

Connecticut Builder



The Magazine of the Home Builders & Remodelers Association of Connecticut Summer 2013

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The Mill at Hopbrook Gets a New Lease on Life

An innovative mixed use project in
Simsbury by Landmarks Development
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The Magazine of the Home Builders & Remodelers Association of Connecticut

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From the desk of Kenneth J. Boynton



Dear Fellow Homebuilders and Remodelers,

Given that we are now at roughly the midpoint of the year, it's a good time to think about where we are, where we've been and, most importantly, where we are headed and what's in store for Connecticut.

On the economic front

Things continue to improve, albeit not fast enough. Nationally, the labor market is steady and seems to be adding about 170,000 jobs a month. While that is not great, given the fiscal headwinds coming from Washington in the form of the sequester and the rise in Social Security taxes and the rise in taxes for the wealthy that resulted from the fiscal cliff agreement, we are doing OK. And, there is nothing on the horizon that makes me think things will get worse. On the contrary, as the headwinds recede, growth should pick up, and GDP and employment gains in Q4 and in 2014 should be better.

Congress and tax reform

What is really troubling to me is that our Congress seems incapable of getting their work done. I very much hope they pass an immigration bill, but that may be asking too much. And as for tax reform, despite it being a potentially huge boost to our economy, I heard nothing while in DC for the NAHB spring board meetings which gave me much confidence. And that is a shame. According to national housing economist, Elliot Eisenberg, if done well, tax reform could boost GDP by 0.75%/year! And, given our debt, we need all the growth we can get.

On the housing front

Things are finally turning around! Starts are rebounding off historic lows and nationally prices are rising, in some cases quite dramatically - due to huge price declines in the past, purchases by large institutional investors, and very tight inventories. Inventories are likely to grow, as prices rise, and that will in turn put a brake on the price increases. However, given that affordability is still very high - outside Connecticut - and only the best borrowers can get financing, if I can trust my sources, there is still no sign of a housing bubble.

Connecticut economic environment

The biggest problem we face is the economic environment here in Connecticut. Unlike most of the rest of the nation, new house prices here have not begun to recover, and employment growth is weak - the weakest in the nation. As a matter of fact, of all the major employment categories, the only ones to see substantial growth are education and health services, with leisure and hospitality also improving.

The major reason for this is that population growth here has been dismal for the last decade or so. It seems we have created an environment where people prefer to live elsewhere. And, until we can turn that around, we are in trouble here in Connecticut. This problem also manifests itself in the form of weak employment growth numbers.

Here, we have about 4% fewer jobs than we did in December 2007. And, worse, our unemployment rate, while relatively low at the beginning of the recession, has come down stubbornly slowly, and is now higher than the national average. And, many people have left the job market - i.e., given up looking for work - which artificially lowers the unemployment numbers. Moreover, single family housing starts have barely budged off their Great Recession lows. We can and must do better!

HBRA lobbying efforts have saved \$7,200 on each new home built

I personally would like to thank all our HBRA State and Local Association Leaders, Staff and Members for donating countless hours of time and money doing the hard work at both state and national Capitols. These efforts have saved every new home built \$7,200 on national issues alone, and tens of thousands of dollars more per home from victories at the state level, by fighting legislation, regulations and code affecting many areas of construction and development. A robust government affairs effort is critical to the success of everyone in our industry.

Proposed Building Codes could add \$40,000 to construction cost of a home

Our fight is not over! In October of this year, a final national codes meeting will take place in New Jersey. Again, HBRA members will need to join together to educate our code officials so they do not adopt new proposed building codes that could add as much as \$40,000.00 dollars to the construction cost of every new home if all get adopted. Here at home, we need to address an overly aggressive regulatory excesses by local and state government and a state legislature that has yet to learn to control its spending.

Every member must help

Looking ahead at the regulatory fights we need to wage. Let's resolve to visit Hartford, spend time at the Capitol and reach out to our state representatives to get this state moving again. We can do it. There is no better time than the present.

Best wishes for a great year ahead,

Ken Boynton,
2013-2014 Chairman of the Board
and President, HBRA of CT

2013 State Legislative Session Wrap-Up

By William B. Ethier, CEO of HBRA of CT

The 2013 state legislative session was officially convened on January 9 and adjourned at midnight on June 5. While “in session” for five months, state legislators work on legislation practically the entire year. So, it is critically important that the HBRA of CT and its members engage legislators year-round to best impact how they vote on our issues.

The state legislature took on many controversial issues this year, the most emotionally charged being the legislative response to the Newtown Sandy Hook school shooting tragedy. Gun control took center stage but other responses dealt with mental health and school safety issues. In addition, changes to energy policy, numerous labor issues, including a hike in the minimum wage, adopting a new state budget and many other issues consumed much time. It was difficult to break through the “noise” of many advocates and the media searching for stories on these issues.

While the HBRA of CT could not gain any ground on pursuing a property tax exemption for homes under construction and had to give up our legislation to codify a six-year building code adoption cycle (see HB 6524 below), we ended up winning every issue – pro and con – that we presented on our annual Home Building Industry Day at the Capitol (HBID).

Our HBID occurs about midway through the session, after many bills have been weeded out or refined, and we present talking points to legislators on remaining bills we support and oppose. Congratulations go out to Bob Wiedenmann, Jr. who chairs our GA Committee and who inspired record attendance by our members on HBID. Many thanks to Bob, our record number of HBID sponsors and all members and staff who helped make a results-producing, successful day. (*See State Association News in this issue*)

Our 2013 success continues the slow progress of regulatory reform and permit

streamlining we’ve made over the past several years. However, despite our victories on HBID issues, much more needs to change in how the state treats the business community. We are way over our collective heads in spending too much on too many government programs. Speaking for our small business members, we don’t need government handouts; we need government to get out of our way. Big government, high tax and cost burdens, combined with a still too difficult regulatory environment, Connecticut is in for a world of economic hurt that puts us behind the rest of the nation in far too many categories. While much work remains to be done to make our beautiful state a great place to own and run a business, the following is a brief summary of the major bills the HBRA of CT worked on or tracked. The first three (SB 814, SB 1006, and SJR No. 58) were our top proactive priorities:

Bills that passed (signed or waiting to be signed by the Governor):

(HB = House Bill; SB = Senate Bill; PA = Public Act)

► **SB 814, PA 13-186**, Amends the CT Environmental Protection Act, Section 22a-19, for the first time since its original adoption 41 years ago. The law allows anyone in the state to intervene in any permit proceeding to allege potential environmental harm may be caused by a proposed project. The amendment requires the intervention petition to include specific facts describing the nature of the alleged harm and facts that allow the permitting agency to determine whether the environmental issue raised is within its jurisdiction. This hard fought reform is intended to stop abusive or nuisance intervention petitions – i.e., those from competitors or NIMBYs who cannot allege any real environmental harm but just want to stop a development for other reasons. Legitimate and real environmental issues can still be raised under the amended law, as they should. (HBRA support; effective October 1, 2013).

► **SB 1006, PA 13-**, Creates more regulatory accountability by requiring state agency staff to disclose the source of their statu-

tory and regulatory authority for permitting, enforcement and other business and land use requirements or restrictions. It is intended to prevent “rogue” agency staff from regulating businesses and landowners without specific statutory authority. (HBRA support; effective October 1, 2013).

► **Sen. Joint Resolution No. 58**, A resolution by the legislature adopting the **2013-2018 State Plan of Conservation & Development (POCD)**, specifically referencing an endorsement cover letter attached to the POCD that restricts state agencies from making funding and permit decisions that rely solely on the locational guide map that is in the POCD. In the past, decisions based solely on the map by some state agencies, particularly the Dept. of Energy & Environmental Protection, have stopped economic and housing development projects for no legitimate reason (HBRA support; effective Oct. 1, 2013).

► **SB 963, PA 13-257**, Extends the expiration dates of approvals for on-site sewage disposal systems with design flows of less than 5K gallons per day to match the 2011 permit extension legislation (i.e., PA 11-5, an HBRA initiative that year). It affects those approvals obtained prior to July 1, 2011, and which have not yet expired on the effective date of this legislation, and since most septic systems have one-year expiration dates, the practical impact is to extend permits for only small alternative treatment systems. The intent is to give extra time to developers to build out under the continuing difficult CT economy (HBRA support; effective upon passage – the date the Governor signs the bill).

► **HB 5149, Special Act 13-18**, requires the Dept. of Consumer Protection to study the feasibility of changing the registration of home improvement contractors (HICs) to a program that tests and licenses HICs, and report back to the legislature by July 1, 2014 (i.e., after the next legislative session). We opposed the original bill that required HIC licensing due to problems identifying who to test (registered HICs are often companies, not individuals), what to test (there are almost 30,000 HICs in the state from painters

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2013 State Legislative Session

(continued)

and landscapers to whole addition general contractors with a wide variety of educational needs), and the failure to identify the specific problems in the industry that would be addressed by testing and licensing (e.g., how would workmanship issues, the most frequent consumer complaint, be addressed by testing and licensing?). (HBRA welcomes the study; effective July 1, 2013).

► **HB 6360, PA 13-**, A massive bill with 67 sections that implements the Governor's Comprehensive Energy Strategy (CES). The bill impacts many areas of energy production, distribution and efficiency (see [the legislature's bill analysis online](#)). The HBRAC commented on the draft CES last fall (see [our comments online](#)). The final legislation does not include provisions requiring energy benchmarking and consumption disclosure in the private sector. (HBRA tracked; effective upon passage, with some exceptions).

► **HB 6451, PA 13-**, Requires employers that become subject to the state's unemployment law to electronically notify the labor commissioner within 30 days after becoming subject to the law (it includes employers who acquire other businesses and its employees). Establishes a \$50 penalty per violation of the notice requirement. The new law also establishes a \$25 penalty for employers that fail to submit their required quarterly wage reports under a proper state UC registration number. See related bill HB 6452. (HBRA tracked; effective October 1, 2013).

► **HB 6452, PA 13-141**, Requires all employers subject to the state's unemployment law to electronically file their quarterly wage reports unless they obtain an annual waiver, based on undue hardship, from the labor department. See related HB 6451. (HBRA tracked; effective October 1, 2013). HB 6453, PA 13-43, Changes foamed-in-place insulation material definition to allow tri-polimer material to be used in Connecticut. (HBRA support; effective May 28, 2013).

► **HB 6481, PA 13-9**, Amends sec 8-13a of the statutes to extend the protection applicable to nonconforming buildings to nonconforming structures – a response to CT Sp Ct case of *Tine v. Lebanon* (2013), which ruled a deck attached to a building did not fall within the statute's protection. (HBRA tracked, effective May 20, 2013).

► **HB 6524, PA 13-146**, Adds three members to the state's Codes and Standards Committee (CSC), which writes the State Building Code, expanding the CSC from 18 to 21 members. These new members, from the licensed trades (electrical work, plumbing work, and heating/AC work), can be union or nonunion representatives. The idea in the original bill – to codify a six-year building code adoption cycle – was not pursued by agreement among the HBRAC, trades groups, the Dept. of Construction Services and the Governor's office. The bargain was that alternative legislation to require the automatic adoption of the NEC (Nat'l Electrical Code) every three years would also not be pursued. However, while

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amended bill, but it passed nonetheless. (effective October 1, 2013, ... if the Governor signs it).

► **HB 6651, PA 13-** . Another massive bill with 37 sections, makes significant changes to the state's brownfields (contaminated property) program. Various brownfield funds are consolidated into an account managed by DECD (Dept of Economic & Community Development), new liability relief measures are adopted, and it modifies when a property owner must notify DEEP (Dept. of Energy & Environmental Protection) concerning certain contamination close to sensitive populations. The HBRA tracked this bill since we opposed provisions in SB 1082, another brownfields bill, which died. (effective on various dates).

► **HB 6653, PA 13-209**, The bill makes many, although minor, favorable and agency cost saving changes to various environmental laws. We strongly opposed one section in the original bill – our top opposition priority on our Day at the Capitol – that would have essentially put DEEP in charge of local WPCAs (water pollution control authorities). That section was removed by the Planning & Development Committee and no amendment was filed to put it back in. (HBRACT supports final bill; effective October 1, 2013).

BILLS THAT DIED

(A sampling, to give the reader a flavor of what the HBRACT must tackle in legislative session):

► **Many bills (over 30)** would have repealed or restricted use of 8-30g, Affordable Housing Appeals Act applications (HBRA opposed all these bills);

► **SB 54**, Would have required private employers who have employees on state welfare to allow such employees to participate in a new state-run retirement savings system, creating paperwork burdens on employers and, eventually, possible contributions to the system. CT would have been the first state to adopt this system (HBRA opposed, joining a large coalition of business interests against the bill);

► **SB 319**, Would have prevented mandatory alternative dispute resolution clauses in home improvement and new home construction contracts from being

enforced against consumers (HBRA opposed);

► **SB 344**, Would have prohibited independent contractor classification if worker paid hourly, is provided tools or is supervised, a “solution” to the worker misclassification issue that is not workable for the construction industry (HBRA opposed);

► **SB 352**, Would have transferred jurisdiction over septic systems from health districts to WPCAs (HBRA opposed);

► **SB 598**, Would have eliminated the real estate conveyance tax portion payable to the state (HBRA supported);

► **SB 926**, Would have increased penalties on employers due to false or misleading wage and hour declarations, i.e., worker misclassification; Senate leadership filed amendment to make penalties even higher (HBRA opposed);

► **SB 1007**, Would have added minor improvements to CT's paid sick leave law adopted in 2012 (HBRA supported);

► **SB 1075**, Would have created unworkable mandates for construction firms of all sizes to report all non-wage payments over \$600/yr to DRS (similar to the federal 1099 form) but without a corporate exemption and including payments for just materials and equipment. Intended to track all flows of money in the construction industry to address worker misclassification issues, but this bill doesn't address the real issue, i.e., the difficulty of the Labor Dept's one-size, fits-all ABC Test (HBRA strongly opposed);

► **SB 1082**, A high priority for DEEP, would have greatly lowered the standards by which property is designated a “significant environmental hazard” against the advice of brownfield experts, municipalities and the business community (HBRA opposed; see HB 6651 that did pass);

► **HB 5019**, Would have created a first time home buyer tax credit; We provided NAHB data to backup positive effects on home buying activity to Commerce Committee leadership (HBRA supported);

► **HB 5135**, Would have authorized impact fees on affordable housing (HBRA opposed);

► **HB 5144**, Would have eliminated the exemption from regulatory and permitting requirements for water supply system distribution mains (HBRA opposed);

► **HB 5242**, Would have expanded the fee in-lieu-of open space program to allow payments by developers to municipalities so municipalities can build sidewalks elsewhere in the municipality, i.e., essentially authorized extortion (HBRA opposed);

► **HB 5682**, Would have established a new dual priority for mechanics liens, with higher priority for those filing a Notice of Commencement of Work with town clerks (HBRA opposed);

► **HB 6301**, Would have required that CT adopt every version of Nat'l Electrical Code (NEC) (HBRA opposed);

► **HB 6577**, Would have attempted to capture the value of home construction contracts on lots already transferred to a buyer for conveyance tax purposes (HBRA opposed).

The HBRA of CT addressed many other bills, tracking almost 200 that would have some impact on the diverse land development, home building and remodeling industries. All our testimony is noted on our web site. Go to www.hbact.org, click on “2013 State Legislative Session” under the Government Affairs menu.

Most importantly, members should welcome the opportunity to get involved and get to know their state legislators. They WILL make better decisions when they get to know YOU. Each HBRA member has a state Representative who serves in the 151-member State House, and a state Senator who serves in the 36-member State Senate. **Get involved in politics, too.** Support the candidates you think will best represent your interests in Hartford – through money and your time. Simply ask your candidate how you can help. And then vote and get your family, work colleagues and friends to vote. **Good policy starts with politics, and politics starts with you.**

Please do not hesitate to contact Bill Ethier, CEO for the HBRA of CT at bethier@hbact.org or 860-216-5858 with any questions or comments about our advocacy work. ■

The Mill at Hop Brook Gets a New Lease on Life

An innovative mixed use project in Simsbury by Landworks Development is exceptional in every way



On June 20th, sixty builders, suppliers and realtors attended a fascinating Sales & Marketing Council meeting hosted by Chris Nelson and Ron Janeczko at their outstanding new mixed use development, The Mill at Hop Brook in Simsbury.

One of the many interesting and market savvy aspects of this mixed use project is the apartment complex known as Mill Commons. As SMC chairman, Joanne Carroll, related in her opening remarks, so few single family builders venture into rental, yet the rental share of the housing market is projected to hit 41 percent by 2020, with an average increase of over 1 million rental units per year in the U.S.

Carroll went on to say that three reputable studies — by NAR, Robert Charles Lesser & Co. (RCLCo), and Arthur

Nelson — all found a nearly identical imbalance in US housing supply and demand.

- ▶ Attached housing and small-lot housing are undersupplied.
- ▶ Household composition is changing and that is impacting demand.

Housing demographics point to success for The Mill at Hopbrook

- ▶ Less than one quarter of U.S. households today fit the married with 2.5 children model, and the fastest growing segment has been single-person households.

- ▶ According to Harvard's Joint Center for Housing Studies, married couples without children will grow at an even faster rate than single-person households.

- ▶ Millennials or Gen Y, ages 20-34, are putting off buying a home and renting instead. According to NAHB, the average age of first-time home buyers is now around 34—

at least six years older than it was in 1980.

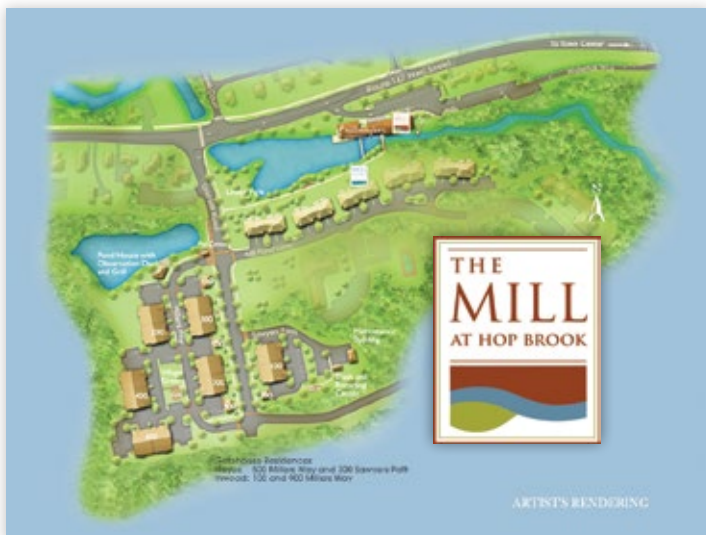
- ▶ Three-quarters of retiring boomers said they want to live in mixed age and mixed use communities that are walkable and close to town centers.

Ron Janeczko and Chris Nelson have hit the nail on the head with The Mill at Hop Brook by offering attached townhomes and apartments in an amenity rich, mixed use community within an easy

stroll to the center of Simsbury.

For twenty years, their company, Landworks Development, has been acquiring land in the Farmington Valley and developing award winning housing communities with Nelson Construction as the builder. Ron Janeczko is the creative force in land acquisition and zoning approvals and Chris Nelson, the expert in high performance construction.

Landworks Development acquired the 330 year old Mill at Hop Brook and surrounding property from Ensign-Bickford Realty, a subsidiary of the Ensign Bickford Company, which was founded in Simsbury in 1836. Ron Janeczko planned and negotiated the complicated approval process for this innovative \$30 million multi-phase mixed use development. Otherwise known as Grist Mill Commons, the



project is designed around a site plan that incorporates 20 luxury town homes, 88 upscale apartments, a restaurant and office space. It is the first development to be approved under the town's Planned Area Development (PAD) zoning regulation, which allows for mixed use and other "innovative" developments in non-residential zones. Both the PAD and recently adopted Simsbury Center Zone codes permit high-density residential, along with restaurants, retail, and offices.

According to Simsbury Director of Planning and Development, Hiram Peck, the Mill at Hop Brook site plan approach of mixing townhomes, rentals residences and commercial space was a solid fit for the new PAD zoning.

Over the last eighteen months, Ron and Chris renovated the mill, which had been reassembled and rebuilt in the 1980's by Ensign Bickford. The knowledge and experience of old post and beam construction that Chris's father, Carroll Nelson, brought to the rehab was invaluable. HVAC, electrical and lighting systems were updated and a handicapped accessible elevator was installed.

"Our energy consultant,

Peter Harding of Home Energy Technologies, made gold out of straw, by bringing this centuries old mill to code and making it energy-efficient," said Chris Nelson

Jim Meltzer of Connecticut Lighting provided layers of light using low voltage track, recessed and decorative lighting, with Lutron control to program lighting settings. The mill waterfall was illuminated using a hidden metal halide flood light.

Ron Janeczko enlisted celebrity chef, Tyler Anderson to turn the mill into a destination restaurant, and Anderson opened five star rated Mill-

wright's Restaurant & Tavern last August. The main floor of Millwright's accommodates fine dining, with wood tables and bar crafted by Sanson Inc. Dalene's Flooring supplied specialty urethane flooring in the state-of-the-art commercial kitchen. Picture windows in the main dining room overlook an enchanting dam and waterfall, while the lower level houses a cozy tavern with fireplace and exposed brownstone walls. The third floor loft, where the old mill machinery is on view, provides space for private parties and is outfitted with a Sanson bar and a GE Café' French door refrigerator provided by

CAFD.

Interior design for the restaurant, as well as Pond House community building and Mill Commons model was provided by Kirsten Floyd. Hartford Magazine recently named Millwright's "Best New Restaurant in CT" and "Best Ambiance/Décor". The historic wood and stone mill building with chestnut beams, also houses a satellite office of Landworks Realty, as well as the leasing office for the Mill Commons apartments.

Mill Commons comes to life

Five hundred yards of brownstone was harvested during site development, and expert project mason, Santo Veneziano, found a Brookfield company to cut the stone into veneer for the apartment buildings.

"It was the same cost as imitation stone and allowed us to use natural stone which is native to the Farmington Valley," said Chris.

To create an interesting, dynamic streetscape for Mill Commons, Farmington architect, Jack Kemper, added four 22' X 22' three story, gatehouse buildings, which mimic the style of the 265 Simsbury single family homes built by

(continued)



The business community ought to be excited that we're moving good development forward.

- Hiram Peck, Simsbury P&D Director

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• Party loft



• Tavern

Ensign Bickford for its factory workers years ago. These single unit apartments, with vinyl clapboard and brownstone facades, range from 1,246-1,781 sf, and each is designed with a private garage and patio. Six additional three story elevator buildings are designed with key fob lobby access, and each accommodates fourteen one and two bedroom units, ranging from a 927 sf. 1BR 1B plus den, to a 1,410 sf 2 BR 2B plus den with direct access to garages from first floor units and raised ceiling on third floor units. All apartments have balconies or patios and the Pond House community building is nearing completion.



Chris Nelson explained how he approached the apartment construction differently than he did for single family.

“We used Jack Kemper for the design, and a multi-family focused architect, who was

Let's make a great streetscape with several gatehouse buildings.

- Jack Kemper AIA, Kemper Associates

familiar with ADA codes, for the working drawings,” said Chris.

Nelson streamlined the building process by using a turnkey construction package from national supplier, 84 Lumber, who is familiar with multi-family construction and could provide a volume price on labor and materials for framing, roofing and windows.

“This allowed us to avoid potential issues with new framing laws, and value engineer construction,” said Chris.

Chris used local suppliers wherever he could, including Sanford & Hawley for interior trim and doors and Cyclone Home Systems for community building security and video, as well as unit shelving, mirrors and bath accessories. Connecti-

cut Lighting supplied LED light fixtures for all common hallway and site lighting and energy saving track, under cabinet and decorative lighting for the interior of the units.

CAFD supplied GE stainless steel appliances, including a top freezer refrigerator, electric range, over the range microwave, dishwasher and a front loading washer & dryer. Dalene Flooring provided carpeting, bathroom tile and hardwood flooring.

The third floor model apartment lives bigger than its size with a granite island kitchen open to the living room/dining area with ten foot ceiling and outdoor balcony. Two bedrooms, each with its own bath are located on either side of the living room. A gas

tankless boiler, which hangs on the wall in a balcony utility closet, handles hot water and heat for the unit.

Mill Commons is certified Energy Star 3.0, which according to CL&P new construction program administrator, Enoch Lenge, is a “huge deal” for apartments.

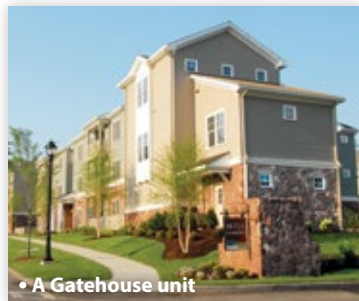
“There are not many builders willing to risk the added expense of Energy Star 3.0, so it's a testament to Chris Nelson that he was willing to stick to his model of energy-efficiency, even with a rental product,” said Enoch Lenge.

Committing to a high performance Energy Star building comes with its rewards.

For Chris Nelson and Ron Janeczko, building to Energy Star 3.0 maintains their reputation as a high quality builder and developer; provides their tenants with the incentive of a lower projected utility bill; and gives them rebates that offset up to 70 percent of the added construction cost. According to Chris, the Energy Star certification provided him with a \$1,300 per unit rebate.

Peter Harding modeled the building details, framing,

(continued)



• A Gatehouse unit





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insulation, HVAC, windows, appliances and lighting. To qualify, the buildings had to be rated 15 percent above code. "These apartment buildings came in at 40-50 percent better than code with a HERS rating of 50," said Lenge.

Marketing & managing Mill Commons

In transitioning from for sale housing to rental, Chris and Ron were astute in choosing

Trio Properties, a company with 30 years of experience in apartment marketing, property management and lease up. Ron Janeczko and Jim Bechtel, Bechtel Advertising, created the branding and development story for Mill Commons, and Trio is handling lease up and property management. Trio Properties executive Vice-President, Jeff Ferony, described the profile of Mill Commons tenants as singles, couples

with no children, empty nesters, move downs and 10-15% divorcees. So far, forty units are leased at \$1,600-2,700 per month, and the last two 14 unit buildings are under construction.

Mill Pond Crossing brings townhouse ownership into the mix

A meandering brick path leads from Millwright's restaurant to Mill Commons. Along the way, Sales & Marketing Council attendees passed the foundation for the first of five 4 unit townhouse buildings, appropriately named Mill Pond Crossing. Chris Nelson is using the Superior Wall Xi foundation system because of its green attributes, and ease of installation on a tight site. Superior Walls rep, Roy Schweitzer, explained the advantages the system offers as a permanent barrier against sidewall water penetration and the reduced energy loss and added com-

fort provided by 2 1/2" DOW extruded polystyrene insulation and 1" foam insulated concrete studs and beams.

Each townhouse will have a two-car garage and walkout lower level space with the option to be finished as a recreation room with full bath. The 1,800 to 2,100 square feet of living space in the townhouses becomes 2,200 to 2,700 square feet with a finished lower level.

The twenty 3 story townhouses at Mill Pond Crossing will bring home ownership to The Mill at Hopbrook, and offer residents the same enchanting woodland environment with pond, waterfall and that unique amenity - Millwright's restaurant for fine dining and its tavern for informal fare.

The old mill is humming with life again, and as in years past, residents are a short walk to Simsbury town center. The Mill at Hopbrook is an exceptional mixed use development with success written all over it! ■

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Connecticut Builder circulation reach and targeted editorial content make it a valued resource for the home building, remodeling and land development industries in Connecticut.



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- Message from the HBRA of CT President
- Cover Story: "The 2012 HOBI Awards"
- A Glimpse at Home Building's Future
- Builder News
- CT Housing Market Recovery Builds Momentum
- The Only Game in Town for Spec Lending
- Sales and Marketing
- Workers Compensation Is Going Up, Up, Up
- Reasons to Preserve the Affordable Appeals Statute
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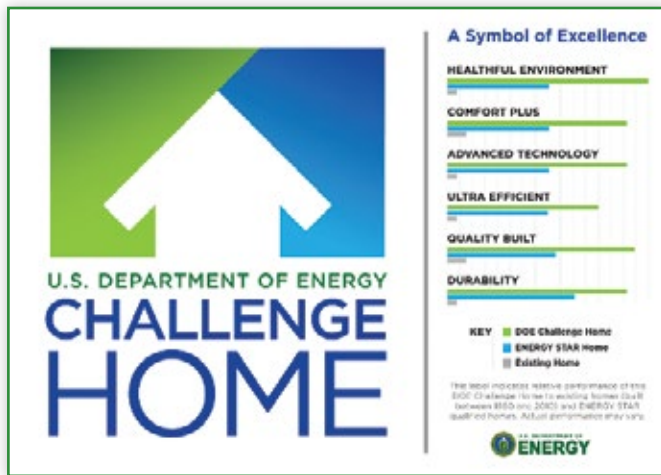


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The Growing Importance of Energy Home Labeling

by DOE Challenge Home Program Manager, Sam Rashkin and Ring's End Education Director, Tony Calistro



\$1,000 increase in sales price, nearly a quarter million buyers will fail to qualify for a mortgage.

- We need to think in terms of the value of homes, not just up-front cost.

Here are some examples of why innovation makes sense in our industry.

If we compare a standard code home to a DOE Challenge Home, without question the hard cost to build the home will be higher for the DOE Challenge Home. There's more insulation, more attention to detail, and higher-efficient equipment components. But that's not the entire cost equivalence:

- **Callbacks are almost nonexistent for the Challenge Home level of construction** compared to the callbacks at the standard home level of construction.
- **Marketing costs are much lower for homes that are innovative and energy-efficient.** Just by having the energy performance rating (HERS) on a home, people begin talking and sharing information about your home. And potential buyers are impressed with the low maintenance cost associated with the home.

We need to look at the real costs – including servicing callbacks and marketing homes. When these business cost savings are factored into the hard costs, the DOE Challenge Home is no more costly to the builder than constructing a standard code home.

Beyond the cost, there's the profit. There's a baseline profit in the industry of 8-20 percent, but in the case of the Challenge Home, you can add an innovation/value premium that provides an opportunity for higher margins and a better business outcome for builders.

(continued)

At a recent Ring's End seminar, sponsored by *Energize Connecticut* and conducted at the Ring's End Learning Center, Sam Rashkin of the Department of Energy was the guest speaker. Sam, former head of the *DOE Energy Star for Homes* program, is the chief architect for the DOE Building Technologies Program and program manager for the DOE *Challenge Home*.

Challenge Home is an important home labeling program for the housing industry. *The Challenge Home Label* is the preeminent, high-performance, energy-efficient home label in the marketplace today - designed to benefit smart builders and their customers.

The DOE Challenge program promotes the *top 1 percent of builders in the industry* who meet the extraordinary guidelines for comfort, health, safety, durability, quality and affordability built into every Challenge Home. These builders and their customers earn immediate energy savings of 40-50 percent above the 2006 IECC Energy Code, and their homes are easily adaptable to zero-net-energy performance with a small renewable energy system.

DOE is confident that the smart builder will endorse this program and that the marketplace demands this kind of value consideration by the housing industry. Homes

sold today are at a ratio of 12:1 existing homes to new homes. The Challenge Home Program puts smart builders in a strong market position to provide net-zero-energy-ready homes that "used" homes and "other builders" can't compete with.

How will a home at this level of performance offer so much extra value to the buyer?

Ring's End, with the aid of our vendors, will help the builder communicate the value proposition to homebuyers through educational seminars and workshops.

- The old way of thinking was that a home is purchased as an investment that will appreciate year after year, but this no longer the case.
- The number of buyers has shrunk dramatically, and today for every



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The Growing Importance of Energy Home Labeling (continued)

How does it benefit the builder to build and sell these homes?

- ▶ You create a compelling value proposition story about the builder, not about a DOE program. When buying a Challenge Home you're buying a home that's exclusive. As Sam Rashkin states, "Think of the extra confidence in going to a doctor in the top 1 percent of his or her field".
- ▶ In a world where every consumer is confronted with the importance of technology in their day-to-day life, whether with their smart phones, tablets, computers, people understand how important technology is to their life. Every Challenge Home starts with a solid foundation of building science from ENERGY STAR for Homes, and each labeled home offers an array of advanced technologies and practices from DOE Building America's world-class research program.
- ▶ Every Challenge Home embraces a unique opportunity that only presents itself during design and construction. If you don't build these kinds of improvements into a home during initial construction, it's often cost-prohibitive to go back.

When the 2012 IECC moves across the country over the next three to four years, other basic minimum-code homes, or even code programs like ENERGY STAR, won't be legal to build because they're based on the current 2009 IECC Energy Code. In contrast, the **DOE Challenge Home is based on the 2012 IECC Code.**

Your home will stand the test of time. Important details that can save

thousands of dollars, like installing a solar system down the road, have been integrated into every Challenge Home. DOE calls this **zero-net-energy-ready**. Every home is ready to have a zero energy bill.

Enjoy never having to worry about rapidly increasing utility costs. Utility costs are the second highest costs of home ownership after the mortgage. So almost eliminating utility cost is a very powerful consumer value proposition.

Homeowners don't understand just how comfortable a home can be. The Challenge Home is bringing a new level of comfort based on controlling air, heat, and moisture flow - that we have not seen in housing. The result is even temperatures, low humidity, and quiet in every room and every floor. It's time to expect outstanding performance in a new home. Existing home owners don't understand just how good homes can be.

A Challenge Home is healthy. Just as we want nutritious food on our plates, we want a healthy indoor environment. Every DOE Challenge Home has a comprehensive package of measures that control dangerous pollutants, provide continuous fresh air, and effectively filter the air every day - so effectively your homebuyer can experience a healthier home for their family. More and more households now have family members who have respiratory illnesses and other challenges.

Independently verified quality construction - Advanced construction practices and technologies are specified for every DOE Challenge Home, but that's not good enough. Their inclusion and proper installation are enforced by independent verifiers who rigorously implement detailed checklists, inspections, and advanced diagnostics.

The enduring value you get with every home. The advanced levels of affordability, comfort, quiet, health, durability, quality, and future performance and resale value delivered in every Challenge Home are too compelling to ignore. ■



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Builder News

In a reversal from just a few years ago, the biggest challenge facing the housing market today is too few homes for sale. In addition to a low supply of new construction, existing home inventory is low, and this is continuing to put pressure on prices. People can't find a suitable new home, so they're hesitant to sell their old home.

However, housing permits were up 12% thru the 1st quarter, and many new residential developments are coming on line. In September, Liz and Gerald Verna will hold a Grand Opening of their model home at Pemberley Estates, a 9 lot high end single family enclave across from Cheshire Academy; Jake and Johnny Carrier are building Harvest Village, a community of attached townhouses in Newington; and Eric Santini, Santini Homes is building Grand Lofts, their one and two story apartments in Vernon, and Ellridge Place, a community of 37 fully wooded home sites in Ellington starting at \$680,000.



Brookside Development

DJ Collins and Mark Nuz-zolo are building Singer Village, an 8 lot green pocket community built around the Singer mansion in Derby. This NAHB Green certified development will optimize the natural characteristics of the

land including stone walls and watercourses. The energy efficient homes will incorporate the newest technologies, including solar. Mark is also entering Singer Village in the Zero Energy Challenge.



Scott Volpe and Alan Temkin

Fieldstone in Southington has been performing steadily with 4 homes sold to date and two additional binders in play. Scott and Alan are completing the three shells in inventory

and building five additional shells. This will round out the look of the project and help drive home the feel of the coastal architecture they are selling there.

Fieldstone in Southington has been performing steadily with 4 homes sold to date and two additional binders in play.



EG Home LLC

Former Toll Brothers project manager, Matthew Gilchrist, and his partner, David Earp have acquired the building rights to continue developing the award winning 55+ community of Chatfield Farms. Located on a magnificent 140 acre property in Beacon Falls, Chatfield Farms currently includes a gatehouse, 81 luxury single family homes and the spectacular 10,000sf Field-

stone Club. EG Home LLC will continue the community with 36 homes in Phase 2, and then complete the remaining site work and another 117 homes in Phases 3, 4 and 5. EG Home has hired Maura Cannon, a Connecticut realtor with over twenty years of experience selling new home communities, as the Sales Director for Chatfield Farms.

(continued)

Builder News

(continued)



• T&M home with multi-gen unit

Toll Brothers Southington Ridge

This spring, Toll Brothers SOLD 17 of 29 homes at Southington Ridge. All home designs offer a choice of traditional siding, brick or stone elevations, granite countertops, two-story foyers, nine-foot first-floor ceilings, hardwood floors and some floor plans offer master bedrooms on the first floor and a study/office. Sales prices are in the low \$500's to the low \$600,000's.

Steve Temkin & Greg Ugalde, T&M Building Company

Three out of twelve Simsbury Estates buyers are going with T&M shared appreciation. Shared Appreciation gives the homebuyer the ability to reduce the purchase price of

the home by up to 10% and pay it back as a second mortgage held by T&M. The homebuyer can pay the discount back in 5 years at 4.9% interest, or choose to wait until they sell the home, and then split the profit over the original asking price with T&M. In the event that the new sales price is less than the original discounted price, T&M receives nothing.

Steve Temkin reports "We had been quite cautious with Cromwell Woods Phase 1 pricing and in Phase 2 we were faced with higher land and material costs (lumber, sheetrock). We opted to make granite counters and oak flooring in the foyer and powder room standard in Phase 2 and raise the prices about \$20,000 per house. We got a contract on a lot for \$445,000, including about \$60,000 for a first floor multi-gen apartment with great room, kitchen, bath, bedroom, a small office, covered porch and private exterior entrance." (See multi-gen unit on left side of home above.) ■

• Kensett Darien



Sun Homes

At Kensett in Darien, ten homes went under contract, representing \$15 million in sales in April. Kensett released 19 new home sites and three new floor plans. In all, there will be 62 homes on 16

acres. The home sizes range from 3,100 to 5,000 square feet and are priced from \$1.295 million to over \$1.6 million. The development also features a four-acre conservation area with walking trails,

meadows and pond, and a New England-style Meeting House with grand hall, guest suite, club room, heated lap pool, private soaking pool, fire pit and fitness center.

Photo courtesy of New Ravenna



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1. Sophie Mosaic shown with Calacatta Tia Ribbons and Thassos Marble 2. Thassos Marble shown with a honed finish

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Connecticut Enjoys Widespread Housing Market Recovery

Shortage of New Construction Inventory Could Slow Momentum

By John Tarducci, MIRM CMP Senior Vice President - New Homes Division William Raveis Real Estate, Mortgage & Insurance



"Nothing but blue skies, smiling at me, nothing but blue skies do I see..."

While it would be premature to apply the lyrics of the old Irving Berlin song to the state of today's housing market, there's no doubt that the housing recovery has made a decisive shift for the better in 2013. News headlines everywhere have been pointing out the good news, by nearly every measure.

More Connecticut homes sold, in every county

The Connecticut housing market is largely mirroring national trends: more homes are selling, and they're selling noticeably faster.

Here in Connecticut, home sales for the first four months of 2013 are up in every

county with a statewide increase in existing single family home sales of 10.6%. Tolland and Fairfield counties led the charge with 17.9% and 15.6% increases in units sold, respectively. Fairfield (1,798), Hartford (1,695) and New Haven (1,343) counties experienced the highest number of single family homes sold.

Price recovery in Connecticut is still lagging many national metro areas, with just an 0.80% increase in average sales prices statewide in April compared to a year ago. At the same time, the average list price is up 2.40% statewide, indicating, perhaps, that sellers remain reluctant to lower their expectations or feel the reduction of inventory represents an upside opportunity for them.

Nonetheless, homes are selling more quickly with a statewide drop in average days on market to 103 days, or -7.20% statewide. The largest drop in days on market

occurred in Tolland (-17.30%), New London (-11.70%), Middlesex (-10.30%) and Hartford (-10%) counties.

On a statewide basis, Connecticut's condominium market enjoyed an even greater surge in sales during the early first four months of 2013, with a 17.60% increase compared to this time frame in 2012. A look at the county by county numbers reveals that sales were up in four counties (Fairfield, Hartford, Litchfield and New Haven, with the highest sales increase of 29.30%) and down in four others (Middlesex, New London, Tolland and Windham). The largest condominium sales increases were found in New Haven (29.30%) and Fairfield (27.60%) counties.

More closely correlated average list and average sales prices statewide (2.50% and 2.10%, respectively) suggest that condominium buyers and sellers were more likely

(continued)

Connecticut Real Estate Market Overview

First Four Month Review Jan. 1, 2013 to April 30, 2013

First Four Months 2013 Single Family Marketplace

County	Number of Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Market Time (Days)		% Inc. / Dec.	Price per SF		% Inc. / Dec.
	2013	2012		2013	2012		2013	2012		2013	2012		2013	2012	
Fairfield	1,798	1,556	15.60%	\$689,709	\$692,501	-0.40%	\$1,247,815	\$1,168,095	6.80%	121	128	-5.50%	\$278	\$277	0.50%
Hartford	1,695	1,536	10.40%	\$241,681	\$244,385	-1.10%	\$331,883	\$317,874	4.40%	81	90	-10.00%	\$130	\$131	-0.50%
Litchfield	407	362	12.40%	\$248,217	\$296,170	-16.20%	\$547,605	\$535,275	2.30%	138	150	-8.00%	\$133	\$148	-10.60%
Middlesex	357	335	6.60%	\$298,881	\$293,192	1.90%	\$486,134	\$471,323	3.10%	105	117	-10.30%	\$153	\$154	-1.00%
New Haven	1,343	1,268	5.90%	\$246,954	\$228,543	8.10%	\$348,993	\$355,205	-1.70%	97	102	-4.90%	\$136	\$130	4.30%
New London	584	555	5.20%	\$238,060	\$256,437	-7.20%	\$373,459	\$377,064	-1.00%	106	120	-11.70%	\$133	\$140	-4.70%
Tolland	297	252	17.90%	\$222,349	\$231,224	-3.80%	\$296,938	\$292,290	1.60%	91	110	-17.30%	\$124	\$125	-1.10%
Windham	239	213	12.20%	\$165,058	\$165,937	-0.50%	\$229,868	\$233,931	-1.70%	100	108	-7.40%	\$100	\$104	-4.20%
CT Statewide	6,720	6,077	10.60%	\$362,150	\$359,399	0.80%	\$616,866	\$602,392	2.40%	103	111	-7.20%	\$181	\$179	0.60%
MA Statewide															

First Four Months 2013 Condominium Marketplace

County	Number of Units Sold		% Inc. / Dec.	Average Sales Price		% Inc. / Dec.	Avg List Price		% Inc. / Dec.	Market Time (Days)		% Inc. / Dec.	Price per SF		% Inc. / Dec.
	2013	2012		2013	2012		2013	2012		2013	2012		2013	2012	
Fairfield	628	492	27.60%	\$284,581	\$290,648	-2.10%	\$387,665	\$371,299	4.40%	121	128	-5.50%	\$209	\$205	1.90%
Hartford	475	425	11.80%	\$172,546	\$164,398	5.00%	\$194,462	\$191,388	1.60%	91	94	-3.20%	\$126	\$125	0.80%
Litchfield	62	57	8.80%	\$131,748	\$107,868	22.10%	\$173,474	\$169,753	2.20%	145	122	18.90%	\$105	\$92	13.70%
Middlesex	76	78	-2.60%	\$149,908	\$167,363	-10.40%	\$228,993	\$204,239	12.10%	87	107	-18.70%	\$119	\$129	-7.50%
New Haven	446	345	29.30%	\$148,156	\$145,644	1.70%	\$199,453	\$186,178	7.10%	105	106	-0.90%	\$121	\$118	2.50%
New London	68	82	-17.10%	\$167,974	\$164,544	2.10%	\$239,592	\$225,894	6.10%	114	120	-5.00%	\$129	\$131	-1.60%
Tolland	36	40	-10.00%	\$136,726	\$139,944	-2.30%	\$191,505	\$196,286	-2.40%	126	89	41.60%	\$117	\$116	1.30%
Windham	11	13	-15.40%	\$126,227	\$125,262	0.80%	\$146,600	\$150,662	-2.70%	155	197	-21.30%	\$101	\$93	9.30%
CT Statewide	1,802	1,532	17.60%	\$202,025	\$197,805	2.10%	\$256,685	\$250,330	2.50%	109	112	-2.70%	\$154	\$150	2.30%
MA Statewide															

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Connecticut Enjoys Widespread Housing Market Recovery

(continued)

State of Connecticut Housing Permits Issued

First Four Month Review Jan. 1, 2013 to April 30, 2013

2012 Housing Permits by County	Jan	Feb	Mar	Apr	TOTALS
Fairfield	56	286	76	52	470
Hartford	39	32	50	48	169
Litchfield	1	14	9	10	34
Middlesex	10	8	19	16	53
New Haven	25	26	26	29	106
New London	10	11	20	28	69
Tolland	9	15	9	32	65
Windham	4	9	13	7	33
TOTAL	154	401	222	222	999
2013 Housing Permits by County	Jan	Feb	Mar	Apr	TOTALS
Fairfield	75	135	120	80	410
Hartford	72	39	74	102	287
Litchfield	8	5	5	19	37
Middlesex	12	10	10	18	50
New Haven	34	23	54	52	163
New London	22	8	23	40	93
Tolland	9	21	9	19	58
Windham	4	3	6	7	20
TOTAL	236	244	301	337	1118

State of CT - Housing Permits First Four Months Comparison 2013 vs. 2012

2013 Total	2012 Total	% Diff
1118	999	11.91%

Information used herein from State of Connecticut sources and is deemed accurate but not guaranteed

than single family home buyers to see eye to eye when it came to defining value. Still, Connecticut condominiums took a bit longer to sell than single family homes, with an average 109 days on market.

Pace of new home construction lags

The number of new construction housing permits issued in Connecticut tells a compelling story about supply and demand. During the first four months of this year, we saw an 11.91% increase in permits issued (1,118) compared to the same time last year. A noticeable shift from multifamily permits occurred during the first four months of 2013 as single family permits issued became a majority (59.75%) of all housing permits issued.

On a county by county basis, the more densely built Fairfield County saw a 12.77% drop in new construction permits, a figure beat only by Windham County, which saw a 39.39% drop in housing permits compared to last year. In contrast, Hartford and New Haven counties enjoyed 69.82% and 53.77% gains, respectively.

More recent housing sales data combined from all Connecticut MLS shows that of the 33,000+ homes (single family and condominiums) that closed in the 12-month period ending May 31, 2013, just over 1,200

of these properties, or 3.76%, were new construction single family or condominium (year built 2011+). Being mindful of the fact that many sellers of resale housing become buyers of new construction, we feel this is the time to aggressively work with the home builder community to correct this imbalance, identify where consumers want to live and build the kinds of energy-efficient homes that today's consumer wants to live in.

Looking ahead

Predicting the future course of the housing market is always a complex task, given the numerous factors at play. According to the Counselors of Real Estate, a network of real estate professionals and advisors, there are several other significant factors besides interest rates and accessible credit that could influence housing in future years. Among

...there's no doubt that the housing recovery has made a decisive shift for the better in 2013. News headlines everywhere have been pointing out the good news...

them are the growing demand for health care facilities driven by aging baby boomers, as well as the risk of global events such as terrorist attacks or further weather catastrophes like Hurricane Sandy, the implications of climate change (particularly on coastal properties), and the evolving housing preferences of Gen Y adults (ages 18 to 31). This is a group that has already expressed an affinity for living in urban, highly walkable neighborhoods with good access to public transportation, but should this generation start warming up to more traditional suburban, single family homes when they begin raising a family, they stand to exert considerable influence on future construction trends.

Despite dire predictions by some that young adults would steer clear of home ownership after seeing their parents lose substantial equity in their homes (or worse), study after study has shown that young adults still consider home ownership an important part of the American dream (Trulia, Realogy, Fannie Mae, Joint Center for Housing Studies at Harvard University).

In yet another new survey (How Housing Matters, MacArthur Foundation), more than 7 out of 10 Americans (72%) still aspire to own their own home. Those polled said home ownership is desirable due to safety considerations (73%) and the economic well-being of neighborhoods and communities (71%), because home ownership helps children thrive in the classroom (71%), because it helps ensure the family's financial security (70%) and because it contributes to individuals' mental and physical health (68% and 62%, respectively).

As the nation's fastest growing ethnic group, Hispanics possess the purchasing power to propel the housing recovery into overdrive, according to a 2013 report by the National Association of Hispanic Real Estate Professionals.

When considering key influencers on the housing market, let's not overlook the many sellers who lost their homes to a short sale or foreclosure in recent years; this group is poised to re-enter the housing market now as buyers. According to Moody's Analytics, 700,000 foreclosure or short sale sellers could become buyers in 2013; their numbers will swell to 1.5 million in 2014.

All trends point toward a continued strengthening of housing market indicators in tandem with a broader economic recovery. We believe there's still substantial room for growth in the months ahead. ■



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The Kitchen That Ate the House

Top Five Kitchen Trends for 2013



According to a recent Wall Street Journal article, the de facto central gathering space of the home has ballooned in size in recent years. Architects and builders are moving walls, taking space from garages, and using the square feet they once allotted to living rooms and formal dining rooms to make way for the most important room in the house. The new great room, which combines the *kitchen and family room*, features comfy overstuffed furniture, a fireplace and flat screen TV—along with an oversized bar stool island, separate eating area, a number of carefully hidden integrated appliances, and in higher end homes, an elaborate butler's pantry.

Chicago-based designer, Mick De Giulio, who is working on a 1,500 sf kitchen in a client's roughly 5,000 sf weekend home says, "People's lives today are more kitchen-centric than ever before."

The trend is partly driven by a shift toward a more casual lifestyle, where people often want to prepare food with company either watching or helping them cook the meal. They also want to show off the latest in increasingly pricey commercial-grade home cooking

appliances and high-tech gadgets, like ovens that can be controlled from a smartphone.

1. Kitchen Island as Hub & Control Center

The island has become the most sought-after element in every kitchen. Clients are demanding more seating, more electrical outlets and more custom storage, so islands can function as entertaining hubs, homework centers and charging stations.

Kitchen sprawl has also trickled down to more moderately priced homes.

Production builders are now offering new model homes with their largest, most open kitchens ever. According to NAHB, the average floor area of the kitchen has increased by about 50% from 1973 to 2007.

Toll Brothers most popular home model, the Columbia, now has the option to include a 440-square-foot kitchen, up from 180 square feet two or three years ago. Kitchen sizes, on average, account for about 15% of a home's total floor plan in a typical 4,800-square-foot model, up from 10% of a similar home's plan seven years ago. Pictured above left is the Columbia model country kitchen at Toll Brothers newest Connecticut community, Southington Ridge, where Toll sold seventeen homes in the first few weeks after opening.

Pictured on page 32, by Carrier showcases a 687sf kitchen family room in their newest *Washington Farms* model home. The kitchen features a tiered bar stool granite island with seating for eight, a separate eating area with access to a full length deck and a vaulted ceiling family room with flat screen TV and see thru indoor outdoor fireplace.

The majority of builders believe that kitchens sell homes, and the kitchen is surely the biggest source of upgrade sales. Cabinets, countertops, and appliances are the most popular upgrades, followed by flooring, islands, and lighting. When it comes to features and amenities specified most often in the kitchen, garbage disposals, energy-efficiency appliances, and pantry spaces top the list.

This year's Kitchen and Bath Industry show gave us insight into four more trends for 2013. Kitchens are eco-friendly; counters are more likely to feature quartz and back splashes glass tile; appliances are focused on fresh & healthy; and fixtures offer convenience and are multifunctional. Here are some examples of these top trends in kitchens.

A Bright Future for LED

(continued)



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TOP FIVE KITCHEN TRENDS FOR 2013

According to a recent Wall Street Journal article on ECO Nomics, seven years from now, you're not going to be able to buy a light source other than an LED. This is the first year you're going to be able to buy an exact clone of a regular 60-watt incandescent bulb at a reasonable price point—meaning a one-year payback to consumers. This year, it's a \$10 product, but within 24 months, it will be a \$5 product, and within 48 months, it will be \$2.50. In 2020, a LED will be the equivalent cost to today's regular light bulb, while lasting 25 years and using 85% less energy.

Once the light socket is digitized, LEDs will be able to change the color temperature and change the ambience of a room. It will be a Wi-Fi hot spot and an alarm system, because it will detect someone coming into the room.

Here are some sensible ways Houzz suggests incorporating LEDs into your kitchen for task lighting, general room and accent lighting.

- ▶ Their slim profile makes LEDs great accent lights for floating shelves.
- ▶ Toekicks are a great place to add LEDs to your kitchen for both accent lighting and illumination at

night.

- ▶ LEDs can be used to highlight a tray ceiling or cove molding in a traditional kitchen.
- ▶ Under-cabinet lighting is an ideal application for LED lights, and LEDs stay cool.
- ▶ As recessed ceiling lights LED's don't need to be changed for 20 years.
- ▶ Glass countertops can be lit from below by LED lights. (See picture at right.)

2. Eco Friendly

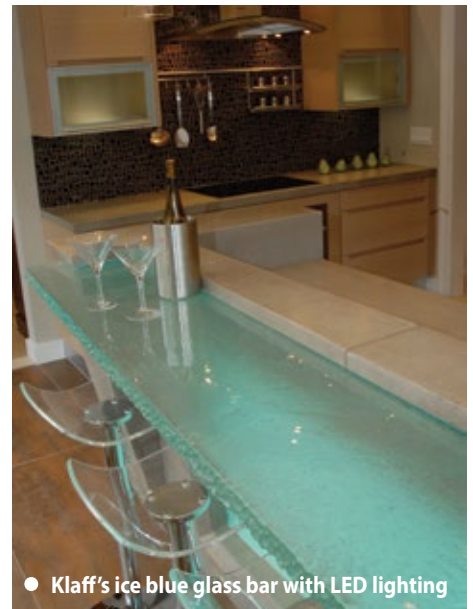
Green is evident throughout today's homes—perhaps most of all in the kitchen, where renewable and recycled, environmentally safe, and water saving, energy-efficient products have become second nature.



● Recycled glass countertops, recycling center, dimmable LED downlights, low flow faucets and bamboo floor in the Kennedy Green Home built by Blansfield Builders.



● Blansfield Builders Redding remodel



● Klaff's ice blue glass bar with LED lighting

3. Quartz Countertops and Glass Tiled Backsplashes

"Quartz countertops are in high demand because they are heat, stain and scratch resistant," says Cindi Brant of Connecticut Stone.

Connecticut Stone V.P, Tyra Dellacroce had this to say about synthetic and natural quartz in today's kitchens:

"Synthetic quartz countertops come in a variety of appealing colors and are suitable for high use areas. We are seeing a lot of Quartz countertops in high end kitchens and in secondary bathrooms. The major brands are Pental Quartz and Caesarstone. Fabricated price point varies, but typically ranges between \$70-\$120 SF.

In addition to the synthetic quartz countertops, natural quartzites in colors like Super White, which is actually grey,



● By Carrier kitchen at Washington Farms

(continued)

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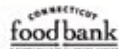
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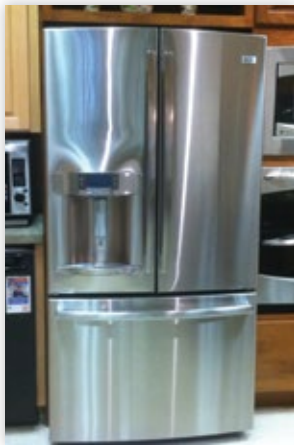
and Taj Mahal, are very popular. These materials are typically stronger and more dense than marble, but have a soft aesthetic quality that people really like. They are above average in price, but offer clients a unique opportunity to combine natural stone and durability with something other than granite.”

The preference for glass backsplashes has grown over the past three years

According to NKBA research, the popularity of glass tile backsplashes has grown from 42 percent in 2010 to 64 percent today because its smooth, nonporous surface is easy to clean. Even though natural stone tile showed consistent growth during 2011 and 2012, usage dropped from 60 percent to 55 percent in the latest survey.

4. Fresh and Healthy

Manufacturers are catering to nutrition-conscious consumers with features and products that help keep cooking healthy. The GE Profile side-by-side refrigerator with ClimateKeeper2 technology keeps foods fresh longer. Two cooling systems, one for the freezer and one for the fresh food compartment, provide advanced humidity control to protect food, limit defrosting, and keep food odors from transferring to the freezer. FrostGuard



● GE Profile Climate Keeper French door refrigerator in CAFD Showroom



● Kohler faucet filter

technology defrosts the freezer only when necessary, reducing the risk of freezer burn. The fridge includes a CustomCool drawer with ExpressThaw, which thaws meats in hours, and ExpressChill, which cools drinks in minutes. The SelectTemp feature in the drawer allows for custom set temperatures. CAFD displays a complete line of GE Profile and GE Café appliances in their 10,000 sf Southington appliance and fireplace showroom, and the company is the largest GE Monogram dealer in Connecticut.

Kohler’s Carafe kitchen faucet filter, integrates a water filtration system for the kitchen sink. A single-lever operation and 360-degree swivel spout keep it all together in one stylish fixture.

5. Convenient and Multifunctional

Multi-function options are BIG in 2013. Klaff’s multi-purpose sink at right is set in a striking round furniture grade wood island and is equipped with a stainless steel drain pan, cutting board, double sink and tall pot filler faucet (not shown in photo).

Sub-Zero/Wolf has mounted the most aggressive new product roll-out ever in the appliance industry in 2013. Every model of integrated refrigeration in Sub-Zero’s line has been redesigned with more sizes, more features and better food preservation.

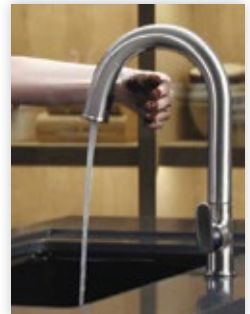
And, Wolf’s cooking line has been updated with three new design options. Wall ovens and cooktops now offer distinct looks for use in a traditional, contemporary or transitional design. The new Wolf gas range features dual-stacked, sealed burners, a gas convection oven & an infrared broiler. It can be configured in five different ways (options include an infrared charbroiler or an infrared griddle). See Business Product News in this issue.



● Wolf spiff new gas ranges

Touch Activated Faucets

Create a memory feature with a touch activated faucet in your kitchen. Homeowners find them much easier to use on a daily basis. They can turn the water off and on while preparing food without making a mess of the handles, and they like the cleanliness and germ free aspect. Touch-activated faucets were specified by 32 percent of designers in 2012 versus only 20 percent of designers in 2011. They have become more stylish and are now being offered by more manufacturers in more finishes. Kohler’s new touch faucet is called the Sensate, and Bender Plumbing is selling a lot of them this year! ■



● Klaff's kitchen sink island



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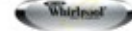
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Top 5 Bath Trends for 2013



● Infinity Tub

From dressing room entryways to deep soaking tubs, over the last ten years, master baths have morphed into both luxurious spa retreats and convenient, functional space. It began with the walk-in shower, therapeutic deck tubs and granite vanities. Ten years later, the master bath has become even more luxurious, eco-friendly and high tech, but above all, homeowners want their master bath to be a room where they can pamper themselves.

Bath As Spa

This enchanting Zen-like master bath in old Greenwich was designed by Chris Pagliaro, Bartels Pagliaro Architects, and it just won a Connecticut Cottages & Gardens Innovation in Design Award.

“The sound of running water is an important feature in authentic Zen baths, as it is soothing and stimulates meditation,” says Chris Pagliaro. “The materials we used are natural and timeless – teak woods, natural concrete and river stones.”

Chris started with the idea of combining bath and shower into one space, with a tub that would overflow into the shower space, thereby creating a “waterfall”. The serene and fascinating result is a heated concrete infinity tub with overflow trough filled with loose Bali pebbles. Once the pebble trough fills, the water then spills onto the shower floor.

A stunning open waterfall shower was created with Bali river stone wall and teak tongue in groove ceiling. Concrete was also used to form custom window casings that house the plumbing. Both the concrete sink and concrete bath have open top trough fillers, consistent with the desire to hear running water. Bath and sink faucets were supplied by Klaff’s.

Building Code Challenge

“The Connecticut Building Code lists approved materials for use in bathrooms. Concrete is not on the list in the code, and the Greenwich Building Department rejected our application to utilize the material. Because the concrete mix used in these applications is such a high-strength product, with add mixtures that help perpetually seal the material, we applied to the State Building Inspector, who approved the code modification for the concrete design.”

– Chris Pagliaro, Bartels Pagliaro Architects



1. Freestanding designer tubs

Luxurious marble continues to be the favored material for master baths, and pedestal or free standing designer tubs are center stage. Pictured is the curvy Kohler Abrazzo free standing tub in honed white in the Norwood House model at Sun Homes new single family community, Kensett Darien. At right, is a Klaff's bath with Bain Ultra pedestal tub and blue glass tiled wall.



● Kohler Abrazzo tub at Kensett Darien.



● Klaff's bath with Bain Ultra tub.

Bath-time can be an experience for the senses with the option of built-in audio systems, chromatherapy (using mood-enhancing colors), or even tub-side refrigeration.

The newest trend in bathrooms is music as evidenced by Kohler Moxie showerheads and Vibr Acoustic tubs.

A Tub That's a Sound System

Kohler's Vibr Acoustic bath sound system connects to Bluetooth-enabled devices, so you can listen to music or news through the tub. When the tub is empty, the room fills with sound. When full, sound vibrates through the water as you bathe. It's programmed with four original compositions, including "Solitude" and "Transcendence."

2. High Tech Twists

The Moxie Showerhead



+ wireless speaker

The Kohler Moxie delivers up to 7 hours of music, news and more by pairing wirelessly with your device enabled with Bluetooth® technology. The silic-one sprayface makes it easy to wipe away mineral buildup. The showerhead features 60 angled nozzles, and is available with a water-saving 2.0 gpm or a 2.5 gpm spray.

Cool Cabinet

Here's another feature in talented architect, Chris Pagliaro's award winning Zen bath. Chris encased this latest in medicine cabinets in teak. Half of the interior is refrigerated—perfect for organic skin products or medications that need to be kept cold.





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Top 5 Bath Trends for 2013

(continued)

Tricked-Out Shower

Kohlers DTV shower was introduced last year, but the latest version is fully loaded. It features a control system with functions like water pressure and temperature, but also chromatherapy (from above), steam, and a built in stereo system, all controlled from an LCD screen that can be mounted on the wall.

3. Water Saving Features

With the introduction of the WaterSense label (similar to Energy Star), manufacturers are getting smart about reducing toilet and faucet water use.

Hands-Free Faucet

Builders and remodelers can easily and affordably save water by installing low-flow aerators on new and existing faucets. Kohler's version features a 1.5 gpm flow rate, a 30 percent reduction over 2.2 gpm models. The company's Tripoint Touchless Electronic Faucet utilizes an activation sensor that saves water by keeping false activations to a minimum.

Smart Shower

This water-efficient showerhead with H₂Okinetic Technology® from Delta uses only 1.6 gpm as opposed to the standard 2.5 gpm. The technology manages the water droplet size and velocity, spray coverage and thermal dynamics, delivering the feeling of a standard showerhead at a lower flow.

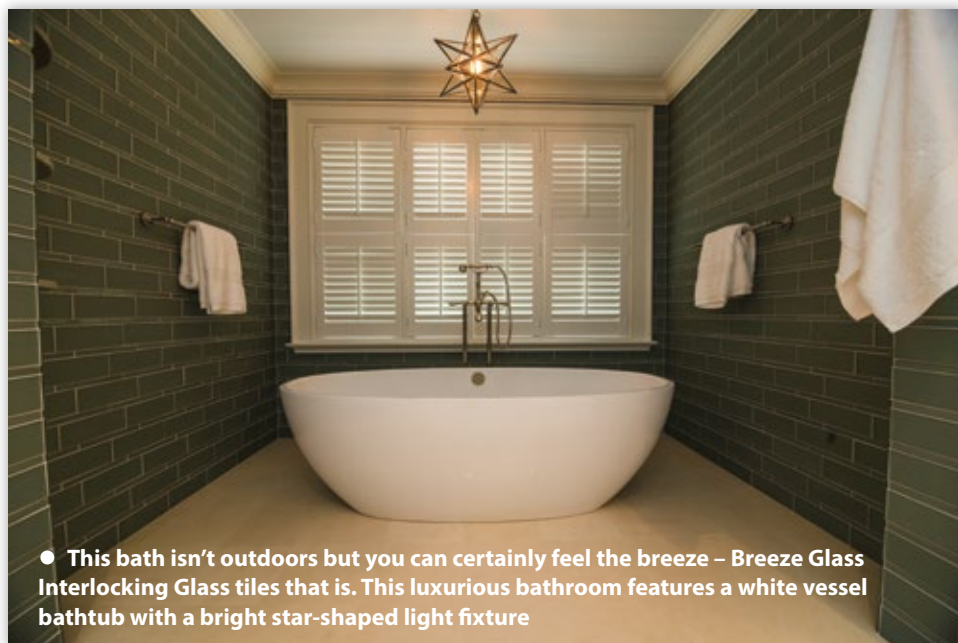
4. Glass Tiled Walls

"In the bathroom world, we are seeing a trend towards patterned floors and simple walls. People are using lots of mosaics in floor patterns and ceramic or glass tiles on the wall. In glass tile, people are opting for larger sizes like 3x12 for a clean and transitional look." (See top photo.)

- Tyra Dellacroce, Connecticut Stone

5. Universal Design

Walk-in tubs, shower seats, and towel bars are not only functional, but they can be stylish too.



Extra Protection

Nine-inch designer hand grips from Home Care by Moen are available in both chrome and brushed nickel, and the contemporary look allows for easy integration into any bath design.

Easy Bathing

Walk-in tubs like this one from Oceania, allow people with reduced mobility to enjoy bathing. The Serenite model is available with an air bath system, great for getting the circulation going. ■



MAAX Bath Inc. is a leading North American manufacturer of trend-setting and award-winning bathroom products, such as tubs, showers and shower doors, for the residential housing market.

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Project Home Helps Hartford County HBRA

Mark Lovley and HBRA Members Make A Difference



Mark Lovley, Lovley Development, sold an astounding 30 homes so far this year. Last year, he sold 43 homes. In addition to being a very successful builder, Mark believes in giving back to his industry. He is Immediate Past President of the Hartford County HBRA, and he has just donated the proceeds of a home - built by and with contributions from HBRA members - to the Hartford County association.

The 2,296 square foot four bedroom, two and one-half bath home was built on a lot in Mark's Southington subdivision, Trotter's Crossing, and it sold in three hours for the full asking price of \$439,900.

According to Mark, 84 Lumber contributed \$24,000 in building materials for \$10,000. Lyon & Billard supplied the exterior doors at a 35 percent discount. ABC Supply took 25 percent off the cost of Mastic siding. Brian Marvin of Carefree Small Buildings in Colchester provided a 30 percent discount on



For more information about Project Home, visit ctnow.com

a 10' X 12' cottage style shed to match the color and style of the home.

On the interior, CAFD donated GE stainless steel kitchen appliances and a washer dryer.

Express Kitchens provided \$12,000 in kitchen cabinets and granite counters for \$7,700. Dalene Flooring donated \$14,000 in material and labor for \$7,700 and Connecticut Lighting supplied \$6,600 in lighting fixtures at \$1,800.

Cyclone Home Systems donated a free central vacuum and security system.

Bender Plumbing and Edos manufacturing reps supplied 100 percent donated plumbing fixtures from manufacturers Rheem, Gerber, Maax, Houser and Delta, including an 80 gallon Rheem tankless hot water heater, Gerber Viper toilets, a Gerber pedestal sink for the powder room, and a Maax Aker tub/shower combination.

The kitchen was equipped with a Houzer stainless undermount sink, and the master bath featured a tiled shower with Delta Cassidy rain shower head.

Liberty Bank provided mortgage financing at one-eighth point under normal rate with no points and no application fee.

Please see Hartford County HBRA News in this issue for a full list on contributors. ■

In addition to being a very successful builder, Mark believes in giving back to his industry.

Clarke Announces Sub-Zero and Wolf's Most Sweeping Product Roll-Out Ever

Iconic appliances by Sub-Zero and Wolf are reportedly getting even better, as the company rolls out the most extensive product introduction in the history of the kitchen industry, according to Clarke, New England's official Sub-Zero & Wolf showroom and test kitchen.

"Every model of integrated refrigeration in Sub-Zero's line has been redesigned," Tom Clarke announced to the New England design community at an event recently. "You'll find more sizes, more features and better food preservation than ever before."

The Clarke CEO also reported that Wolf's cooking line has been updated with three new design options, that provide traditional (referred to as "professional"), contemporary and transitional styling to better integrate seamlessly into even more kitchens. New items include refrigeration, wine storage, built-in ovens, gas cooktops, induction and electric cooktops, integrated modules and microwaves, ventilation and coffee systems.

The companies are referring to this as "New Generation" Sub-Zero and Wolf, and products will be introduced in a phased roll-out over the next 12 - 24 months. The first pieces, which will be available early this fall, are the 30" Integrated Tall refrigerators and freezers and Integrated Column refrigerators and freezers.

With custom front panels and hardware, Sub-Zero invented integrated column, tall and drawer refrigeration models that disappear into the decor. Integrated units fit flush with other cabinets, making integrated refrigeration as practical and beautiful in the master suite, bar or media room as in the kitchen.

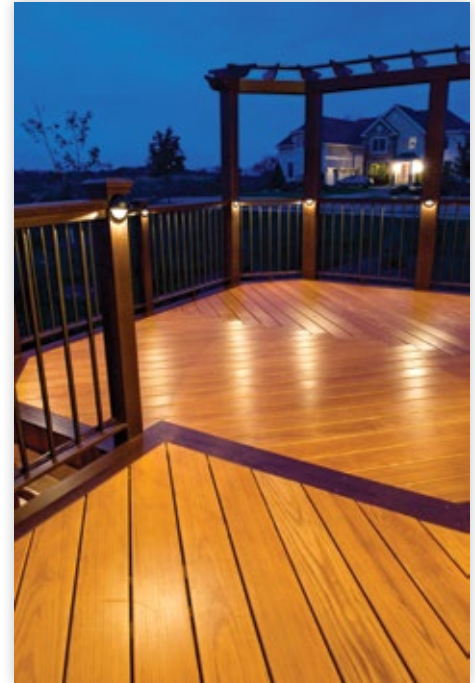
These new Sub-Zero Integrated units include:

- ▶ custom front panels and hardware to allow for infinite design options
- ▶ dual refrigeration (2 compressors, evaporators and fans located in self-contained compartments, which eliminate the transfer of odors, drying and decaying of foods, as well as freezer burn that are found in traditional one-compressor refrigeration.)
- ▶ energy efficiency, with many models Energy Star qualified, and Star-K certified.

The Integrated Columns will be available in 18", 24", 30" and 36" widths, all 84" high. These are all refrigerator or all freezer units. The Integrated Tall units will be available in 30" and 36" widths and come in all refrigerator, all freezer or combination units.

For more information on how the design and building communities can access these new products, email Snorth@clarkecor.com.

Perennial Wood Decking & Porch Flooring Bring the Next Generation of Real Wood To Builders & Remodelers



Builders, remodelers, deck professionals and their homeowner customers have a new choice for long-lasting, real wood decking. The next generation of wood for outdoor applications, Perennial Wood™, was introduced at the 2012 International Builders Show, and Boston Cedar has been distributing this innovative new product to leading lumberyards in Connecticut. Connecticut Builder publisher, Joanne Carroll, was introduced to this revolutionary real wood product by Frank Sanford of Sanford and Hawley.

Perennial Wood is real wood that has been organically modified to resist changes from moisture - such as shrinking, swelling and movement. It remains dimensionally stable - three times more stable than unmodified wood - for decades. The modification process makes it less susceptible to the shrinking and swelling that lead to bowing, cupping and warping.

Best of all, TruLast Technology provides a physical barrier throughout the wood that's **warranted to protect against rot, decay and movement for 25 years!**

It's the movement factor that differentiates Perennial Wood from other decking



and porch flooring products. And with Perennial Wood, builders don't have to compromise the beauty of real wood for longevity.

Perennial Wood is priced less than Trex and other composite "capstock" decking products, and less than Ipe' decking. It falls into the mid-range of composite products.

Perennial Wood is manufactured by **Eastman Chemical Company**, a global company with more than 80 years of history in acetylating wood pulp. Eastman's proprietary TruLast Technology permanently transforms the wood's cellular structure throughout by using heat, pressure and an organic compound to replace the water-loving (hydrophilic) groups in the wood's cells with water-hating (hydrophobic) groups. The resulting Perennial Wood remains straight, smooth and hard, while maintaining the wood's natural appearance.

Perennial Wood™ was recently recognized as a Green Certified Product by Home Innovation Research Labs, formerly the (NAHB) Research Center. Projects incorporating Perennial Wood can earn points towards certification under the **National Green Building Standard™**.

Perennial Wood is made from U.S. Southern pine and is processed and finished in the U.S., eliminating the need for shipping wood from offshore sources, lessening the environmental impact. Because it lasts longer than most unmodified wood, Perennial Wood needs to be replaced less often, resulting in less material disposal over the long term. TruLast Technology leaves no toxic substances within the wood, delivering peace of mind to homeowners.

Because Perennial Wood decking is real wood, no special tools are needed. It cuts, drills, planes, sands and fastens just like natural wood. Stainless steel fasteners are recommended to prevent corroded fasteners from bleeding into the wood.

Perennial Wood decking includes a complete system of deck boards, top and bottom rails, balusters, posts and post caps, stair treads and fascia. Each piece comes with a two-step, factory-finish in a choice of four stains: Cape Cod Gray, Cedar, Mahogany or Redwood, for a consistent look, and less time spent on finishing. Unfinished end cuts will not compromise the integrity and longevity of the wood because Perennial Wood is modified throughout. For cosmetic retouching, Perennial Wood Deck Finish is available for end cuts and incidental scratches.

Perennial Wood flooring comes in standard sizes. See below for specific dimensions. Railing kits include top rails, bases and bottom rails. Posts come in 30" and 36".

Deck Board Sizes (Actual)

5/4" x 6" Grooved-Edge
4" Rounded profile
(Solid – no grooves)

*Available in select locations

**Available in Mahogany

Porch board sizes (Actual)

3/4" x 3 1/8" finished face x 8'
3/4" x 3 1/8" finished face x 10'
3/4" x 3 1/8" finished face x 12'

7/8" x 3 1/8" finished face x 8'
7/8" x 3 1/8" finished face x 10'
7/8" x 3 1/8" finished face x 12'
Available in select markets.

7/8" x 4 7/8" finished face x 8'
7/8" x 4 7/8" finished face x 10'



► Perennial Wood porch flooring comes unfinished, and is beautiful painted or stained. It can be coated like wood because it is real wood. And because it has been modified at the molecular level, it can be refinished or repainted without affecting its endurance and lasting beauty.

► Use it just like any other wood. Tongue and groove Perennial Wood porch flooring requires no special tools. For complete installation directions, visit PerennialWood.com

Boston Cedar's exclusive commitment to the independent retail lumber and building materials dealer in the Northeast is what separates it from its competition. Based in Mansfield, Massachusetts, the company established its name in the industry by focusing on the needs of both professional builders and remodelers and delivering top quality products combined with innovative marketing solutions and educational programs at the retail level.

O&G Industries Kara Oneglia on CT Regional Differences in the Use of Stone Products

O&G manager, Kara Oneglia, spoke with Connecticut Builder about the company's wide ranging capabilities and the trends she is seeing in different areas of the state. With the acquisition of Stone Depot yards in Middlesex and Hartford counties, O&G currently has seven mason stores, eight stone yards and six earth product showrooms throughout Connecticut, and the company offers in house fabrication, distribution and stone splitting.

Kara has witnessed real growth in the popularity of both thin stone and cultured stone, yet she says that materials selection depends on the region and the type of project.

(continued)

O&G Industries Kara Oneglia on CT Regional Differences

(continued)



"Hartford County does a lot of concrete pavers for patios and pool areas and quartz surfaces on countertops, while our Stamford showroom sells 80 percent natural stone and white marble," Kara explained. "It's all about building relationships with builders and architects and educating them about new and sustainable products like permeable pavers (pictured at right), that allow the movement of storm water through the

paver surface, and Pro Melt, a snow and ice melting system for pavers.

Over 85 landscape architects and engineers enjoyed a recent Permeable Pavement Program at O&G, including five presentations and sponsor related display tables from INSTONE, New England Dry Concrete, Suntouch and the Connecticut Concrete Association. In March, O&G held their popular Masonry Expo Day.

Matching Covers for Custom Builder and Connecticut Builder



Sanford & Hawley Contractor Appreciation Night

Sanford & Hawley's annual Contractor Appreciation Night was held on May 31st at the New England Air Museum and 30 vendors including Huber, Perennial Wood, Lifespan, FastenMaster, Tyvek, GAF, BROSCO, Truss Engineering and lots of contractors were in attendance.



• Christopher & Larry Fiano & Betty & Marion Czaplicki



• Judith & Mark Stidsen

Important Spray Foam Insulation Update

Peter Cantone of Spray Foam Nation gave this report on a new professional certification program and the 1st Life Cycle Survey conducted on Spray Foam insulation.

- ▶ SPFA's Professional Certification Program (PCP) was launched at the SprayFoam 2013 Convention & Expo. It is an internationally recognized certification which meets the ANSI/ISO 17024 Standard. Individual Certifications will be available at four different levels in two categories - Insulation and Roofing.
- ▶ Spray Foam Nation is the only training center in Connecticut offering the prep course and exams for SPF Contractors to get certified. Their West Haven training center offers real hands-on training, combined with the latest SPFA prep Course and Exams.

SPF is the only insulation to complete an LCA (Life Cycle Assessment) of its product. The Spray Polyurethane Foam Alliance (SPFA) completed a Life Cycle Assessment of open and closed-cell spray polyurethane foam (SPF) insulation in buildings to quantify energy and environmental impacts across the entire life cycle.

SPFA evaluated the impact of low- and medium-density wall foams and medium-density roof foam in residential and commercial buildings.

Spray Foam Insulation Life Cycle Survey Results

1. Primary Energy investment is recovered in less than 1 year for open cell SPF and less than 2 years for closed cell SPF.
2. Green House Gas releases are recovered in less than 9 months for open cell SPF and in less than 8 years for open cell SPF.

Spray Polyurethane Foam insulation is rigid, lightweight, flexible, wind resistant, and effective in extreme temperatures and weather conditions. When applied, SPF adheres immediately and expands from 20 to 120 times of its liquid volume. SPF insulations offer more consistent insulation performance (R-value) and other advantages over alternative insulation systems, due to SPF's ability to provide an integral air barrier, and in the case of close-cell sprayfoam, water vapor resistance. SPF products also offer good acoustic performance.

What is the difference between open and closed cell SPF?

Closed-cell spray polyurethane foam (ccSPF) is also known as medium-density spray foam. The material weighs about 2 pounds per cubic foot with an R-value of 6.0 to 6.8 per inch. It can be used as cavity insulation or continuous exterior insulation for walls, floors and ceilings.

SPF used on exterior sides of low-slope roofing has a density of about 3 pounds per cubic foot and provides similar R-values as medium density SPF.

Open-cell spray polyurethane foam (ocSPF) is also known as low-density spray foam. The material weighs about 1/2-pound per cubic foot with an R-value of 3.6-4.5 per inch and can be used for interior, above grade insulation and acoustic applications.

A complete 48-page report containing details of the SPF Life Cycle Assessment can be obtained from the Spray Polyurethane Foam Alliance.



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Saugatuck Center Final Phase Will be Completed This Fall

In April, Saugatuck Center, winner of 2011 HOBI Awards for Best Mixed Use Development and Best Luxury Rental Unit, was featured in the New York Times Living In column. The four-acre parcel on Riverside Avenue is a redevelopment project by the Gault family, whose local roots date to the mid-1800's.

The outstandingly successful initial phase of Saugatuck Center, included commercial offices, shops, such as Downunder Kyacking, the five star Whelk oyster bar and seafood restaurant and six apartments, which were fully leased in 2011. Twenty-one additional luxury apartments, ranging from studios to two-bedrooms with decks, will be completed in the final phase this fall.

In June, Michelle Weber, owner of Cocoa Michelle organic coffee and pastry shop at Railroad Place in Westport, opened CM Gourmet Market in an L-shaped wing of a new building at Saugatuck Center. The 2,200-square-foot retail space will include two sections - a gourmet market and a café with full breakfast and lunch menus. The café chef, Molly Brandt, was chosen as one of ten best student chefs by Food & Wine Magazine in 2006. In addition, Saugatuck Craft Butchery will open on the opposite side of the building.



• Michelle Weber at Saugatuck Center

Gault Stone – one of the largest stone selections in Fairfield County

Napoleon Reversible Gas logs

Napoleon's gas logs offer reversible logs that have an authentic looking split-wood fire, natural looking tree bark or a combination. They feature roaring flames, PHAZER logs electronic ignition and high BTU output. The burner pan adjusts to allow more visible glowing embers. Controls are hidden, but easy to access and an optional remote control or remote wall switch is available for added convenience.



CAFD has just opened its new second floor Gas Hearth Products Showroom, the 3rd hearth product showroom in CAFD's 10,000 sf appliance and fireplace showroom location on Graham Place in Southington, across from Pilgrim Furniture.

In Honor of Morris Trachten



Morris Trachten, founder and owner of Viking Aluminum / Viking Building Products, had the determination to develop a first class corporation of building products! His legacy of hard work, charity, and family was indicative of his success. Viking Kitchens, currently owned and operated by his son, David Trachten, is a first class distribution and manufacturer of cabinets and countertops offering a wide variety of granite and solid surfaces, cabinetry and accessories and a talented design staff!



Eco Building Bargains Surplus Building Materials Non-profit Completes Energy Retrofit of their 100 Year Old Building

EcoBuilding Bargains, a non-profit used and surplus building materials store in Springfield, just celebrated the installation of a 140 kilowatt solar array. The solar array was the final step in a deep energy retrofit of a 100-year-old building begun in 2011.

HBRA Members Donate Building Materials

The store sells used and surplus building materials donated by area contractors and retailers at low cost to help people fix up their homes affordably and keep valuable materials out of the landfill.

Chris Nelson, Nelson Construction, Jamie Wolf, Wolfworks and AW Hastings have donated building materials to Eco Building Bargains.

The deep energy retrofit of the of the building was undertaken as an extension of the store's mission and used cutting edge building technology to transform the building into one that approaches net-zero energy usage.

To accomplish this, the engineers and contractors:

- ▶ Transformed the building through shell, HVAC system and lighting improvements that produced a 75% energy savings.
- ▶ Installed a rooftop photovoltaic system that produces 95% of the building's electricity needs.

EcoBuilding Bargains (www.ecobuilding-bargains.org) is an enterprise of the Center for EcoTechnology (www.cetonline.org), a 35-year-old non-profit that helps individuals and businesses carry out their daily activities with less environmental impact by providing practical solutions that save energy, materials and money. The EcoBuilding Bargains building serves as a classroom and model for reuse and green building. ■



EcoBuilding Bargains says Thank You!

Thanks to these Connecticut contractors for their donations of reusable building materials.

Nelson Construction, Farmington

Wolfworks, Avon

Lorbert Management LLC, Suffield

A.W. Hastings & Co., Enfield

Green Energy Technologies, Inc., Windsor Locks

A Better Home Improvement, Enfield

Olive Branch Enterprises, LLC, Southington

David Therrien, Middleboro

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Lumber Market Update

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



Lumber and panel prices have decreased dramatically since my last report. Lumber continued to climb through the end of March and then began a steep decline through April and May. Douglas Fir increased 5% in March and then has dropped 17%. Douglas Fir is now 2% above last year's price and is up 17% from two years ago. KD SPF also rose 5% in March and since has dropped 15%. This brings the average spread between Doug Fir and SPF back to 8%, near the middle of the normal range with SPF being the lower price. KD SPF is now 3% above last years prices and is up 25% from two years ago. Fir plywood followed a similar path rising 6% in March and then dropping 13%. Fir plywood is now up 3% from a year ago and 28% from 2011. OSB was the exception, peaking in early March and dropping 21%. OSB is still up 33% from a year ago and 70% from 2011.

The Canadian export tax on lumber will remain at 0% through July. This brings the run of 0% rates to seven months. The rate will stay at 0% as long as the Random Lengths Lumber Composite Index stays above \$355/MBF. It is currently at \$356/MBF. If lumber prices continue to fall in June, an export tax will be implemented on Canadian exports to the U.S. in August. The rate would be a minimum of 5%, if this happens it is likely to reduce our imports from Canada.

Lumber and panel prices have decreased dramatically since my last report.

North American lumber production increased 10% in the first quarter causing supply to exceed demand. There have been a number of recent mill closures intended to reduce supply. Exports to China decreased slightly as China sought out cheaper lumber from other parts of the world.

As I look ahead to the summer and fall, increased production may continue to keep a cap on prices. On the other hand continued strength in housing starts will keep prices on a long term upward path. Other factors likely to affect prices are; the hurricane season may cause panic buying, prices are now modestly above last year and in line with inflation, and the building season is just getting rolling in many parts of the country. ■

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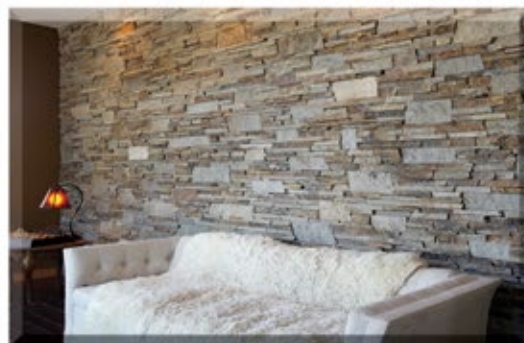
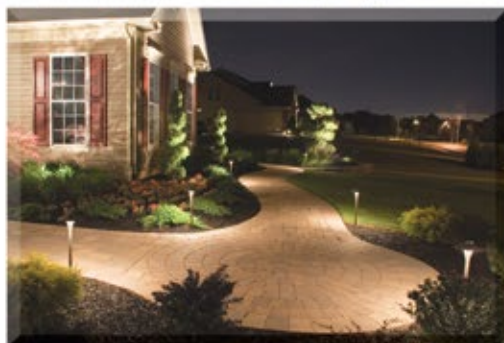
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The Connecticut Economy – New Housing Market Realities

- ▶ Sub-prime mortgages are history
- ▶ Alt-A mortgages problematic
- ▶ FHA-like conventional mortgages king
- ▶ “Jumbo” loans expensive
- ▶ Demand for very large homes has tanked
- ▶ TRANSLATES TO:
 - Smaller homes ➡ but more people per unit
 - Smaller lots ➡ more attached units
 - More renters ➡ including doubled-up renters

Connecticut Building Permits Continue to Rise

The state’s home building industry continued to show strong improvement through the first five months of 2013.

According to a report by the state Department of Economic and Community Development, the 128 municipalities in the state that file monthly data with the U.S. Census Bureau issued 380 building permits for new housing units in May. This was, a nearly 22 percent increase from the 313 issued in May 2012, and 13 percent more than the 337 issued in April. This was also the most permits issued in May since 2008, when 493 permits were approved.

May’s permits boosted the year-to-date total to 1,498, which is 14.2 percent more than the 1,312 units approved through the first five months of last year, and the most permits since 1,550 were approved through the same period in 2010.

Of the 380 units approved, 287 were single-family homes, while 89 were buildings with five or more housing units and 4 were buildings with two units.

Because it relies on data from monthly U.S. Census Bureau reports, the DECD’s monthly housing permits report includes only 128 of the state’s 169 towns. Many towns not included in the report are small,

but data from some relatively large municipalities — such as East Hartford, New Britain and West Haven — are also absent.

Just six of the 128 towns approved permits for more than 10 units in May, led by Fairfield with 66 and Bridgeport with 19. Milford was approved for 17 units, Danbury 15 units, Southington 13 units and Waterbury 12 units.

Home Sales See Growing Pains

The latest hurdles for the housing market: would-be sellers aren’t eager to list at home prices that, while rising, remain sharply off their peak. In

a reversal from just two years ago, the biggest challenge facing housing markets today is too few homes being offered for sale.

Single-family home sales in Connecticut dropped 3.5 percent in the first quarter, while median prices rose more than 9 percent, according to The Warren Group, publisher of The Commercial Record.

Sales of single-family homes in Connecticut declined to 4,067 in the first quarter, down from 4,216 in the first quarter 2012. This is the first time since the fourth quarter in 2010 that home sales posted a decrease. Home sales also declined in the month of March, decreasing 6.7 percent to 1,529 from 1,639 in March 2012. This is the second consecutive month year-over-year home sales.

“Low inventory is plaguing housing markets all over the country, and Connecticut is no exception,” said Timothy M. Warren Jr., CEO of The Warren Group. “With mortgage rates low and prices rising, we’re hopeful more sellers will emerge and the trend in drop-

ping home sales will reverse.”

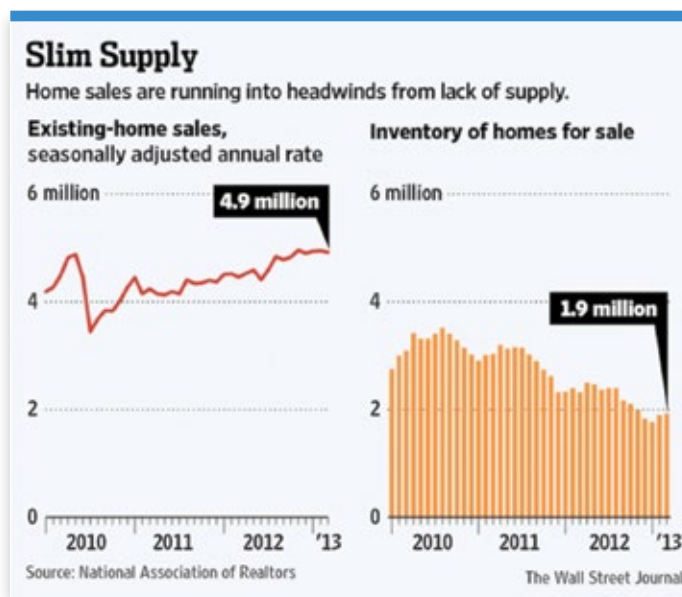
The median price for Connecticut single-family homes sold in the first quarter was \$235,000, a 9.3 percent increase from \$215,000 in the same period in 2012. In the month of March, prices rose 9.9 percent to \$245,000 from \$223,000 in March 2012.

“It’s clear that the low supply of homes for sale is continuing to pressure prices,” Warren said. “And there is definitely concern that such steep price spikes will cause an affordability issue.”

“Almost everyone wants to buy a home right now—interest rates are low, the market has turned, and they want to get in on the bottom—and they can’t,” said Glenn Kelman, chief executive of real-estate brokerage Redfin, which does business in 21 markets. While the housing-market revival shows few signs of reversing, Mr. Kelman worries that the “inventory crunch has become self-perpetuating: people can’t find a new house, so they’re hesitant to sell their old house.”

Inventories are falling because banks have been pushing fewer homes through foreclosure and many homeowners are either unable or unwilling to sell. “A lot of people have in their mind a reservation price, and until they get close to it, they’re not going to list,” said Mark Zandi, chief economist at Moody’s Analytics. Until more sellers can get that price, he said, “we could see some very strong price growth.”

Some are turning to the new-home market, boosting the fortunes of builders that have been sidelined for the past four years by high levels of foreclosed properties. ■



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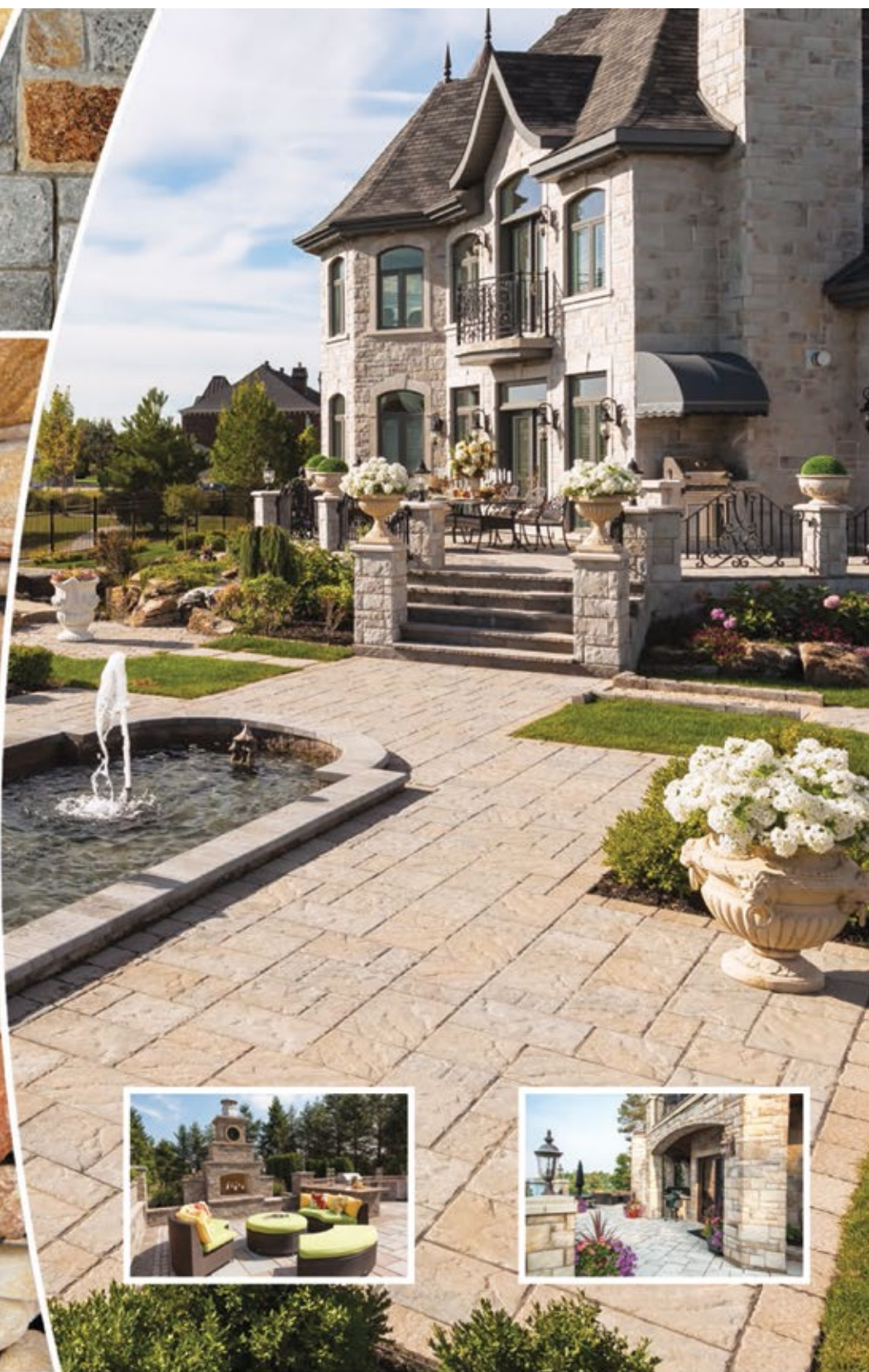
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Prudential CT Realty First Quarter 2013 Report

By Candace Adams, President/CEO, Prudential Connecticut Realty
and Terence Beaty, Director, New Homes & Land Division, Prudential Connecticut Realty

Strength in Home Sales Continues

Connecticut's real estate market ended very strong last year in both closed sales and new deposits. As a result, the first quarter shows continued strength in closed sales and even more new business activity. Pending sales of single family homes rose 17.1% over the first quarter of last year. Deposits on condominiums also rose 29% to 1,790 contracts, the highest number of new deposits in three years. This activity also helped stabilize median prices in our area.

Pending Sales

As indicated, new contracts for condominium homes soared in the first quarter by 29% over the same period last year, and 54% over the fourth quarter of 2012. This represents renewed confidence in the condominium segment, which had suffered from a lack of available financing in recent years. The activity is good news for condominium owners who have been waiting for their homes to sell. New contracts for single family homes jumped 17.1% in the first quarter as well. Growth was strongest in New London, Middlesex and Fairfield Counties for single family homes and in Windham, Middlesex and New Haven Counties for condominiums. New deposits for rented properties rose 2.2%.

Closed Sales

Closed sales typically fluctuate during the year with the last three quarters usually experiencing the most activity. The first quarter started off stronger this year with single family homes rising 8.8% over last year. Closings were strongest in Windham County, up 15%. Condominium sales jumped 12% over last year with New Haven County leading the way with a 29% increase. Closed leases fell 2.6% over the same period as more buyers entered the market.

Current Inventory

At the end of 2012, Connecticut's standing inventory of unsold homes was 4.6 months

for single family homes and 5.5 months for condominiums. Today, the single family home segment has 5.4 months of inventory while condominiums have 7.4 months of inventory, indicative of a typical spring market. A balanced market represents approximately 6 months of inventory

Median Prices

Median prices in Connecticut have stabilized as a result of a full year of consistent growth in deposits and closings. However, with each quarter of the year comes a slight variation in prices. Median prices for single family homes were higher by 1.1% over last year's first quarter, but lower by 9.1% when compared to the fourth quarter of 2012. Condominiums were 3.3% higher than last year's first quarter, but 5.8% lower than the fourth quarter. It is likely that stable prices will continue through this year given our recent growth.

Days on Market

The number of days on the market for a single family home has been above average in the last few years. However, the current 163 days has started to fall to a shorter amount of time. By comparison, back in 2005, days on market for single family homes stood well below 100. In 2009, days on market for single family homes was 143. Days on market for condominium homes remains higher by 3.2% over last year, also 163. In a balanced market the average number of days on market is 120 days.

Rental Market

The rental market in Connecticut slipped slightly in the first quarter with 2.6% fewer leases signed. As more tenants become home-


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owners, our historically strong rental market comes more into balance. Prices of those leases grew a modest 3.7% this quarter and the number of days it took to lease a property dropped 6.6% to 71. Some counties, like Hartford, New Haven and Windham, have seen growth in closed leases as well as new rental deposits.

New Housing Permits

Last year was a big year for housing permits, with 4,140 residential permits issued in Connecticut, averaging 345 per month. In the first two months of this year, Connecticut towns issued 480 permits or just 240 monthly. In order to maintain a healthy contribution to the real estate market, the home building industry should be adding 300 to 500 permits per month. New home inventories are quite low relative to the resale market and are sought after by a large segment of home buyers. The home builder industry has recently been urging governments to ease some restrictions and speed up the permit process to help spur new home construction.

Luxury Market

Connecticut's luxury market remained virtually unchanged in the first quarter of this year from the same period last year. There were 62

homes valued over \$2 million sold across the state with a median sales price of \$3,037,500. Our most active town was Greenwich with 37 sales, an increase of 23.3%; however, Greenwich experienced a 4.5% decrease in median price to \$3,497,419. For most of Connecticut, the luxury market continues to be a value-driven market. One standout town for growth in Fairfield County is Westport where 15 sales occurred with a median price of \$2,975,000. Last year there were 58 high-end homes sold in Westport alone. Nine of the 15 sales so far this year in Westport were new construction, a trend shared by much of Fairfield County. High-end sales also occurred this quarter in Darien, New Milford, Guilford and Old Lyme.

Foreclosures

Foreclosure activity in Connecticut has continued at an elevated pace. The state completed 3,930 foreclosures in the twelve months ending in February this year, according to CoreLogic, a California-based data research firm. The inventory of homes in some stage of foreclosure represents 4.2% of all housing units, which ranks Connecticut 7th in the United States and 2nd in New England, behind the state of Maine.

The ranking has improved slightly since the October report but still lags behind much of the country. The judicial process in Connecticut is often slower than other states and Connecticut is unique in the types of jobs lost and not recovered. Jobs in finance, defense and insurance lost were concentrated in specific regions of the state and are showing little sign of returning soon. Records show most of the activity is in pre-foreclosure, which could be resolved with either short sales or through improving market conditions.

Summary

The Connecticut real estate market will be influenced by many factors, including jobs and available inventory. It appears as though there is good momentum and with record low interest rates and stabilized prices, it is the best time to get into the housing market. Credit will continue to affect those who qualify to purchase homes as lending standards become more stringent. A sustained improvement in our real estate market has the potential to improve consumer and business confidence, which can spur corporate investment in our economy moving forward. ■



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Bill Ferrigno Recieves Association's Highest Honor

The prestigious Charles J. LoDolce Award has been granted to only nine builders throughout the 53 year history of the HBRAC

On June 25, 2013, at the Leadership & Legacy Dinner, the HBRAC honored Bill Ferrigno, as the 9th recipient of its prestigious Charles J. LoDolce Award. Named after the state HBA founder and first President, this remarkable distinction is granted on a very select basis to an HBA member who has demonstrated consistent dedication and service to the association over an extended period of years. The nine Charles J. LoDolce Award recipients – Larry Fiano, Tom Francoline, Rich Steiner, Bob Hanbury, Eric Santini Sr., Bob Wiedenmann, Bob Fusari, Greg Ugalde and Bill Ferrigno - have each made extraordinary contributions of time and financial resources, and exhibited outstanding leadership skills, which have significantly

"This award is especially meaningful to me because my father and Charles LoDolce' were business partners for several years when I was a young boy, and I actually called Charles LoDolce "Uncle Charlie."

- Bill Ferrigno



• Bill Ferrigno, Bob Fusari & George LaCava

impacted the growth and health of the HBRA of Connecticut, and the state home building industry.

Bob Fusari and George LaCava presented the award to Bill. Bob has been a mentor to Bill for 25 years and George, another multi-generation builder, is like a brother to him. George surprised his long time friend with framed photographs of two 1960's ads for Mountain Farm and Carriage Hill, subdivisions that Joseph Ferrigno Jr. and Charles LoDolce developed together.

Bill Ferrigno is the owner of Sunlight Construction Corp. in Avon. In addition to his extensive involvement in the HBRA of Hartford County and his service to many charities, including the Salvation Army and Habitat for Humanity, he served as President and Chairman of the Board of the HBRA of CT for three years from 2006 to 2009. Bill continues to serve as the Chairman of the CT Developers Council and he has been a member of that Council since the early 1990s at its highest dues level. He is a longtime

member of the HBRAC Sales and Marketing Council and the Government Affairs Committee. Bill was the founding President of the HBRAC's charitable, education and research subsidiary, the CT Institute for Professional Builders & Remodelers (CIPBR).

Bill built a House of the Year for the state HBRA, donating \$50,000 to the association. He has been a consistent supporter of Build-PAC, the political action committees of both NAHB and HBRAC, as well as a contributor to the HBRAC Government Action Fund, which is used to support legal action and other regulatory

"We should be proud of what we do. Homebuilding is a noble profession.

- Bill Ferrigno

advocacy. He has also served the association and the building industry by testifying before state agencies and on legislation at the Capitol.

The Leadership & Legacy Dinner was held at Anthony's Ocean View in New Haven and the event honored our volunteer leadership and celebrated our legacy of success as an organization.

HBRAC Honors Three State Legislators

At the Leadership & Legacy Dinner, HBRAC CEO Bill Ethier presented Senator Steve Cassano, Representative Linda Gentile and Representative Bill Aman with the Connecticut Dream Award. This award, the highest honor our state trade association gives to public officials, recognizes those who have demonstrated consistent support for the policies of the HBRA of Connecticut, and who have made significant contributions to the home building industry and consequently to the production of more housing for Connecticut citizens.



"Senator Cassano has co-chaired the legislature's Planning & Development Committee for three years and has consistently demonstrated common sense and support for reasonable reforms to several important land use laws. He understands the need for more housing throughout the state, and works to create the conditions for our members to deliver homes to people," said Bill Ethier, HBRAC's Chief Executive Officer.



• State Rep. Bill Aman with HBRAC CEO Bill Ethier

"Representative Bill Aman, the only homebuilder in the state legislature, has championed many of our policies as Ranking Member of Planning and Development and through his consistent advocacy and support of our issues on the Labor, General Law and Finance, Revenue & Bonding committees, as well as on the floor of the House," added Ethier.

Representative Bill Aman (R) is serving his fifth term as State Representative in the 14th Connecticut General Assembly District, South Windsor. Bill is president and owner of Wilmar Construction Company, Inc., a homebuilding company that operates primarily in the South Windsor area. He served as President of the Home Builders Association of Hartford County in 2001-2002 and was honored by his local association with its Home Builder of the Year Award in 2004. Long active in his community, Rep. Aman was elected to six terms on the South Windsor Town Council and served two terms as Mayor of South Windsor.



• Bill's son, James, his beautiful wife, Pam and daughter, Michelle, and Bill Ferrigno



• State Rep. Linda Gentile with HBRAC CEO Bill Ethier

“Representative Gentile has also exhibited common sense and reason as co-chair of Planning & Development in 2011 and 2012. Moving over in 2013 to co-chair the Environment Committee, she brought a desperately needed measure of balance and fairness to the historically anti-business Environment Committee.”

Representative Linda Gentile (D) is serving her fifth term as State Representative in the 104th Connecticut General Assembly District, Ansonia/Derby.

Thanks to our 2013 Home Building Industry Day Sponsors

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Woodstock Building Associates

Home Building Industry Day At The Capitol

On Wednesday, April 17th, a record 150 HBRA builders, remodelers and suppliers stormed the Capitol to get their message to legislators! Iridescent yellow green vests emblazoned with the HBA logo and the message “Rebuilding CT Economy” were spotted everywhere, and created quite a buzz among senators and representatives.



Government Affairs Chairman, Bob Wiedenmann of Sunwood Development was the catalyst in promoting and organizing this outstandingly successful event. Brian Liistro,

LICO Group, provided attending members with the neon vests, and twenty-four sponsors, including six suppliers and eighteen builders, supported the record setting event - a great day by every measure!



• Freshman Rep. Tom O'Day, Environment Committee addressing Fairfield County HBRA members at the Capitol



• State HBRA President Ken Boynton & Government Affairs Chairman Bob Wiedenmann



• Bill Ferrigno, Henry Rozewski, Senator Len Fasano, Senator John McKinney, Liz Verna, HBRACT President Ken Boynton & Bob Wiedenmann.



• A sea of neon green on the floor of the Capitol



• L-R HBRACT Sales & Marketing Chair Joanne Carroll, Immediate Past President Liz Verna, HBRA of CT CEO Bill Ethier, House Majority Leader Joe Aresimowicz, HBRACT President Ken Boynton, Government Affairs Chairman Bob Wiedenmann & HBRACT Treasurer Henry Rozewski.

Throughout the economic downturn, home builders and remodelers have been uniquely aware of the challenges facing our state. Thanks to their advocacy, legislators have a more complete understanding of the complexity of the home building industry. It is my hope that these pro-growth measures will encourage economic development and job creation in Fairfield County and throughout our state. In the coming weeks and months, I will be pushing for legislation designed to improve our state's economic outlook.”

- Senator L. Scott Frantz

(continued)

STATE ASSOCIATION NEWS

Home Building Industry Day At The Capitol

(continued)



• Mark Nuzzolo, Bob Wiedenmann, Bob Mariano, Bill Ethier, Ken Boynton, Deputy Republican Leader Rep. Vincent Candelora, Liz Verna and George LaCava



HBRCT Members, Washington DC

• L-R Alan Hanbury, Sheila Leach, HBRCT President Ken Boynton, Bob Hanbury, Greg Uglade, Nort Wheeler, George LaCava, Dave Preka & Larry Fiano



• Andre Letourneau,, Eugene Farley, Rep. Michelle Cook- 65th Assembly District Torrington and Greg Ugalde



• HBRA Members visit Congresswoman Elizabeth Esty



• Greg Ugalde, Rep. Bill Aman, Eugene Farley, and Steve Temkin of Northwest CT HBA



• HBRA Members visit Congressman Joe Courtney 4th from left in red tie



• Chris Steiner, Peter Schneider, Rob Sims & Tom Conetta

Larry Fiano Presents Another NAHB Build-PAC Check



• Joanne Carroll, Bob Mariano, Bob Wiednemann, ken Boynton, Bill Ferrigno, Nort Wheeler, Larry Fiano, Greg Ugalde, Santo Veneziano & Bill Ethier



• Caption: House Republican Leader Larry Cafero addressing Fairfield County HBRA members.



Nort Wheeler Sworn in as HBRCT 1st Vice-President

• HBRCT President administers the oath to Nort Wheeler, Mystic River Building Company as new HBRCT 1st Vice-President.

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HBRA of New Haven County News



Networking Event Series A Big Success

This year's new networking series continued its big success after the first installment in September at Art's TV & Appliance in North Haven. The late winter and early spring editions held at Bender Showrooms in Waterbury and Superior Hearth Spas & Leisure in Milldale / Southington each brought in 120+ attendees and guests (and some new members!) from HBRA's across the state. Our Program Committee would like to thank all three members and their staff for generously sponsoring and putting on these events this year.

The Bender event in March featured demonstrations on the products Bender Showrooms has to offer. Special thanks to James Narduzzo and his staff for generously sponsoring, catering (including a full bar and sushi bar) and putting on this event in their beautiful Waterbury showroom. (pictured above)



Guests attending the event in April at Superior's Milldale showroom got the chance to see the products and services Superior Hearth, Spas & Leisure has to offer. Superior also treated guests to a buffet dinner at the Manor Inn Restaurant after the showroom demonstrations. During dinner, we got to hear from members of the Superior team and a few manufacturers they work with. Special thanks to Dennis Crispino, Paul O'Sullivan and Debra Wolfenson and the staff at Superior Hearth Spas & Leisure for generously sponsoring and putting on this event.

HBRA Awards & Recognition Night

The night was kicked off by recognizing our 2013 scholarship recipients. Scholarships are available to members of our HBRA and students throughout New Haven County who are pursuing careers in the building industry.

Scholarships are given to a student entering the design/drafting field (GEIB) and a separate scholarship is awarded to a student who is entering any construction related field (Mark A. Barrie Memorial Scholarship.) This scholarship was named after the son of our previous Executive Officer – Vi Shwab – who served our association for over two decades.

• Past Presidents (L-R) Mario Di Gioia, Bob Wiedenmann, Jr., Liz Verna, Kevin Ahern, Lou Tagliatela, Jr., Mark Nuzzolo (missing from photo Joe Migliaro)

2013 GEIB Scholarship - Alex Muniz

Alex has been accepted to the UCONN Engineering, University of Delaware Engineering and UMASS Amherst programs and hopes to attend Northeastern University for their engineering program. He is a senior at Branford High School, where his desire to pursue mechanical engineering started by taking the Advanced

Hands-On Engineering class. Alex and his class partner participated in and won the engineering challenge at the end of the semester.

Alex also runs on the cross country, indoor track and outdoor track teams and was captain of the cross country team that was Oronoque Division Champions this year. He participates in Model Congress, where students write their own legislative bills and debates them with other schools across the country. Alex won the Gavel Award for the best speaker in the environment and public works committees at the 2013 Princeton Model Congress.



• HBRA President Mario Di Gioia, scholarship recipient Alex Muniz and Scholarship Committee Chair Joe Migliaro

2013 Mark A. Barrie Memorial Scholarship - Luigi Ciarleglio

Luigi will be entering the construction management program at Central Connecticut State University where he has been accepted. He made the 2013 Honor Roll at North Haven High School.

Luanci Construction when he was in his twenties. Luigi got to go along with his father to job sites when he was older and spent this past year working for his father and learning how to apply siding, tile a bathroom, put on roofing and more. When he graduates from college, Luigi plans to come back home and continue in the family business.

Guests also welcomed and thanked the following Past Presidents that were in attendance that evening: Lou Tagliatela, Jr. – Franklin Construction (1982); Joe Migliaro – L. Suzio Concrete (1988-89); Mark Nuzzolo – Brookside Development (1993); Bob Wiedenmann, Jr. – Sunwood Development Corp. (1994-95, 2009); Kevin Ahern – Litchfield Builders (2001-02); Liz Verna – Verna Properties (2004.)



• Joe Migliaro, scholarship recipient Luigi Ciarleglio, Mario Di Gioia



2013 Builder of the Year

Bob Wiedenmann, Jr., Sunwood Development



• Liz Verna,
Builder of
the Year Bob
Wiedenmann
and New Haven
HBRA President
Mario Di Gioia

Bob has received the Charles J. LoDolce award - the highest award at the state level, and has only been awarded a handful of times. He has been a member since 1988 and served our local board since 1992. He was President in 1994, 1995 and 2009.

Bob was last named Builder of the Year in 1994 and Outstanding Member of the Year in 1996. He supports and sponsors our local programs and events including SAM Tram, home shows, and a 'Roast' of him raised \$6500 for our association a few years ago.

He has served on the State board for over a decade. He also has done a great job with this year's Building Industry Day at the State Capitol by leading his committee into getting record attendance and sponsors!

During the last few years when the economy and especially the housing market were in a downturn, he remained very busy, proving that hard work and perseverance can win over a bad economy. Most recently he has taken Sonoma Woods; a 55+ community in Middletown (a featured site on September's SAM Tram) which was dormant for 5 years after the previous builder lost it to the bank, and turned it around. With 5 sales between December and March alone, he is proving once again to be a great builder and businessman.

2013 Associate of the Year

Pete Battaglio "Propane Pete" of Bemers Petroleum



• Mario Di Gioia,
Associate of
the Year Pete
Battaglio, Amy
Wiedenmann

Bemers has been a member since 2003 and Pete is constantly involved with the HBRA. He attends almost all of our board meetings, most of our New Haven meetings and many of the other local association meetings including Hartford, Fairfield and Eastern CT.

Propane Pete is always participating in committees, especially with Non-Dues Revenue, which did a great job with the last two Roast events of Bob Wiedenmann two years ago and Bob Mariano this year.

He also sponsors many events and meetings such as member meetings and the golf outing. Propane Pete also plays a significant role in making appointments for Home Building Industry Day at the State Capitol. Pete previously won this award in 2010. He is also a member of the Connecticut Developers Council.

2013 Remodeler of the Year

Joe Ciarleglio, Luanci Construction



• Mario Di Gioia, Remodeler of the
Year Joe Ciarleglio

Joe has been a member of our HBRA since April of 2011 and joined our board of directors in September 2011. He currently serves as our 2nd VP. Joe got involved right from the beginning and has attended building industry day at the capitol, most dinner meetings and has helped recruit new members.

Luanci is known for attention to details, beautiful stone work- which Joe does himself, curb appeal, trim work, interior details and leaving a clean job site. Joe is a master carpenter and framer who owns his own equipment and does his own site work.

NAHB Spike awards are hereby presented to the following members: Level 200 to John DiMatteo of DiMatteo Group and Level 6 to Joe Ciarleglio of Luanci Construction. Both members were thanked for their work in the recruitment and retention efforts of our association.

Special Recognition

Milestone Membership Anniversaries:

5 Years: Pat Munger Construction; Sylvan R. Shemitz Designs; A-Plus Building Supply; Muratori Builders; Ulbrich Stainless Steels; Budget Dry Waterproofing; Santoro Development; Morgan Stanley Wealth Management; Spray Foam Nation; Superior Walls Northeast by Weaver

10 Years: G.M.S. Construction; Paul Davis Restoration of New Haven County; Greene-D.H. Woronick Builders; Sherwood Builders; AAA Construction Services; DonMar Development Corp.; Wells Fargo Home Mortgage

15 Years: Bemers Petroleum Corp.; John F. Murphy Construction; Connecticut Appliance & Fireplace Distributors; Dri-Tec Waterproofing Solutions

20 Years: DiMatteo Group; Ricci Construction Corp.

25 Years: Sunwood Development Corp.

30 Years: J.J. Russo & Son Construction

35 Years: My CT Dream Home; Milford Bank

40 Years: L. Suzio Concrete

40 Years: Milano Development

Fairfield County HBRA News

TD Bank Senior Vice President Maureen Hanley Bellitto Elected President of HBRA of Fairfield County



• HBRA Life Director John Murren, and President Elect Maureen Hanley-Bellitto

Maureen Hanley Bellitto, Senior Vice President of the Fairfield County Region for TD Bank in Wilton, was sworn in as the new Fairfield County HBRA President at a ceremony held on June 5, 2013.

Prior to becoming Fairfield County HBRA President, Maureen served as the association's Senior Vice-President, Treasurer, and HBRA board member for ten years. She was recognized as Fairfield County HBRA 2013 Volunteer of the Year and 2010 Associate of the Year.

Maureen began her banking career in 1994 as a real estate closer with Ridgefield Bank (Fairfield County Bank). She went on to become the youngest female Vice-President of Commercial Lending in the bank's 125 year history.

In 1995, she established an Indirect Dealer Lending Program and joined the Commercial Lending Group. During her thirteen year tenure, she rose through the ranks to Secretary, Assistant Vice President, Vice President Senior Lending Officer, Team Leader and in 2005, she was named Vice-President, Manager of Construction Lending, and the manager of the bank's Real Estate Investment subsidiary.

Maureen joined Commerce Bank, presently known as TD Bank, in 2006 and established a Commercial Real Estate Lending department for the Connecticut region.

Three Fairfield County HBRA Women Presidents

Two Fairfield County HBRA past presidents and one president elect got together at the state Leadership & Legacy Dinner in June. Joanne Carroll, pictured center, was elected the first woman president of the Fairfield County HBA in 2000-2002. Joanne



owns JMC Resources, a PR and marketing firm based in Guilford. She publishes Connecticut Builder magazine and produces the state HOBI Awards. Mary Boudreau, pictured at right, served as Fairfield County HBRA President from 2008-2010. Mary owns Penfield Financial, a mortgage banking firm handling purchases, refinances, construction loans and home equity loans. The firm is located on Meadow Street in Fairfield. Mary organized and is president of the

HBRA Building Hope Foundation, a non profit organization active in supporting charitable activities in Fairfield County communities and providing scholarships to eligible employees and dependants of employees of member firms. Maureen Hanley-Bellitto, pictured at left, is Fairfield County HBRA President Elect and will take office in September 2013. Maureen is Senior V.P. of the Fairfield County Region for TD Bank in Wilton and has been an invaluable volunteer for the association's most vital fund raising event, its Home Show. (See article at left.)

Fairfield County Home Builders at the State Capitol



• Rep Tony Hwang with Fairfield County HBRA President Pete Fusaro

Members of the Home Builders and Remodelers Association of Fairfield County urged legislators to ensure the regulatory climate for land development and building homes at both the state and local levels is simple, swift and certain and to address state spending and the size of government to lessen the tax burden faced by businesses and families. They supported legislation that would create more regulatory accountability among state agencies and establish a more rational process for environmental intervention petitions. They also supported legislation that would reform the state plan of conservation and development and extend permit expiration dates for septic systems to provide relief in the current economy. They opposed several bills that could hinder economic growth, including a proposal that would allow DEEP greater control over municipal water pollution control authorities; as well as other proposals which would require construction firms to file new non-wage payment reports to the state Department of Revenue Services: apply the conveyance tax to the value of construction contracts in "dual transaction" deals. They also opposed measures that would raise penalties on worker misclassification, lower the current standard for "significant environmental hazards," and prohibit alternative dispute resolution clauses in home improvement and new home construction contracts.



• House Republican Leader, Rep. Larry Cafero speaking to Fairfield County HBRA Government Affairs Chair, Nick Yanicelli.



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Fairfield County Metro Area Housing Fiscal Impact Study

The NAHB Fairfield County Metro Center Residential Impact Study commissioned by Fairfield County HBRA, revealed the impacts on income and employment in 16 industries and local government, as well as detailed information about taxes and other types of local government revenue. Aggregate results are summarized below. Subsequent sections of the report show detail by industry and type of tax or fee revenue generated.

The estimated one-year metro area impacts of building 197 multifamily units in Fairfield Metro Center include:

- ▶ \$41.0 million in local income,
- ▶ \$3.5 million in taxes and other revenue for local governments, and 367 local jobs.

These are local impacts, representing income and jobs for residents of the Bridgeport-Stamford-Norwalk metro area and taxes and other sources of revenue, including permit fees for all local jurisdictions within the metro area. They are also one-year impacts that include both the direct and indirect impact of the construction activity itself, and the impact of local residents who earn money from the construction activity spending part of it within the local area. Local jobs are measured in full time equivalents—i.e., one reported job represents enough work to keep one worker employed full-time for a year, based on average hours worked per week by full-time employees in the industry.

The additional, annually recurring impacts of building the 197 multifamily units in Fairfield Metro Center include:

- ▶ \$10.5 million in local income,
- ▶ \$1.7 million in taxes and other revenue for local governments,
- ▶ 87 local jobs.

These are ongoing, annual local impacts that result from the new homes being occupied, and the occupants paying taxes and otherwise participating in the local economy year after year. The ongoing impacts also include the effect of increased property taxes, based on the difference between the value of raw land and the value of a completed housing unit on a finished lot, assuming that raw land would be taxed at the same rate as the completed housing unit. The above impacts were calculated assuming that the apartments built in Fairfield Metro Center have an average market value of \$335,023; which includes \$50,000 in raw land and \$11,167 in permit and other fees per unit to local governments; and incur an average property tax of \$5,480 per year. (This information was provided by Kirk Wittek of Wittek Development, LLC.)

These are ongoing, annual local impacts that result from the new homes being occupied, and the occupants paying taxes and otherwise participating in the local economy year after year.

Fairfield County HBRA Building Official of the Year



• L-R Mike Palumbo, HBRA Immediate Past President, Distinguished Service Award, Charlie Savarine, Retired Building Official Darien, Paul Payne, 2013 Building Official of the Year, New Canaan Deputy Building Official, Peter Fusaro, HBRA President

Each year the HBRA awards a local Building official with the Building Official of the Year award based on integrity, knowledge and contributions to our industry. The 2013 Building Official of the Year was awarded to Paul Payne, Deputy Building Official New Canaan, CT. Charlie Savarine, Retired Building Official from Darien was also honored with a Distinguished Service award.

The Hartford Insurance Presents Check to HBRA

The Hartford Insurance program presented the HBRA of Fairfield County with a check for \$18,322 from The Hartford.



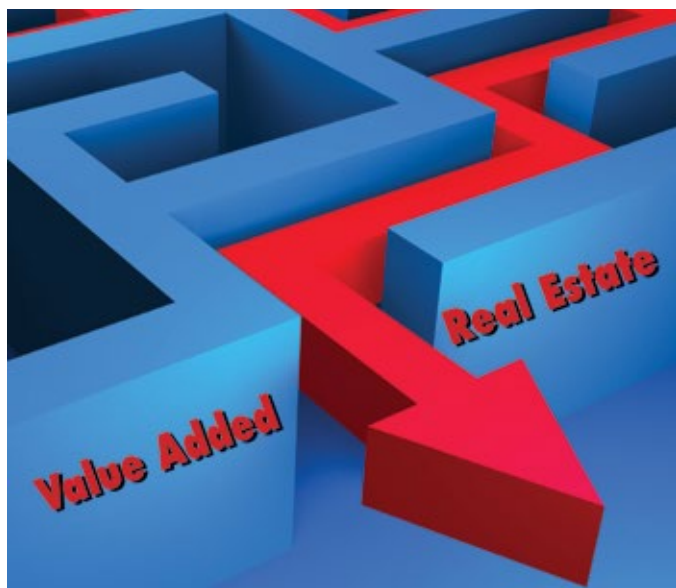
• L-R Kim DiMatteo, DiMatteo Group, Andy Trister Merit Insurance, HBRA President Peter Fusaro

The Hartford Insurance Program Presents NAHB Build-PAC Check to Congressman Jim Hines



• L-R Nick Yanicelli LGA Chairman, Larry Fiano, NAHB Build Pac Trustee, Congressman Jim Hines, Peter Fusaro, HBRA President, Maureen Hanley-Bellitto, HBRA President Elect, Mary Boudreau, HBRA Past President & Life Director

(continued)



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Fairfield County HBRA News

(continued)

HBRA Board Member Michael Church Honored by Fairfield County Business Journal as Next Generation Leader



• Former World Wrestling CEO and U.S. Senate candidate, Linda McMahon presents Michael Church with his 40under40 award.

On June 20, 2013, The Fairfield County Business Journal held their 40under40 event at the hip new hotel, Zero Degrees in Norwalk, where they honored the next generation of leadership and innovation in Fairfield County.

Norwalk realtor and Fairfield County HBRA board member, Michael Church, was recognized as one of Fairfield County's best and brightest leaders under the age of 40. In fact, at just 30 years old, Michael was one of the youngest recipients to be honored. This 10th generation Norwalk native began his rise in the real estate industry right out of college, with a newly acquired real estate license and his own property management company. Seven years later, in addition to earning his Broker's License, Michael's company, Cutting Edge Property Management has negotiated, leased and maintained apartment properties for some of Norwalk's leading developers, and rehabbed a number of the city's older one and two family homes.

Church is a multi-year award winning broker with William Pitt Sotheby's International Realty (WPSIR), and manages a multi-million dollar portfolio. A rental and certified relocation specialist, Church has spearheaded his WPSIR office to their #1 status in overall Norwalk market share. As leasing agent for Summerview Square, one of Norwalk's most successful rental communities, this super dynamo has leased up each phase of townhomes within two weeks of their release, and he continues to fill vacancies within a matter of days. Many Summerview Square tenants are Gen Y execs who identify with Church and his love of the action and convenience of Norwalk and city living. In fact, Michael Church lives in the same north side neighborhood as Summerview Square in a period Victorian home that he rehabbed.

This year, Church was appointed to both the HBRA Board of Directors and the Building Hope Foundation, and he is already looking beyond the completion of the final thirty-two units at Summerview Square. In the fall, he and Summerview Development Group partners, Andrew LaSala, who is a past president of the HBRA and Steven Berko, are combining their sales and construction management skills to take on some exciting new projects in Norwalk and surrounding areas.



Hartford County HBRA News Project Home

Thank you Lovley Development and HBRA Members

The Home Builders & Remodelers Association of Greater Hartford would like to recognize the efforts of our Past President, Mark Lovley.

Last fall Mark decided to build a house in Southington and donate the proceeds to the Hartford County HBRA.

Mark reached out to the HBRA members about his plans for this project and many provided, and even donated, materials and products. We also partnered with CT 1 Media (The Hartford Courant, Hartford Magazine and Fox CT) to promote the project, follow the progress of the construction and highlight the participating companies.

We would like to thank Lovley Development for their leadership and commitment to the HBRA. This project was an extraordinary demonstration of Mark's commitment to the HBRA and a testament to the unbelievable dedication our members have for the Association.

We would also like to thank CT1 Media for partnering with us to promote the project and the participating companies. Finally; and most importantly, we would like to extend a special thanks to all the members who have supported this project and their donations to help the Association. (See Connecticut Builder feature on Project Home in this issue)

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Hartford County Members Present Congressman Joe Courtney With NAHB Build-PAC Check



• L-R Eric Person, George LaCava, HBRAC President Ken Boynton, U.S. Congressman Joe Courtney, Bob Hanbury, Dick Kelley & Hartford County HBRA President Marion Czaplicki.

HBA Northwest CT News



• HBA of Northwest CT Executive officer, Steve Temkin, and board member, Greg Ugalde, hold the insurance royalty check that was received from HBA member insurance agency, USI.



• Woodbury First Selectman Gerald Stomski and Cindy Greenwood from HBANWCT member Torroco (formerly Litco)



• New Hartford First selectman Daniel Jerram and Greg Ugalde



• Torrington Mayor Ryan Bingham and Steve Temkin



• Larry & Babe Fiano, Tim Bobroske & Steve Temkin

Local Leadership Breakfast

The Local Leadership breakfast jointly hosted by the Home Builders Association of Northwest Connecticut and the Litchfield County Board of Realtors was held on March 20, 2013 at the Cornucopia Banquet Hall in Torrington.

Much discussion concerned unfunded state mandates to the towns. There was also talk about the low level of housing permits in recent years.



• Harwinton First Selectman Michael Criss, Tim Bobroske, Thomaston Economic Development Commissioner Jeff Dunn & Steve Temkin



• Realtor members Mr. & Mrs. Campbell, Canaan First Selectman Pat Mechare & Marcia Fecto, mortgage banker with HBANWCT member RMS Mortgage

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Three Ways to Increase Profit through Lean Design

By Todd Hallett, AIA



This large header is not required over the door opening. Eliminating header waste can save hundreds of dollars in each house.

Architect Todd Hallett demonstrates how to get started with Lean Design.

After working with over 2,000 suppliers and trades and 200-plus builders, we have solidly determined that nearly 60 percent of all construction waste begins in the planning stage and is generated by plans and specifications. Should we just accept that as a part of doing business? Are we fated to continue to repeat our mistakes?

Lean Design is helping builders all over the country solve all kinds of problems.

A huge misconception about Lean Design is that it is just a cleverly packaged term for value engineering. Not the case. Value engineering became a four-letter word in the late 1990s after some big-box builders used the concept to strip away all the dramatic amenities and aesthetics that make homes exciting and attractive.

On the contrary, the Lean Design approach is to strip the plan of waste only. As a result, the end product features a superior aesthetic design, cutting-edge planning, and increased amenities.

Lean Design involves all key members of a building team (especially sales) and a litany of trades and suppliers to optimize home efficiency for increased sales at the best possible profit margin. Lean Design never cheapens the home or reduces its value. Rather, it increases focus to provide only what the customer will willingly pay for.

As a builder, where do you start with Lean Design?

The best way to begin is to assemble a Lean team. This team should include your the lead person in construction, purchasing, estimating, design, and sales. Take the team out to the field. Go to a home that is being framed and walk it. Take a close look at your headers over

doors, windows, and fireplace openings. Nearly every builder I've worked with, regardless of geography, initially had far too many headers or oversized headers in their homes. Code requirements are typically 250 percent over failure, so anything designed above that threshold is waste.

Here's how to do a quick check:

1. If a header is running parallel with the joists above (in the case of a two-story structure), it is suspect and may not be required.
2. If a header is running parallel with a truss or rafter system, it is also suspect and should be reviewed.
3. Look at your plans. If a header has no way to bear on a footing or a beam, it may not be required. Exception: Watch out for point loads created by purlins, headers, or other structure above.

Why are headers overbuilt so often?

It typically starts with a header schedule on the plans. A header schedule is a generic table indicating the size of headers required over given openings. For example, a 36-inch opening may indicate (2) 2x6 headers. What this translates to is that the framer will put headers over every opening and the size of the header will be dictated by the schedule. This is simply wrong. Many openings in a home do not require structure. Eliminate your unneeded headers and watch the cash start to stack up.

Your field walk should next focus on the way your windows and doors are framed. There is a tremendous amount of waste in framing that can be eliminated; excessive laminated beams, cripples, and studs can often be reduced.

Framing is the tip of the iceberg and the easiest place to start. Once you get the

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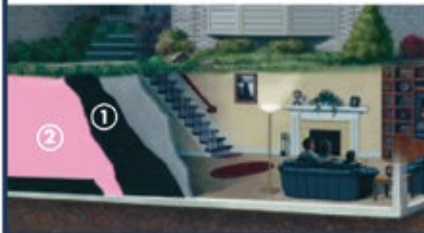
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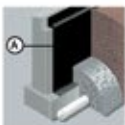


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Three Ways to Increase Profit through Lean Design

(continued)

hang of identifying waste in framing, begin looking for it in every stage of construction. A giant leap forward happens when your trades become involved.

Trades and Suppliers

With Lean Design, trade and supplier input is not an option; it's a requirement. Their input creates valuable design parameters that the design team would never have been aware of without their input. This is the kind of input that is critical.

Design

The most important part of Lean Design is the architectural drawings stage. This is where all the information gathered through the field walks and trade collaboration comes together to establish guidelines for effective and efficient design. Your goal is to create the most dramatic and marketable home possible that will cost thousands less to build than your competition.

Eliminating waste in design is the key to being able to upgrade amenities and curb appeal. A true Lean Design will have little wasted floor space (halls, etc.), no unused rooms (e.g., formal living room), and a current, fresh, relatable design. The construction drawings will be complete, accurate, and

carry the signature of knowledgeable trade input.

The most successful single-family home builders in the country are now employing Lean Design as the way forward. The increased amenities and improved aesthetic, combined with lower costs, provide such an advantage for builders over their competition, that it is almost unfair - almost.

Todd Hallett, AIA, president of TK Design & Associates, has been designing award-winning homes for over 20 years. He spent 15 of those years working for a \$50 million production builder. Hallett's Lean Design blog appears weekly at HousingZone.com. He welcomes your feedback at thallett@tkhomedesign.com or 248.446.1960. ■

Giving Energy-Efficiency the Appraisal & Underwriting Value It Deserves

Builders have been frustrated for years now, that the value of energy-efficient features are not factored into home appraisals, and are typically ignored by mortgage lenders.

As Lisa Prevost reported in a recent New York Times column, a bipartisan Senate bill supported by a broad coalition of business, energy and environmental groups seeks to put energy cost savings into the underwriting equation. Called the SAVE Act (for Sensible Accounting to Value Energy), the legislation could make energy-efficient features more valuable to a builder and more affordable to his homebuyer.

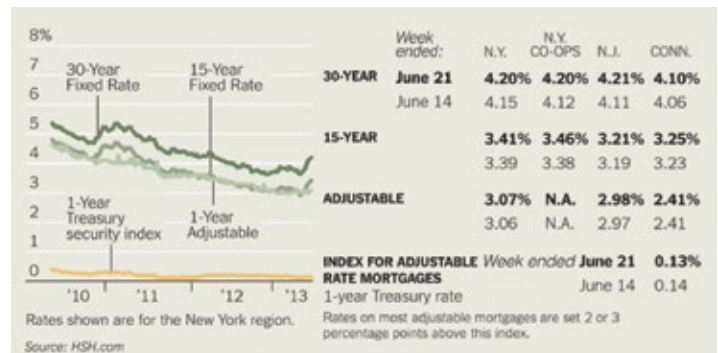
The legislation would require Fannie Mae, Freddie Mac and the Federal Housing Administration to incorporate energy efficiency into their underwriting policies. The energy savings would be considered only when the builder or his homebuyer submits a qualified home-energy report, the guidelines for which would come from the Department of Housing and Urban Development.

Right now appraisers really don't have an effective way of considering energy-efficient features. They're sort of hamstrung with the sales comparison approach. What is being advocated is having a third-party energy report on the house.

— Robert Sahadi, Institute for Market Transformation

Even when home appraisers do account for energy savings in a valuation, mortgage underwriters tend to reject the adjustment, either out of an abundance of caution or because they don't understand it.

A spokesman for the Mortgage Bankers Association said the group had not endorsed the SAVE Act, which is part of a broader energy bill awaiting action, and had no position on it. The bill would help borrowers in two ways. First, in the same way that lenders include property taxes and insurance costs when weighing a bor-



rower's income against monthly expenses, they would have to factor in energy cost savings. The resulting adjustment in the borrower's debt-to-income ratio could mean a larger loan amount. Second, lenders would have to add the value of projected energy savings to the home's value, if the appraiser hadn't already done so. Since mortgage amounts are based on a percentage of the home's value, a higher value would translate into a larger mortgage.

Richard L. Borges II, the president of the Appraisal Institute, called the proposed use of energy audit reports a "very meaningful approach," especially when compared with the incomplete and inaccurate energy-efficiency information often presented to appraisers.

Loan performance on energy-efficient homes is considerably better than on other homes. A study commissioned by the institute found that default risks are 32 percent lower on homes that meet the government's "Energy Star" guidelines than on similar non-Energy Star homes. The study examined 71,000 home loans from 2002 to 2012.

The findings demonstrate that the SAVE Act approach is an underwriting positive. ■

Largest-ever Study of Home Remodeling Reveals Top Drivers, Challenges and Spending for U.S. Renovation Activity

Significantly more U.S. homeowners are moving forward with renovation projects compared to this time last year, according to the second annual Houzz & Home survey that garnered more than 100,000 responses from the Houzz community of 14 million monthly unique users. A majority of the homeowners surveyed also believe now is a good time to remodel (53 %), and 58 percent of those planning projects in the next two years will hire professional help.

The study also found that three-quarters of homeowners believe that now is a good time to buy a home. Together with a Commerce Department report showing the rate of single-family home construction at its highest level in four and a half years, the results of this study point to a strengthening economy, housing and renovation market.

The 2013 Houzz & Home survey is the largest survey of remodeling and decorating activity ever conducted, covering historical and planned projects, the motivations behind these projects, and the impact of the economy on home building, renovation and decorating plans among Houzz users across the United States and around the world. The study yielded detailed data at the national, regional and metropolitan area level, which Houzz used to examine regional differences in priorities and spending.

Bathrooms and kitchens top America's renovation project list again this year, with 28 percent of respondents planning a bathroom remodel or addition, and 23 percent planning a kitchen remodel or addition in the next two years. In terms of dollars spent, kitchens command the lion's share. Over the

last five years, nearly four in ten home improvement dollars have gone into kitchens and survey data indicates future spend is likely to follow the same trend.

Homeowners spent an average of \$54,942 nationwide for a high-end kitchen, \$22,390 for a mid-range kitchen, and \$7,133 for a lower-budget kitchen.

The study also found that homeowners renovating at the higher-end were more likely to go over budget than those doing more modest renovations, though a significant number reported going over budget at all project levels. Fifty-six percent of those doing a high-end renovation, 42 percent of those who did a mid-range renovation, and 31 percent of those whose renovation was lower-budget also spent more than expected on their projects.

Other key findings:

- Spending more time in a room does not necessarily correlate with decorating dollars. Homeowners report spending the most time in their family/TV rooms, but not the most money there. Nobody was willing to admit to spending significant time in their bathroom – but apparently the time we do spend there is worth significant investment. The percentage of money spent on kitchens and bathrooms far exceeds

the percentage of time spent in these spaces.

- A majority of the homeowners surveyed who are planning to complete a project in the next two years will hire a general contractor (58 percent), and a third a kitchen/bath (36 percent) or carpet/flooring professional (34 percent). Twenty-three percent plan to hire architects and 22 percent interior designers.
- When it comes to hiring a professional for their project, 67 percent of homeowners surveyed rated a “personality I can work with” as a 5 (very important) on a 5-point scale.
- 34 percent of U.S. homeowners cited making their home more energy efficient as a key driver for completing their most recent project.

About Houzz

Houzz is the leading online platform for home remodeling and design, providing people with everything they need to improve their homes from start to finish - online or from a mobile device. From decorating a room to building a custom home, Houzz connects millions of homeowners, home design enthusiasts and home improvement professionals across the country and around the world. With the largest residential design database in the world and a vibrant community powered by social tools, Houzz is the easiest way for people to get the design inspiration, project advice, product information and professional reviews they need to help turn ideas into reality. For more information, visit www.houzz.com. ■

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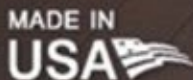
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