Estate Committee—will bring lawmakers and HBRA members together to tackle regulatory and utility challenges that slow housing production and drive-up costs.

Participating legislators include Rep. Wood, Rep. Cara Pavlock-D'Amato, Rep. Jill Barry, and Rep. Stephen Meskers. Insights from these discussions are expected to shape a pro-housing production bill for the 2026 session.

HBRA of CT extends thanks to the following members who have joined CEO Jim Perras in this important work:

- ▶ Bob Wiedenmann, Sunwood Development
- ▶ Matt Gilchrist, EG Home
- ▶ Rob Michaud, Michaud Development
- ▶ Johnny Carrier, Carrier Group, Inc.
- ▶ Liz Verna, Verna Builders & Developers
- ▶ Eric Santini, Jr., Santini Living
- ▶ Chris Steiner, Steiner Inc.
- ▶ Ken Boynton, Boynton Construction Inc.
- ▶ Jerry Effren, Grey Rock Homes

Looking Ahead

From blocking harmful septic rules to shaping the state's housing policy, HBRA of CT is at the table—driving solutions that protect our industry, expand housing opportunities, and strengthen Connecticut's future. ■

Building Momentum: Build For CT and Special Programs for Homeowners

By Maribel La Luz and Marcus Smith

In late 2023, as result of sky-rocketing building costs, the State of Connecticut launched a first of its kind gap-financing program for market rate developers. Created by the Department of Housing (DOH) and administered by the Connecticut Housing Finance Authority (CHFA), Build For CT was designed to address the unique housing needs of middle-income renters: nurses, restaurant workers, younger professionals, teachers, first responders, and countless other residents who earn too much to qualify for traditional affordable housing but too little to afford most rents in today's market. In community after community, families and young people in this income range struggle to find housing options that are safe, stable, and within reach.

More than a year into operation, the program has delivered almost 2,700 units across the state with over 700 set aside for middle-income renters. These measurable results demonstrate what is possible when public and private sectors come together to tackle the housing shortage head-on.

Build For CT provides financing of up to \$125,000 per unit for market-rate developers who commit to reserving a minimum of 20% of their units to make them affordable for middle-income households. By leveraging partnerships with private financial institutions, the program helps shovel-ready projects get done, bridging funding gaps that often stall construction. The program has already invested more than \$88 million across Connecticut, demonstrating the effectiveness of this model in addressing workforce housing needs. Projects like Kelson Row in Rocky Hill and Steelpointe Harbor in Bridgeport showcase the impact of this approach, advancing developments that not only add new homes but also contribute to broader community revitalization. These examples highlight the strength of Build For CT's public-private partnerships and its ability to deliver results at scale.

This momentum for Build for CT is ensuring more developments can move

forward, more units can be brought online, and more families will have access to housing that fits their budget.

Earlier this year, Governor Lamont announced "CT Home Funds," a \$30 Million initial investment to incentivize and increase homeownership opportunities in Connecticut. CT Home Funds has three tiers: \$8.5 million, which will be used to provide low-interest loans directly to homeowners to make energy improvements and related housing code repairs that make homes more energy efficient; \$10 million to help new homeowners who received assistance under the state's Time To Own Program with forgivable loans to help with the costs of repairs and improvements on their new homes; and \$11.5 million that will be used to provide grants of up to \$150,000 per home for smaller developers and nonprofits to help cover the costs of new construction or rehabilitation of up to ten affordable homes.

Capital for Change and the Housing Development Fund are administering the funds on behalf of the Department of Housing.

The funding will be available soon! For info go to <https://www.capitalforchange.org/> or <https://hdfconnects.org/>

Additionally, last session lawmakers created Homes For CT, a new loan program to be administered by CHFA. While details are still being designed, the legislation envisions public-private partnerships to support the construction of affordable starter homes for first-time homebuyers. In many ways, it extends the successful model of Build For CT beyond rentals, into homeownership.

At this stage, program parameters – such as loan structure, eligibility, and affordability requirements – remain under development. But the General Assembly's action signals a clear intent: Connecticut is committed to expanding its housing toolkit and ensuring more residents can afford to buy a home. Homes For CT is the next step in scaling solutions and continuing the momentum forged by Build For CT.

Together, Build For CT, CT Home Funds, and Homes For CT represent a forward-looking strategy to address Connecticut's housing challenges. One program is already delivering results, and others will soon follow.

For builders, developers, and financial institutions, this is a moment of opportunity. These programs are not only helping to meet the urgent demand for housing but also ensuring that Connecticut's communities remain vibrant, diverse, and economically strong. With new resources in place and new programs on the horizon, Connecticut is building momentum – toward a housing market that works for everyone.

Maribel La Luz is the Director of Marketing & External Affairs for the CT Department of Housing. Marcus Smith is the Director of Research, Marketing and Outreach at the CT Housing Finance Authority. ■

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AI in Home Building: Still in Its Infancy, But Gaining Ground

This year, we added a HOBIA Awards Special Focus category Best Use of AI.

However, despite the growing buzz around Artificial Intelligence (AI), most single-family home builders have yet to adopt it within their business practices.

According to survey responses in conjunction with the most recent NAHB/Wells Fargo Housing Market Index (HMI), the majority of builders are still on the sidelines when it comes to utilizing AI — but early signs suggest change might be on the horizon.

As of July 2025, AI use in single-family home building is concentrated in only a couple of business areas:

- ▶ About 20% of builders are using it to generate advertising and marketing materials
- ▶ 11% leverage AI to analyze markets and plan future projects.

In contrast, fewer than 5% are applying AI to any of ten other business functions — ranging from project design to operating automated construction equipment.

However, when asked how likely they are to begin using AI in the next two years, builders expressed strong interest,

particularly in the areas of marketing, advertising and project planning. Nevertheless, interest in adopting AI for other business functions remains low.

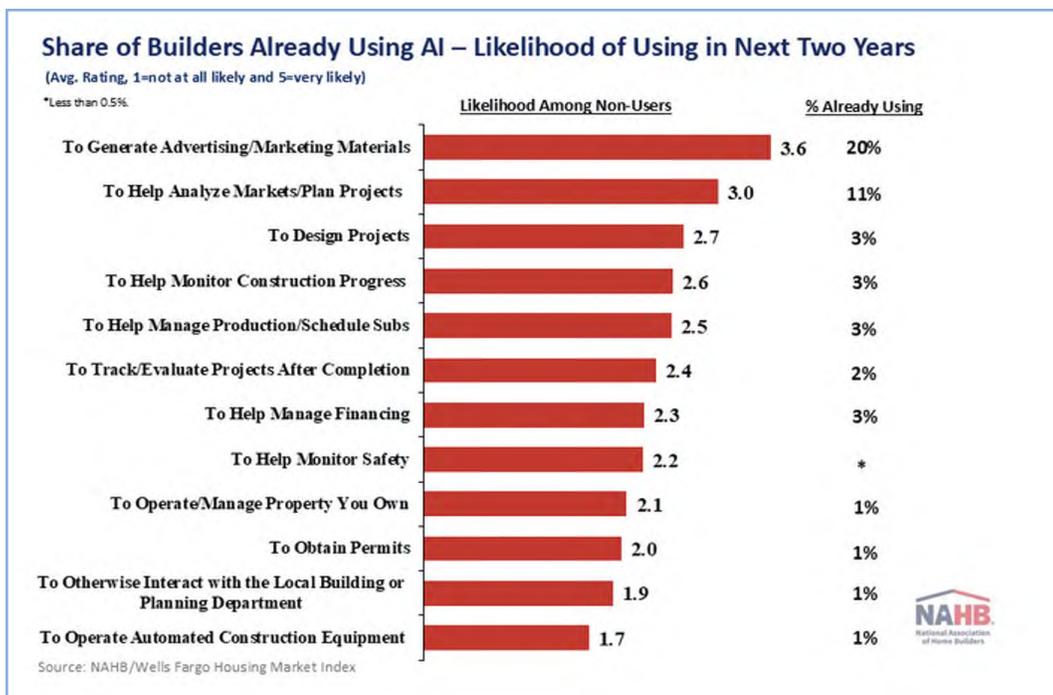
How AI Could Reshape Housing Supply-Side Impacts

AI is already improving speed and precision on job sites. Tools such as generative design software, robotic bricklayers and predictive scheduling are reducing manual labor and streamlining construction. These gains may improve project efficiency, but they also create new challenges.

Workers in traditional roles may face displacement, while demand rises for skilled technicians who can manage AI systems. Without retraining efforts, builders may face a shortage of high-skill labor, delaying projects and raising costs.

Demand-Side Shifts

As AI disrupts white-collar jobs in other industries, short-term shifts in housing demand may occur. But in the long run, increased worker productivity and wage growth could ultimately lead to increased demand for housing, including remodeling projects, custom builds and second homes.



(continued)

AI in Home Building: Still in Its Infancy, But Gaining Ground

(continued)

Connecticut Builder Developer Chris Nelson on AI



“The more you listen to podcasts, the more you realize that for every industry, AI is adopt and change, or get left in the dust. I am a big fan of the “All In” podcast. It’s loaded with timely information from 4 Tech billion-aires. One of them has become the AI Czar to President Trump.

In some ways AI is like “smart house” or “green” changes from the past decade, but far broader, more impactful and relevant to all areas of our companies, and likely to change what we expect out of our homes.

We know it will change our businesses in the next decade, but how, and how do we keep up?

At Nelson Construction, we are becoming more “tech savvy” as a company, using Blue Beam, Fieldwire, Smartsheet, Building Connected and ipads in the field. But we are not doing much AI yet, other than ChatGPT for help with writing documents or as a research assistant.

I figured I would ask ChatGPT to write an article for me on AI and the building industry. Here is what I asked....

1. How can homebuilder companies in the USA use AI?
2. Can it make a business more profitable?
3. Are homebuilders using AI now, give examples.
4. Is it changing how we build or what we can expect in future new homes?
5. What percentage of homebuilding companies use AI now?

Try it yourself, and you will be surprised at the answers.

Two Experienced Project Managers Join T & M Homes

Stephen LaCava was previously with family companies LaCava Construction and Trilacon Development for over 40 years. He is in charge of T&M jobs in Glastonbury and Bloomfield.



Graham Davis spent 28 years with Sunlight Construction, and is currently handling *Burlington Woods* and *Edith Lane*, a new 32 home development near the West Hartford line. ■



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The American Dream in Our K Shaped Economy

By Luke Williams, President Calcagni Real Estate



In today's economy, most wealth is attributable to what you own and not what you make, especially for older Americans. Many baby boomers who invested in the stock market and in real estate years ago have built considerable wealth as those assets have appreciated. In the group of winners, we also see strong incomes in technology savvy people, entrepreneurs and those with specialized skills. In contrast, much of the middle class and lower income families are doing worse than they were a generation ago in today's economy. The global economy and massive infusions of technology into businesses have created clear winners and losers.

With AI and other efficiencies in corporate America, stocks may be volatile but look to provide solid returns to those able to invest over the long term. As business becomes more efficient with technology and AI, it requires fewer people to deliver on its promises. Displaced employees can be absorbed into new businesses in a growing economy, but we are seeing a slowdown in the economy now. This will compound the K economy of winners and losers.

Real estate has become the clearest reflection of this K - shaped split. In the housing market, most of the winners are those that entered either decades ago or at the early stages of the pandemic. We see a distinct set of winners in the real estate market, and we see a set of boxed out participants, or losers, in the real estate market.

In 1992, my wife and I bought our first house with a 5% down first-time homebuyer mortgage. We still own this property. In the past 30 years, my property has appreciated about 10-fold or 8% annualized return. In 1992, I found it relatively easy to find an affordable property as a middle-of-the-road



income earner. Today, as a first-time homebuyer, it is much more challenging than a generation ago.

Today, younger people are entering the market at historically high price-to-income ratios. Many are often burdened with student loans and limited savings for down payments and, in Connecticut and most of the country, there is very little inventory. Many are turning to renting for longer, delaying wealth-building. Most low-income renters are permanently priced out of home ownership. A recent statistic said that 70-year-olds are more likely to buy a house than 35-year-olds.

In my opinion, the real estate market is not just reflecting the K-shaped economy — it is amplifying it. Housing wealth is compounding inequality, cementing the upper and lower arms of the K. If we want an American Dream that includes homeownership then we need to align thoughtful policy. Currently, policy is generally exclusionary to affordable housing as most towns and states require expensive permitting and overly limit development.

We could argue that lower rates could help narrow this gap. Lower mortgage rates would reduce monthly mortgage payments and ease the barrier to entry for younger

households. Lower rates would let existing homeowners refinance, and it would allow homeowners to sell and increase mobility in the housing market and the overall economy. Lower rates would stimulate construction, as borrowing costs for developers become more attractive.

Although lower rates are a rising tide that lifts all, lower rates also allow affluent households to buy investment properties and for Wall Street to improve its margins on its real estate investments thereby competing more with our newcomers. These investments will drive up the overall cost of housing for those that can't seem to get a break.

In my opinion, to really make a dent in this winner versus loser housing market, we need more housing supply, and we need to support and protect first-time buyers. There are some solid financing programs to support first-time buyers, but we need more than that. We need thoughtful policy around this problem.

I am a strong proponent of zoning reform to expand housing supply as well as providing impactful first-time home buyer programs. Minimal down payment, reduced application fees and even lower rates for those that qualify. I also think that institutional buyers should not be competing directly with first-time home buyers. First-time home buyers need every advantage that they can get in today's market, and they need more affordable houses.

The more we can do to help first-time home buyers enter into the real estate market, the better we all are. We all win. Access to homeownership should be getting better and not worse in our country. With our industry's support and thoughtful policy, we can strengthen a brighter housing market for all participants keeping the American Dream alive and well for generations to come.

Luke Williams
President, Calcagni Real Estate ■



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Lumber, Tariffs, and the Sky-Isn't-Falling Forecast

by Sean Ryan, National Lumber Inc.

Your Partner in Building



Whenever lumber prices hit the front page of the Wall Street Journal, our phones light up with screenshots. Lumber prices drop, and suddenly the headlines are shouting about a warning sign for the broader economy. But my read on today's lumber market isn't quite so doom and gloom. If it were really that easy to send a canary into the coal mine of the economy, lumber would have been sacrificed a long time ago.

The real story here is tariffs. They distort markets in ways that don't always match up with fundamentals. Spring of this year, my phone was ringing nonstop with trading offices insisting I needed to "buy in now" and cover inventory for the whole year. When you're facing tariffs of 25–50% on half the lumber you buy, of course the market reacts. Prices shoot up fast.

But prices don't stay high when demand isn't roaring to meet them. Builder needs remain steady, but they're nowhere near the screaming levels of 2022 and 2023. Permits are still being pulled, starts are still happening, but the urgency isn't the same. On top of that, wholesalers that sell to us out of inventory they own are sitting on massive piles of lumber, stockpiled ahead of tariff threats.

Most distributors try to turn their inventory 6-8 times a year at a minimum, and some of our suppliers are sitting on stock that would last them through the next 6 months.



That kind of imbalance tells you all you need to know about why prices have softened in recent months.

So yes, historically lumber has acted as a leading indicator of economic shifts because of its close tie to housing. But this cycle feels different. What we're watching now is less about construction demand and more about government interference in a thinly traded commodity. **When you have a market this shallow, it's surprisingly easy for inventory buildups or policy changes to create outsized swings in price.**

One detail worth noting: the lumber futures contract itself changed in 2022. The contract size was reduced from 110,000 board feet — a railcar — to just 27,500 board feet, the size of a truckload. The intent was to increase liquidity and that worked to an extent, but lumber remains very low volume compared to other commodities. The average daily trading volume is sometimes below 1,000 contracts a day and typically not exceeding 2,500. This can allow for outsized swings that don't always reflect the cash market.

In other words, lumber today is a complicated story — but not necessarily a dire one. Builders in Connecticut and across the Northeast continue to build; permits are still being issued; and starts are happening. Tariffs, trading rules, and inventory buildups may be muddying the waters, but they don't spell the end of demand.

For those of us in the business, the takeaway is simple: stay focused on fundamentals: keep your ear to the ground; and don't let the noise of headlines distract from the steady pulse of actual building activity. ■





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Builder News

Builders On the Market

Connecticut Builder asked some of the state's leading builders how they view the challenges of the current market. We begin with the President of the HBRA of CT, Anthony DeRosa, a successful Greenwich builder.

Anthony DeRosa, DeRosa Builders



This year is distinct in the construction market due to various factors.

Material prices fluctuated a lot at the start of the year, with mechanical and electrical components facing greater exposure to tariffs, lumber and manu-

facturer costs also remained uncertain from month to month. It has since stabilized.

Primary Challenges:

Labor Shortage: The industry faces a pressing issue of skilled labor shortages, particularly in large-scale residential real estate projects, causing delays and increased costs.

Economic Turbulence: The growth outlook for the construction industry has fallen due to economic uncertainty, with a potential surge in construction starts delayed to late 2025.

While there's a growing trend towards sustainable and eco-friendly homes, the market still sees a mix of custom and spec building. Homebuyers are increasingly demanding energy-efficient and eco-friendly homes, leading to the further adoption of green building practices and technologies.

Renovation activities are expected to show steady growth, driven by increasing investments in home maintenance and upgrades. The renovation segment is anticipated to grow at a CAGR of 3.2% as existing buildings are modernized to meet new standards and consumer preferences coupled with the mortgage rates and most people are staying put and remodeling.

What Today's Homebuyer/Homeowner Wants:

- ▶ **Sustainability:** Energy-efficient and eco-friendly homes are in high demand, with homeowners seeking sustainable materials and green building practices.
- ▶ **Modern Amenities:** Homebuyers prioritize modern amenities, including smart home features and efficient office spaces.
- ▶ **Affordability:** Affordable housing remains a key concern, with many homebuyers seeking quality, affordable options.

Bob Sprouls, Bluewater Home Builders

Continued Inflation and Escalating Material Costs



"The rising costs of material and labor, frankly since before the pandemic, has been a true challenge and we expect this challenge to continue, particularly with respect to lumber, concrete, steel, appliances, and the impact of tariffs. We've met this challenge "head" on by stockpiling certain items in ad-

vance of need and by focusing on where we are sourcing our products – we always look to buy locally and here in the U.S. – and by being in close contact with our subcontractors and suppliers. We've always stressed the importance of long term relationships with our subcontractors and suppliers and this is paying off. We're accessing the best products that are being delivered on time and at the most competitive pricing.

Custom Homes

We're seeing tremendous growth in this area. With limited inventory of land and homes, more customers are looking to go custom to get the property they want and to design the home that fits their lifestyle.

Fortunately, here at Bluewater Home, we've been focusing on the custom home market over the past 15 years, and as a result, almost all of our homes are now custom builds. Since the pandemic, we are constantly receiving inquiries from prospective clients. We like to attribute this to our reputation, starting at the top with Darren and Bob and continuing through to the

(continued)

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Builder News

Bob Spouls

(continued)

entire Bluewater Team, as being totally customer centric, and our vertically integrated approach to building, which is a “complete approach” solution for building custom homes.

With this approach, our horizon of involvement in a custom home project starts at the property acquisition and evaluation phase . . . we evaluate the property prior to the purchase with our various professionals to limit or identify risks . . . and continues through the design phase . . . we match our clients to our select group of architects, as well as our interior designer, Laura Gorman . . . to the permitting phase, the construction phase . . . we’ve been doing this for over 25 years! . . ., and all the way through our customers many years of living in, and enjoying, their homes. In essence, we “quarterback” every aspect of our custom home projects. We make it easy for our customers with a dedicated design center in our office, a custom woodshop which makes our cabinetry, built-ins and millwork and a TLC (total luxury care) program to help maintain and protect the homes of our customers after they move in.”

Steve Temkin – T&M Homes



“In the spring our suppliers were very nervous about tariffs coming into effect and manufactured product prices in general going up. For a 29 unit townhouse rental community our affiliated company is building in Bloomfield we locked in prices on 29 front doors and 29 garage doors. Lumber prices have

remained surprisingly low and in August we locked in prices on lumber for the fall building season as our lumber salesmen were concerned that prices could go up significantly due to tariffs or other factors and that there was little chance that prices would get significantly lower than now. After seeing OSB prices of \$43 per sheet during the pandemic, we are very happy to see prices get down to \$11. We use OSB for exterior walls and roofs and a typical house can use about 200 sheets.

We are seeing that the modern farmhouse look is very popular. We are adding a choice of a modern farmhouse exterior to some of our most popular popular house floorplans. Black windows are a big feature of the modern farmhouse and even though we are keeping the inside of the window white, these windows are costing us about 40% more than white. After trying very expensive black sliding glass doors in the rear, we have switched back to white thinking the customer won’t mind. We have switched to black gutters which are only costing \$1 more per lineal foot than white. We tried black metal roofs on porches and dormers but found them to be quite costly as well as difficult for our normal subcontractors to work with. We are now going back to black architectural roof shingles to match the rest of the roof on our modern farmhouses.



We had found that the price of precast concrete hatchways has become quite high. In locations where the basement is only partially underground, we are now offering a bump out with a sliding glass door. Inside are stairs leading up to the door. Named after our salesman Joe Duva, these “Duva doghouses” have proven to be very effective in bringing natural light into the basement while making the basement much more appealing for future finishing. When factoring in the savings on the cost of the swinging door we put at the bottom of the precast hatchways, the Duva doghouses are a great cost effective substitute. “

(continued)



Builder News

Chris Shea, Domus Constructors



“This year is different for us in a few ways. Primarily since the presidential election is behind us, our backlog of work has grown considerably, and we are as busy as we have been in a few years and are expanding our team. Much of the tariff noise has not really materialized yet into higher prices however we are beginning to see signs that pricing increases for certain materials are on the horizon.”

ning to see signs that pricing increases for certain materials are on the horizon.”

Michael Murphy, Murphy Contracting



“We are continuing to see a strong emphasis on high-quality architectural design, throughout our region where clients have both the means and the desire to for truly exceptional homes. While material costs remain a challenge, the sustained shift toward custom builds and thoughtful

remodels reflect homeowners who values design-driven living. In contrast to many other parts of the USA, architects and builders in our area have a unique opportunity and responsibility to work together to guide clients through a more elevated and intentional design journey.”

Nelson Construction Is Building *Luminary at Simsbury Meadows* With Build for CT Financing



Chris Nelson, Nelson Construction, and Greg Ugalde, former NAHB Chairman, are partnering on an exciting new rental community in Simsbury.

Luminary at Simsbury Meadows, located on Hopmeadow Street in Simsbury, will offer 175 new rental homes, including 36 units reserved for middle-income households earning between 80% and 100% of AMI through the Build For CT program. The development features five residential buildings, a clubhouse with a pool and gym, and on-site parking, all within walking distance of Simsbury Center’s shops, restaurants, and services. With strong local employment and transit access, the community will provide a convenient and vibrant living environment for residents.

“Housing is at the heart of opportunity. We’re proud to partner with DOH to advance these developments, which bring together public and private investment to create lasting affordability.

- Nandini Natarajan,
CHFA’s chief executive officer
and executive director

CHFA is supporting the development with \$4.5 million in Build For CT financing.

“Build for CT doesn’t force builders to provide housing so low in income that they can’t do the project. The state should use a voucher program to reach low income households.”

– Chris Nelson, Nelson Construction



In mid August, Chris Nelson gave *Connecticut Builder* an update on construction at *Luminary*:

“Our first 35 unit building is framed, they should finish the roof this week. First occupancy will likely be April of next year. Our second building is being framed, and the third building slabs are now going in. We should start putting some of the Build4CT money to work in 2-3 months after our equity is all in.”

- ▶ There will be \$2 million in solar collectors on Luminary buildings (Solar rebate 30-40% tax credit off taxes American made products + 30% accelerated depreciation)
- ▶ Chris is using Mitsubishi Heat 20 (LG is coming out with similar product)

Mitsubishi wouldn’t split cost so Chris went to Eversource. In exchange for sharing hot water heat data for Luminary, (approx. 2/3rd less using heat pump vs. conventional) Eversource will split the cost.

Toll Brothers Apartment Living Debuts *The Piper* in Norwalk



Toll Brothers Apartment Living, the rental subsidiary of luxury home builder Toll Brothers Inc., has opened a six-story, 393-unit apartment building in Norwalk, called *The Piper*.

The 565,862-square-foot project — which offers studio, one-bedroom, two-bedroom and three-bedroom units — has 25,528 square feet of ground-floor retail space and a 576-space parking garage.

John McCullough, president of Toll Brothers Apartment Living, said the Piper is his company’s second project in Connecticut. Amenities include a pool, firepits, grilling stations, lawn games,

a fitness center and an outdoor activity area. It also has a rooftop deck, a great room with lounge seating and double-sided fireplace, a coworking lounge with private meeting rooms, a private dining room with indoor/outdoor community kitchen, a library with a wine bar and a pet spa.

Bryan Oos, regional director of acquisitions and development for Toll Brothers Apartment Living in the Northeast region, said the apartment complex is in a prime location along the West Avenue corridor, which “places residents close to Norwalk’s dining, shopping, and cultural attractions, while providing easy access to regional transit and highways.”

(continued)



Builder News

Nelson Construction Tech Programs Deliver Outstanding Efficiency

By Lauren Rodewald, Director of Operations,
Nelson Construction



BlueBeam

We primarily use Bluebeam Revu for efficient PDF markups, detailed takeoffs, and accurate overlays and comparisons of drawings. The software allows our team to annotate plans with precise measurements, symbols, and notes, streamlining communication between field and office. By comparing drawing revisions through overlay tools, the company can quickly identify changes and avoid costly mistakes, ensuring alignment across trades and project phases.

Fieldwire

We use Fieldwire for streamlined project management and real-time field communication. The platform enables superintendents, project managers, and subcontractors to share plans, assign tasks, and track progress directly from the job site. With features like punch lists, quality assurance checklists, issue tracking, and mobile plan access, Fieldwire helps ensure everyone stays aligned, reduces delays, and improves on-site efficiency throughout the construction process.

Smartsheet

We use Smartsheet to manage project schedules and timelines, keeping all stakeholders aligned on key milestones. The platform supports delivery checklists, punch lists, and progress tracking to ensure tasks are completed efficiently and accurately. It's also used for budget tracking and maintaining a detailed change log, helping teams stay on top of costs and project adjustments. Additionally, Smartsheet houses up-to-date field and office directories, centralizing communication and improving coordination across teams.

BuildingConnected

We use BuildingConnected to bid our production residential projects to a broad network of subcontractors, streamlining the preconstruction process. The platform allows teams to efficiently distribute bid packages, track responses, and compare (level) bids side by side for scope and cost accuracy. Once bids are reviewed, they can quickly award contracts and use the data to support project budgeting. This ensures a more organized, competitive, and transparent bidding process.

Despite Tax Wins Tariff Headwinds Persist

In contrast to exaggerated claims earlier in the year, the economy remains on a solid footing. However, unfortunately, the energy-efficiency tax credits for commercial and residential real estate are now scheduled to end.

A BIG downside of the bill is an expansion of at least \$3 trillion to the national debt above the prior baseline over the next decade. The rise of the national debt will, over time, raise long-term interest rates, including mortgage rates.

In fact, the expansion of debt in the 2030s is among the top two concerns for home builders over the next decade (the other being a demographic decline for household formations).

Tariff uncertainty remains a threat for the economy. The discussion of partially enforcing the “reciprocal” tariffs (they weren’t reciprocal; by formula they were defined to end all trade deficits) from April has lowered equity prices and increased long-term interest rates, with the 10-year Treasury rate rising above 4.4% for the first time in weeks. The return of the reciprocal tariffs and sector-specific tariffs (such as steel, copper, pharmaceuticals and perhaps lumber) is raising growth concerns and uncertainty despite the win for the economy from the tax legislation.

The effects of this wait-and-see policy environment and its impact on the national economy were reflected in recent housing data.



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Lumber Market Update

by Frank Sanford, Sanford & Hawley, Inc.
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Lumber Prices Are Down This Year!



Surprisingly, despite all the talk and hype about tariffs, lumber and panel prices have declined this year to date. No doubt this is a function of too much supply and/or too little demand. Lumber prices rose from Trump’s inauguration when talk of 25% tariffs on Canada began circulating to mid-March shortly after the increased tariffs were canceled, with funds returned to the importers of record. Douglas Fir rose \$92 or 9% and KD SPF rose \$59 or 8%. Prices then dropped until late June, bringing prices well below the levels of January 1st. Douglas Fir dropped \$168 or 15% and KD SPF also dropped \$168 or 20%. Then as the well anticipated increases in the Anti-Dumping and Countervailing Duties (see more below) approached lumber prices again rose by modest amounts from late June until early August when the duties took effect. This time KD SPF rose by \$72 or 11%, while Douglas Fir rose by \$11. As I write this on September 12th, KD SPF prices have dropped \$90 from early August and Douglas Fir prices have dropped \$52. Both Douglas Fir and KD SPF are now trading at the low points for the year to date. Douglas Fir has dropped \$140 this year or 13.5%. KD SPF has dropped \$109 or 14%.

KD SPF is currently at a 27% discount compared to Douglas Fir. Southern Yellow Pine remains a significantly less expensive option than KD SPF.

Meanwhile Plywood and OSB have declined fairly steadily through the year. Plywood has dropped \$60 or 7% year to date and is trading slightly above its low for the year which occurred in late July. OSB has dropped \$163 or 27% and is currently at its low point year to date. It should also be noted that OSB is at or near its average price from 2009-2020.

There are not many products that can make that claim.

Final Canadian Lumber Duties

The Final Anti-dumping Duty is 20.56% an increase from 7.66%. The Final Countervailing Duty announced on April 4th is 14.63% an increase from 6.74%. This makes the final combined duties on Canadian lumber 35.19% an increase from 14.40%. These duties are based on 2023 prices and will be in effect until August of 2026. In March of 2026 new preliminary duties will be announced based on 2024 prices. Since there is minimal difference in prices from 2023 to 2024, there should not be a huge change in the duty next year.

Section 232 National Security Investigation

On March 1st, President Trump signed an executive order starting a Section 232 National Security investigation into Canadian lumber imports. This gives the Commerce Secretary 270 days (November 26th, the day before Thanksgiving) to give a report. If cause is found, additional tariffs or limits on imports could result. We have not seen this type of investigation into lumber before, and therefore we don’t have any history to rely on.

See my Summer 2025 Lumber Update for more detailed information on tariffs.

Lumber Supply

In the first half of 2025, the lumber supply available to the United States decreased 0.7%.

	(Millions of Board Feet)		
	2024	2025	% Change
U.S Production	18,566	18,656	+ 0.5
U.S. Exports	-577	-469	-18.7
Canadian Imports	6,160	5,678	-7.8
Other Imports	1,146	1,262	+10.1
Available Supply	25,295	25,127	-0.7

As the chart shows both U.S. production and imports from countries other than Canada increased. U.S. exports and Canadian imports both decreased. Within the U.S. production increased in the south and decreased in the west continuing the previous trend.

Can the U.S. be Self-Sufficient in Lumber?

President Trump's executive order for the Section 232 National Security investigation states, "The current United States softwood lumber industry has the practical production capacity to supply 95 percent of the United States' 2024 softwood consumption. Yet, since 2016 the United States has been a net importer of lumber."

In practice, the United States has imported a significant portion of its lumber since at least the 1950's. In my memory going back into the 1970's, 25% to 35% of lumber was coming from Canada, originally most of it from British Columbia. Green Douglas Fir and Hem-Fir arrived via cargo ship into ports such as Bridgeport, New Haven and New London. Rail cars of SPF and Douglas Fir arrived at lumber yards across Connecticut. As production declined in BC, more came from the eastern provinces of Canada and some started coming from countries around the world.

We do have significant opportunities to increase domestic lumber production. The National Forests have not been properly managed or logged since the Spotted Owl Crisis of the 1990's. National Forests were originally created to provide timber as well as recreation such as hunting, fishing and hiking. We have largely gotten away from this multiple use concept. National Forests are not just in the Pacific Northwest, they are in nearly every state in the country. Logging improves the health of the forest. Even state and National Parks should be selectively logged to remove dead and dying trees. This would not only reduce the chance of catastrophic forest fires, but would allow younger trees to absorb CO2 and release oxygen. Dead and

dying trees absorb oxygen and release CO2, something the environmental groups fail to mention.

Increasing domestic lumber supply is a long term project measured in years. First Forest Service policies must be changed to once again support logging. This has not yet started to happen. Then new sawmills must be built, loggers and millworkers found and employed. Much of this would be happening in rural areas, which were largely abandoned when mills closed in the 1990's.

I have seen an article claiming that because less people are employed in lumber production, that production capacity is being cut by the industry. This is not necessarily true. As the lumber supply chart above shows, production increased in a slow year. Capacity could have increased by more. Every mill that closes is a thirty to fifty year old mill needing many workers and is relatively inefficient. New mills built in recent years are more efficient, generally producing more lumber with less workers. Many mills have been modernized in recent years as well with similar results.

To summarize, I am convinced that we can significantly increase domestic lumber production over perhaps 5-10 years. However, I doubt that we can reduce imports to zero or five percent of our annual needs.

What to Expect in the remainder of 2025

Falling mortgage rates may start to increase demand for homes and remodeling, thus increasing demand for lumber and panels and bringing the trend of declining prices to a close. Given the time of year, I wouldn't expect large increases this year. In my last column, I said, "Lumber and panel prices are low from a historic perspective and may be at or near their lows for the year." Well, they are lower now and eventually all trends change. We'll just have to wait and see what happens. ■



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Evolving Zoning Regulations to Accommodate the Needs

By Gregg Wagner, Sr. V.P. BHHSNEP



Connecticut's housing crisis remains one of the worst in the country.

On the micro level, housing instability has affected our buyers, sellers, landlords, tenants and builders. On the macro level, our state economy has been held back by our inability to adopt zoning regulations that satisfy the evolving need for diverse housing stock and affordability.

Today there is concurrent movement by both the state and the local municipalities to legislate approaches to improve supply going forward.

Whether one advocates a top-down (State Housing Bill) approach or feels our local leaders know their community best (Zoning Regulation Modification) their aggregate efforts will come together and eventually effect the necessary change.

Legislating local zoning policy from Hartford has had very limited success.

The CGS § 8-30g program, dating back to 1989, aimed to increase the supply of affordable housing by allowing developers to override local zoning in towns below a 10% affordable housing threshold. Some developers accepted the opportunity for greater market rate density, while calculating for the expense of the affordable units. There is no definitive statewide count of Connecticut's 8-30g affordable housing projects, as no state agency has been assigned the responsibility to track that number. Nevertheless, over the past few years, we have seen an increasing use of the statute. While facilitating an incremental increase in affordable units, local municipalities are forced to accept project densities that are perceived as well out of character for their community.

Connecticut HB 5002, also known as Public Act 25-49, the comprehensive housing bill was vetoed by Governor Lamont in late June of this year.

The bills 'Big Five' major changes did seem to provide viable provisions for middle housing, parking ratio rules, TOD developments and pushed local zoning boards to establish priority housing zones where new units could be constructed. The poison pill was the Fair Share allocation. The base line

approach to the allocation produced unit numbers that were downright intimidating to planners throughout the state, especially in southern Fairfield County and along the shoreline. It never was a viable "fair share" as most communities did not have local zoning regulations that could accommodate higher density developments to meet the proposed unit counts.

From the planner's point of view, around 91% of Connecticut land is zoned to allow construction of single-family homes "as of right," without the need for public review or special approval.

Traditional construction of the 2,500 - 3,500 SF colonial on a minimum 1 to 3-acre parcel has been the go-to building formula since the 1980s. It worked for years, but given the evolution of the needs, it is not the universal answer any longer. Our aging demographic and first-time homebuyer are looking for smaller homes, single floor living and are quite comfortable with higher density projects.

Desegregate CT found that 81% of the residential development land in our state requires at least 1 acre per home. 49% requires roughly 2 acres, and in some the more affluent communities as much as 4 acres.

If the challenge calls for additional units, then zoning regulations need to adapt to a higher density without sacrificing health or safety. One example to this end is the building of 2 1500 SF duplexes, each with 2 bedrooms and a bath and half in lieu of a 3,000 SF 4 Bedroom 3 bath home on the same single-family lot.

Recognizing the potential pressures for increased density from Hartford, the shift in the market needs, and the extreme shortage of units due to some of the most stringent local zoning regulations in the nation, some towns have begun to take the lead and investigate zoning options.

Southbury, Madison, Stonington and Simsbury are but 4 examples of communities that have put out RFPs for comprehensive zoning regulation review and updating.

Whether these evolving regulations come from an updated Housing Bill from Hartford, our towns progressive zoning regulation RFPs, or a combination of both, change is undoubtedly coming.

The need has never been more acute, nor have we been more ready to build the chosen product. ■



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How Tariffs Could Increase Your Insurance Costs in 2026

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



If you own commercial property or are planning a construction project, you've probably noticed how material and labor costs have been climbing. In 2026, tariffs are expected to keep those costs high, and that's going to affect more than just your building budget. It's also likely to raise your insurance premiums. Here's what you need to know.

Why Tariffs Matter for Insurance

1. Higher Building Costs Mean Higher Coverage Costs

Tariffs on steel, aluminum, lumber, copper, and glass push up the cost of construction and repairs. Because insurance is based on what it would cost to rebuild or replace, higher building costs translate into higher premiums.¹

2. Project Delays Add to Risk

Tariffs can slow down the flow of materials. That means projects stay open longer, which exposes them to theft, weather, or accidents for a longer period of time. Builder's risk policies cost more when projects run over schedule.²

3. Repairs Will Cost More Too

Even after a project is complete, any claim you file will likely cost more to settle. A fire, storm, or water damage claim could be thousands of dollars higher simply because replacement materials are more expensive.³

4. Inflation on Top of Tariffs

Tariffs aren't the only factor, labor shortages, higher energy costs, and transportation challenges are also driving up construction and repair bills. Insurers factor these trends into their pricing, so even if you haven't had a claim, you may still see your premiums go up.³

5. Insurance Companies Are Filing for Rate Increases

Carriers are already adjusting their filings with state regulators, pointing directly to rising material costs as justification for higher rates. This means increases will continue to filter down to policyholders in 2026.⁴

What to Expect in 2026

- ▶ **Commercial property insurance:** Premiums are expected to be 3–6% higher than they would be without tariffs.
- ▶ **Builder's risk insurance:** Costs will rise not only because projects are valued higher but also because extended timelines increase exposure.
- ▶ **General liability insurance:** While less directly tied to materials, higher project values can increase liability exposures and lead to modest premium pressure.
- ▶ **Regional differences:** Areas that rely heavily on imports (like coastal cities) or that face frequent natural disasters (hurricane or wildfire zones) could see sharper increases.

Broader Market Outlook

It's important to remember tariffs are only one part of the picture. Other forces are also influencing insurance pricing:

- ▶ **Reinsurance costs** are rising worldwide, and those costs are passed down to property owners.
- ▶ **Catastrophe claims** from hurricanes, wildfires, and flooding continue to put pressure on insurers, especially in high-risk states.
- ▶ **Labor shortages** in the construction industry add to both cost and delay, compounding the impact of tariffs.
- ▶ **Economic inflation** more broadly makes everything from roofing nails to drywall more expensive, which feeds directly into loss costs.

For owners and developers, tariffs act as an accelerator, pushing costs up faster on top of these existing pressures.

What You Can Do About It

- ▶ **Plan Ahead:** Build higher insurance costs into your 2026 project and property budgets.
- ▶ **Review Your Contracts:** Add escalation clauses or flexibility so you're not left holding the bag for cost increases or delays caused by tariffs.
- ▶ **Strengthen Risk Controls:** Tighten site security, reduce theft exposure, and prepare for weather risks during extended timelines.



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How Tariffs Could Increase Your Insurance Costs in 2026 *(continued)*

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

- ▶ **Consider Alternative Materials:** Where possible, explore domestically sourced or alternative products that aren't subject to tariffs.
- ▶ **Work with Your Broker Early:** Start renewal conversations well in advance to shop carriers, review deductibles, and make sure your coverage keeps pace with today's higher costs.

Bottom Line

Tariffs are adding more than just extra costs to construction projects, they're directly impacting the insurance market. Whether you're breaking ground on a new project or managing existing properties, expect to see higher premiums in 2026.

By planning early, reviewing your contracts, and working closely with your insurance advisor, you can reduce the impact and keep your projects and properties properly protected.

Sources

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Kim Marie DiMatteo, CIC, MWCA, Cross Insurance 203-231-0825 ■

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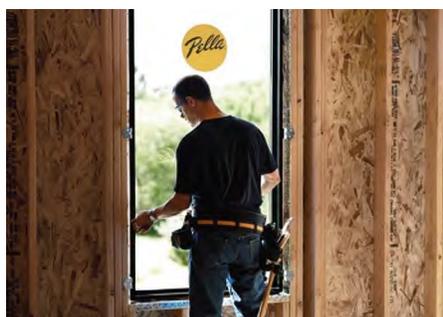


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Pella Steady Set is the industry's first interior installation system for new construction windows

Traditional installations require installers to balance heavy units on ladders in unsafe conditions, leading to wasted time, callbacks, and risk. After hundreds of hours observing job sites, Pella discovered that most installers preferred to work from inside—even though windows were never designed for it. *Steady Set* transforms that preference into reality.



With pre-attached, easy-to-learn components, *Steady Set* allows most of the installation to happen from inside the home, reducing ladder work by 74% and outdoor exposure by 72%. The system is more than three times faster than standard methods and ensures precise, repeatable results—every window, every time.

Steady Set doesn't just improve safety. It gives builders faster cycle times, more confident crews, fewer callbacks, and better-performing homes. By simplifying installation, even less experienced workers can succeed, helping address labor shortages while maintaining quality.

Steady Set earned the Best of IBS Award at the International Builders' Show, and has already been adopted across job sites throughout Connecticut. By making installations safer, faster, and more consistent, *Steady Set* is redefining what builders and installers expect from construction technology.

Steady Set exemplifies how Pella pushes the industry forward—through innovations that put people first and change the way homes are built.

Pathways to Construction Trades

In an era where skilled labor is in high demand, introducing high school students to trade careers through **Pathways to Construction Trades** is both timely and essential.

Pathways to Construction Trades was founded by the Fairfield County HBRA to be a conduit between greater Norwalk youth and local trades employers to increase the number of young people exploring and pursuing a career path in the trades industry. All youth in the greater Norwalk area have the opportunity to learn first-hand about the viable career pathways in the trades, so local trade industry employers can gain access to a greater talent and employment pipeline

This workforce development initiative addresses a critical workforce shortage in the trades, creating a sustainable pipeline of skilled professionals for industries facing aging workforces and increasing demand. By collaborating with local businesses, trades, and educators, the program ensures students receive industry-relevant training and mentorship. Pathways to Con-

struction Trades not only empowers students to achieve economic independence but also strengthens the community by investing in its future workforce..

Geoff Knapp, Toohers-Ferraris, is Pathways marketing director.

"We hold workshops in the Spring and fall for High School seniors (Norwalk HS, and Brien McMahon) interested in working in the trades after graduation. This past spring, these prominent HBRA members participated: Scott Hobbs, Tomas Fernandez (Fairfield Integrated Systems), Jerry Peck (Peck Electrical Contracting), Jason Cohen (Northeast Building Supply) and Rick Taylor (HMTX Industries). The next workshop is in October."

- Geoff Knapp, Toohers-Ferraris

Code is the New Concrete: Applying Predictive Technologies to Real Estate Development

On September 19th, John Barrett, RM Friedland and Michael Murphy, Murphy Brothers Contracting co-hosted another Deal-makers Lunch.



l-r: John Barrett, commercial RE broker RM Friedland, David Cortez, Larry Gottlieb and Michael Murphy, Murphy Brothers Contracting

Artificial intelligence and predictive analytics are transforming the way real estate decisions are made across the Hudson Valley – and the future is arriving faster than you think.

Larry Managing Director, Robert Martin Company set the stage for an exclusive peek at how David Cortez’s pioneering firm, Foretold, is empowering developers to identify untapped opportunities, mitigate risk, and accelerate profitability like never before.

Attendees got a glimpse into what’s next and how to stay ahead of it.

Dealmakers is a bi-monthly lunch gathering designed for business professionals in the area with a strong interest in real estate development. Attendees gather to gain insights into the evolving landscape of real estate in the Westchester and Lower Hudson Valley regions. As William Cuddy from CBRE aptly put it: “Real estate is the backbone of Westchester’s economy, shaping how people live, work, shop, access healthcare, and enjoy recreation.” Dealmakers is co-hosted by John Barrett, RM Friedland and Michael Murphy, Murphy Brothers Contracting.

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As Connecticut’s BUILD-PAC Trustee, I’d like to again thank all our sponsors, contributors, players and volunteers who joined us at the iconic TPC River Highlands, Cromwell CT, to play in our 22ND Annual Fiano Family Golf Classic in support of the National Association of Home Builders Political Action Committee (BUILD-PAC).

This year’s tournament was our most successful yet—raising a record \$110,000, including \$10,000 in new personal contributions—and once again earning Connecticut “Champion” status with NAHB. That recognition reflects the incredible commitment of our members to advancing the industry’s voice in Washington.

We were honored to be joined by NAHB leadership, including Buddy Hughes, NAHB 2025 Chairman; Jim Tobin, NAHB President & CEO; Steve Martinez, 2025 BUILD-PAC Chairman; and Meghan Everngam, NAHB Chief of Staff.

- Ken Boynton
NAHB BUILD-PAC Trustee

If you’re interested in learning more about BUILD-PAC and NAHB’S advocacy efforts visit www.nahb.org/BUILDPAAC.



Larry, Babe and family

(continued)





NAHB Leadership Breakfast



Buddy Hughes, NAHB 2025 Chairman, Tim Bobroske, HBA NW President & Bobroske Construction



(L-R) Greg Ugalde, Ken Boynton, Tim Ackert, State Representative, 8th General Assembly District



Babe, Larry & Jim Tobin, NAHB President & CEO

HBRA of CT Developers Forum News: A New Season and New Ideas

As the Developers Forum returned from its summer hiatus, HBRA of CT Vice President and longtime Forum member, Ken Mita was tasked with leading a geographically diverse focus group of Forum attendees to explore how the Forum can continue to grow and evolve to meet the needs of the next generation of developers in today's fast-paced environment.

With fresh ideas, a strong lineup of programs, and renewed energy from both seasoned and emerging leaders, the Developers Forum is poised for its most dynamic season yet. HBRA builder and developer members are encouraged to take part in

Reflecting on his efforts, Ken shared these thoughts::

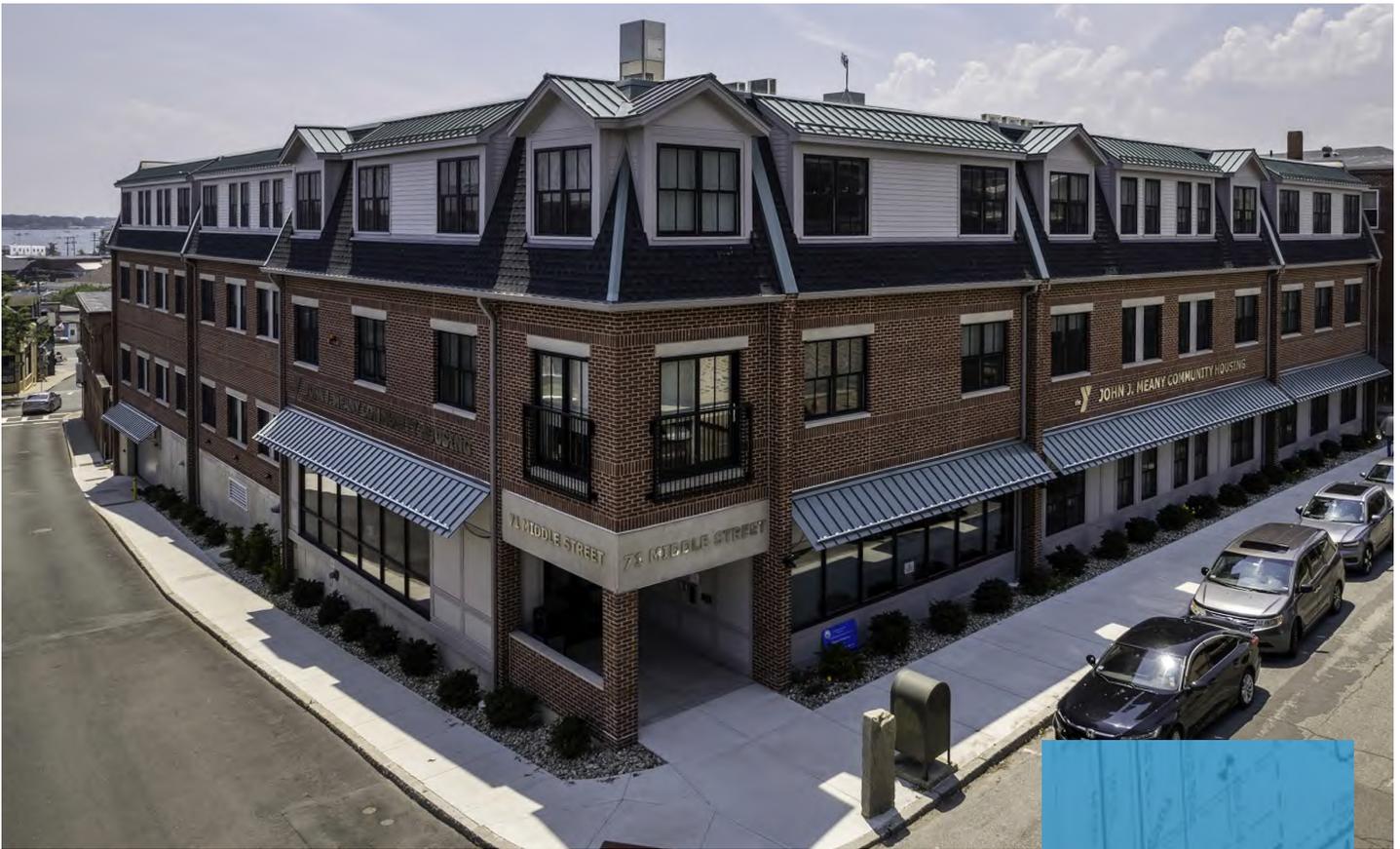
“The Developers Forum has been a cornerstone of HBRA of CT for decades and remains one of its most valued traditions. It provides an important venue, where developers can learn, grow, and connect—over good food, great conversation, and timely topics that matter to our industry.

My goal is to introduce the Forum to the next generation of leaders, and ensure it continues to deliver value and quality experiences for years to come.”

- Ken Mita

these unique opportunities to share insights, network with peers, and help shape the future of residential development in Connecticut. Don't miss your chance to be part of the conversation.

(continued)



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HBRA of CT Developers Forum News: A New Season and New Ideas

September Forum

The September Developers Forum, held at Casa Mia at the Hawthorne, was guest-chaired by Chris Nelson of Nelson Construction. Chris guided a thoughtful panel discussion on the current state of the housing market and what lies ahead for real estate, banking, and building supply trends. Attendees gained valuable insights from a diverse group of industry leaders, including:

- ▶ **Alexa Kebalo**, President-Elect, CT Association of Realtors
- ▶ **Neil Caron**, Area Sales Manager, CMG Home Loans
- ▶ **Alex Casarotto**, Purchasing Director, Sanford & Hawley, Inc.

The session provided a dynamic exchange of perspectives, offering members practical takeaways to help navigate today's evolving market conditions.

October Forum

The October Forum was guest-chaired by Greg Ugalde, Past Chair of NAHB and current CHFA Board Member, and was one of the season's highlights. The evening featured Department of Housing Commissioner Seila Mosquera-Bruno, joined by two distinguished Community Development Financial Institution leaders:

- ▶ **Kiley Gosselin**, President & CEO, Housing Development Fund, Inc.
- ▶ **Diane Smith**, President & CEO, Capital for Change

Together, the panel discussed the Department of Housing's soon-to-be-launched Developer Subsidy Initiatives for Homeownership Projects, a program with the potential to reshape opportunities for builders and expand access to homeownership across Connecticut.

NAHB News

NAHB Staff Visit Connecticut and Participate in YIMBY Town USA.

YIMBYtown is the biggest national pro-homes conference in the country. The conference featured grassroots advocates and organizers, academics, public officials, and other thought leaders who are at the forefront of pro-homes advocacy across the country (and world).

NAHB sponsored the event and had advocacy and legal staff on hand to connect with attendees and showcase the Housing Accelerator Playbook supported by the NAHB, American Planners Association, National League of Cities, Mortgage Bankers Association, and the National Association of Realtors and designed to facilitate efforts of local elected officials and community planners working to boost diverse, attainable, and equitable housing supply in communities nationwide.



L to R: Greg Ugalde, Lily Weatherby, Zach Packard, Nicholas Julian)



L to R: Bailey Thompson, Greg Ugalde, Mayor of NIMBY Town, Pete Harrison, Nicholas Julian, Lily Weatherby) ■

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HBRA Clambake Sells Out Once Again

Photos by Kirt Washington

The HBRA of Fairfield County’s annual Clambake was another huge success, selling out and bringing together members, partners, and friends for an evening of great food, networking, and fun by the water. Guests enjoyed a classic New England clambake and the chance to connect with industry peers in a relaxed and festive setting. The energy and turnout highlighted the strong sense of community within the HBRA, making this year’s Clambake one of the most memorable yet.



(L-R) John Hertz (Hertz Construction), Geoff Knapp (Tooher Ferraris Insurance Group), Peter Stofa (Peter Stofa and Company)

Thank You to Our Sponsors!



(L-R) Jim Mucker (Ring's End), Chris Shea (Domus Constructors)

(L-R) Nancy Davilman (ND Interiors), Lora Mazurak (Torrco Design Center), Brian Kurtz (Interstate and Lakeland Lumber), Deborah VonDonop (Karen Berkemeyer Home)



(L-R) Karen Bradbury (Closet and Storage Concepts), Elizabeth Bouton (West Out East), Jessica DiMatteo (DiMatteo Group Financial Services)



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HBRA Annual Golf Outing Recap

The HBRA of Fairfield County hosted its highly anticipated Annual Golf Outing this year, and once again the event was a complete sellout. Members and guests gathered for a day of camaraderie, networking, and friendly competition at the beautiful Tashua Knolls Golf Course.

With both an 18-hole and a 9-hole course in play, golfers of all levels were able to join in the fun. Teams teed off under perfect conditions, enjoying a day filled with great shots, plenty of laughs, and spirited contests out on the greens. From long drives to closest-to-the-pin challenges, every hole offered a chance to shine.

Beyond the competition, the outing was a true celebration of the HBRA community. Attendees connected with peers, built new relationships, and strengthened existing ones—all while supporting the association’s mission to promote and advance the home building and remodeling industry in Fairfield County.

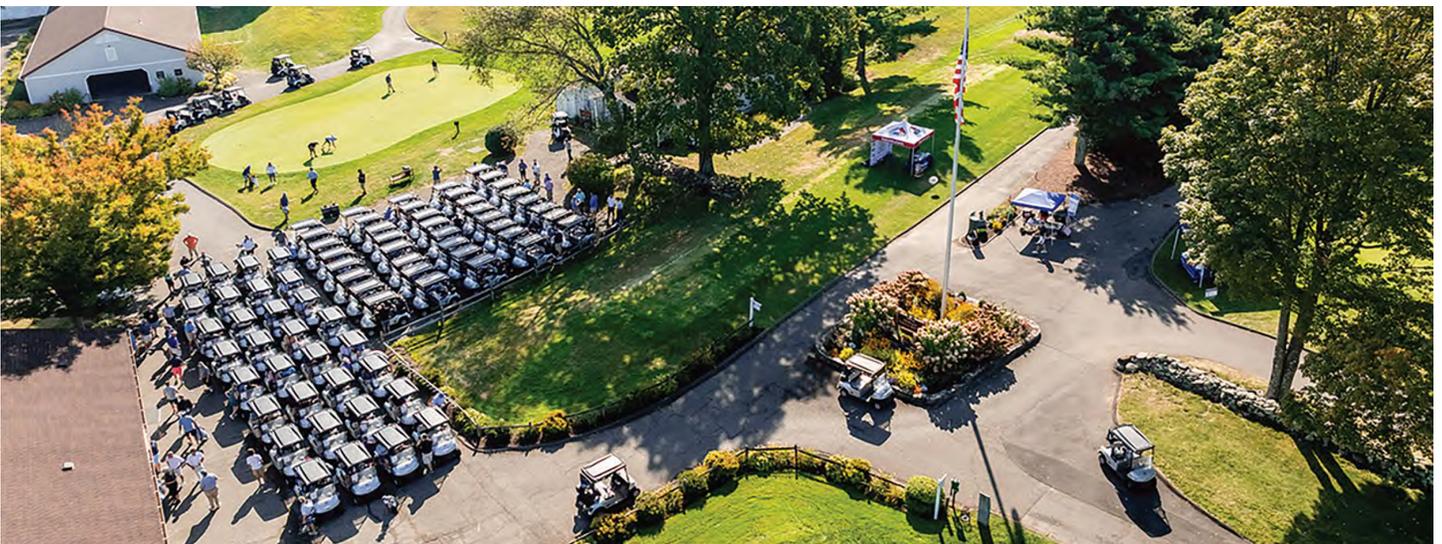
The day concluded with a lively reception, raffle prizes, and recognition of contest winners. The overwhelming response and sell-out crowd once again proved the golf outing is one of the HBRA’s most popular and cherished annual traditions.



(L-R) Miles Kirwin (Pella Windows and Doors), Chad Bock (Pella Windows and Doors), Martin Farrell (Pella Windows and Doors).



(L-R) Rich Cunningham (Ed’s Garage Door), Eric Maar, Anthony Capomolla (Garage Living), Joe Cera (Garage Living) ■



HBRA CONNECTICUT RIVER REGION Lobsterfest

The HBRA of the Connecticut River Region held their first event after the merger of the HBRA of Eastern Connecticut and the HBRA of Central Connecticut on August 28th at the Westbrook Elks Club celebrating the successful merger with a SOLD OUT Lobsterfest.



Attendees from Surface Experts of West Hartford



(L-R) Matt Gilchrist, EG Home & HBRA Board President, Amy Gilchrist, and Greg Ugalde, T&M Building Co.



Breezeline Team



(L-R) Barbara Donn, CorePlus Federal Credit Union, HBRA staff Eric Person & Sheri Cote and prize winner Dominic Cirillo from 84 Lumber

HBRA 1600 Club

The HBRA1600 Club members set sail in July for an exclusive cruise around the stunning Thimble Islands, sharing great views, great company, and memorable conversations.



1600 Club Members: (L-R) Andrea & Sisto Salzillo, CT Appliance & Fireplace Distributors; Stacy Uccello, Uccello Fine Homes; Jack Kemper, Kemper Associates Architects



1600 Club Members ready to set sail on the Sea Mist for a tour of the Thimble Islands.

Multifamily Council

The HBRA Multifamily Council toured Triton Square Apartments in August. The project is the newest multi-family living community by Don Mar Companies. Built on the former William Seely School site, Triton Square blends modern design, upscale comfort, and unbeatable convenience. The community offers studio, one, and two-bedroom residences, plus an incredible list of amenities.



Tour Presentation



Attendees touring utility space

The HBRA Multifamily Council also had a Site Visit and Tour at The Grand Meadows Luxury Townhome Apartments in East Granby in September. This project includes pet friendly spacious three and four-bedroom duplexes and single family homes designed for maintenance-free living. The Grand Meadows community amenities include a saltwater pool, outdoor sauna, fire pits, BBQ stations, a gym, yoga studio, golf simulator, pool table, and pet grooming station. Nelson Construction is the builder of this Krown Point Capital project.



The Grand Meadows outdoor theatre.

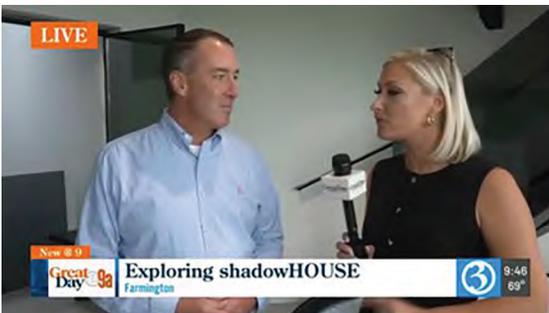
HBRA Connecticut River Region Merger



Upon merging the HBRA Central Connecticut and the HBRA Eastern Connecticut, the Association has undergone a branding change with a new name, new website and new social media profiles.

Follow us on Facebook, and Instagram; Facebook [facebook.com/HBRACTRiverRegion](https://www.facebook.com/HBRACTRiverRegion) and Instagram, [instagram.com/hbractriverregion](https://www.instagram.com/hbractriverregion). Our new website, [hbractriverregion.com](https://www.hbractriverregion.com).

2025 Parade of Homes



Our Chief Executive Officer Eric Person joined Marcy Jones, WFSB-Channel 3 Eyewitness News and Jordan Conover of Hartford Fence Company in August for a tour of Jordan's latest project, the very unique ShadowHOUSE in Farmington. The ShadowHOUSE is also a participant in the 2025 Parade of Homes.

AMC Conference

HBRA staff attends the National Association of Home Builders Association Management Conference in Atlanta, Georgia, August 19th - 21st. The Association Management Conference (AMC) is the premier annual professional development event for Executive Officers and HBRA staff. This year, more than 300 industry professionals from across the country gathered to exchange ideas and explore best practices in association management.



(L-R) Sheila Leach, Executive Officer, Northwest HBA; Sheri Cote, Vice President of Member Services, HBRA of the CT River Region; Eric Person, Chief Executive Officer, HBRA of the Connecticut River Region; and Maggi Espada, Director of Sales, HBRA of the Connecticut River Region. ■

HBA OF NORTHWEST CONNECTICUT MEMBER SPOTLIGHT

Northwest Community Bank: Commercial Lending That Builds Confidence



For Connecticut’s builders and developers, the right financial partner can make the difference between a project that stalls and a project that succeeds. Northwest Community Bank combines financial strength with local decision-making to provide the flexibility builders need to keep moving forward.

Northwest Community Bank recently brought together three trusted names—Collinsville Savings, Litchfield Bancorp, and Northwest Community Bank—under a single brand. This unification strengthens our ability to serve the region while preserving what customers value most: local expertise, personal relationships, and decisions made close to home.

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“Because we have an understanding of the Connecticut market and our decisions are made locally, we can respond quickly to help builders move at the pace they need,” said Greg Tonon, EVP, Chief Lending Officer. Last year, the bank originated \$88 million in new commercial loans, and nearly \$147 million in total loan volume including renewals—evidence of both capacity and commitment to Connecticut’s builders.

About Northwest Community Bank

Northwest Community Bank is a mutual savings bank with deep Connecticut roots. With 14 branches across the region, the bank combines local decision-making and personalized service with the strength and resources to support businesses, builders, and communities.

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