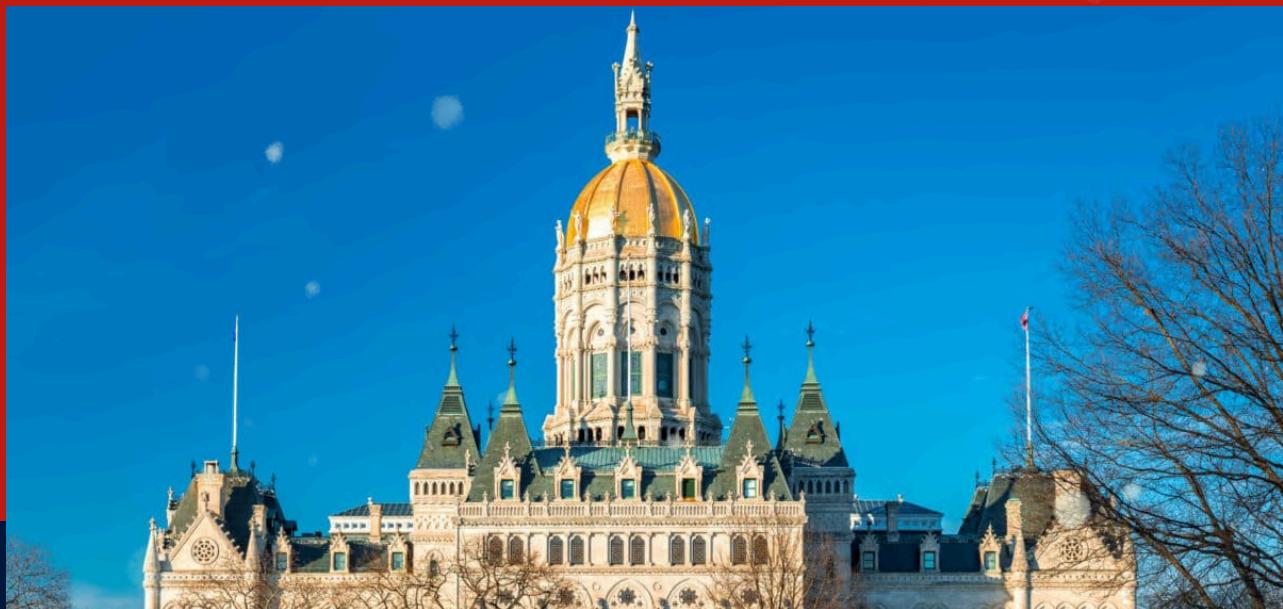


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HOME BUILDERS & REMODELERS ASSOCIATION OF CONNECTICUT



**SIGN UP FOR
LEGISLATIVE ALERTS**

Your source for residential construction,
news, policy, and advocacy.

ANNUAL WINTER NEWSLETTER

HOME BUILDERS AND REMODELERS ASSOCIATION OF CONNECTICUT

PRESIDENT'S MESSAGE:

As we wrap up 2025, I find myself reflecting on the incredible progress we have made across Connecticut's building industry. As President and Chairman of the Home Builders & Remodelers Association of Connecticut (HBRA), I am proud to share our achievements and the momentum we continue to build.

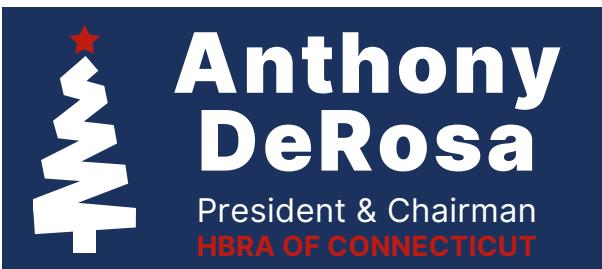
We have made significant strides in workforce development by expanding the Home Builders Institute (HBI) curriculum and introducing students to meaningful career pathways in residential construction. The Connecticut Institute of Professional Builders & Remodelers (CIPBR) has been instrumental in bringing the HBI curriculum to seven school districts across nine schools, with additional Connecticut schools poised to join this growing effort.

Our commitment to innovation and excellence remains strong. By working closely with our regional workforce boards, we successfully secured grant funding that will further support and expand these initiatives. Our signature events—the HOBIs and the Fiano Family BUILD-PAC Golf Tournament—along with a highly successful Home Building Industry Day that advanced pro-housing and home growth conversations, continue to demonstrate the strength, dedication, and camaraderie of our industry.

Thanks to the hard work of our local Executive Officers and dedicated staff, we have experienced growth in statewide membership while maintaining strong retention rates. Our statewide organization continues to effectively produce, monitor, and advocate on behalf of our members. I am deeply grateful for their efforts and proud of what we have accomplished together.

As we close out the year, I extend my warmest wishes to you and your loved ones for a joyful holiday season and a prosperous 2026. May this special time offer a moment of reflection and renewal as we look ahead to the opportunities and challenges before us.

Thank you for the privilege of allowing me to serve. Here's to a bright future for the HBRA of Connecticut and for Connecticut's building industry.





31ST ANNUAL HOBI AWARDS

The 31st annual HOBI AWARDS took place on November 12th with over 800 attendees! The energy in the room was electric! Special recognition was given to 14 builders & 1 architect, who have won more than 20 HOBI Awards over the last 30 years!

We also extend our congratulations to all the winners who were recognized for their outstanding talents in new construction and design, land development, remodeling, commercial construction, sales and marketing and home finance.

A heartfelt thank you to our 2025 HOBI Sponsors for your generous support in making this year's event a resounding success. We extend special appreciation to our 2025 Presenting Sponsor, Ring's End, for their outstanding commitment and support. We look forward to celebrating the 32nd Annual HOBI Awards in 2026!

CONGRATULATIONS TO THE TOP WINNERS!



Custom Home of the Year

BLUEWATER HOME



Custom Home Project of the Year

HOBBS INC



Community of the Year

WELLBUILT COMPANY



Remodeled Home of the Year

BRAYDAN CONSTRUCTION



Spec Home of the Year

ABLE CONSTRUCTION

CONGRATULATIONS TO ALL THE 2025 HOBI WINNERS!



**CLICK HERE
FOR THE 2025
HOBI PICTURES**

**SAVE THE DATE
2026 HOBI AWARDS**

THURSDAY, NOVEMBER 12TH, 2026

Click button below to learn
more about the HOBI
Awards and sponsorship
opportunities!

 **EMAIL HERE!**



CONNECTICUT BUILDER MAGAZINE



ABOUT CONNECTICUT BUILDER MAGAZINE

Connecticut Builder is a glossy 4-color trade magazine, published in winter/spring, summer and fall by the Home Builders & Remodelers Association of Connecticut.

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

Circulation:

- HBRA Members – builder, remodeler and associate members
- Architects
- Distribution to non-member builder and remodelers through lumber yards and supplier houses in Hartford, New Haven, Fairfield and New London Counties
- Connecticut Legislators

CLICK HERE
for the current issue of Connecticut Builder



Advertise in Connecticut Builder!

Our next issue will be distributed in March 2026. This issue is our biggest issue of the year, dedicated to the **2025 HOBI Awards!**

EMAIL HERE
TO LEARN MORE!



CT DEVELOPERS FORUM

HOME BUILDERS & REMODELERS ASSOCIATION OF CT

A SPECIAL INTEREST FORUM OF THE HBRA OF CONNECTICUT



The Developer's Forum is a diverse coalition of individuals and organizations dedicated to advancing the development and revitalization of residential, commercial, and industrial properties in Connecticut. Our efforts align with sound economic, planning, land development, and environmental principles.

We gather on the first Thursday of each month, from September to June, at various locations throughout Connecticut. These meetings offer valuable opportunities for networking and education.

Participation is open to companies and firms, including builders, developers, economists, planners, attorneys, engineers, real estate professionals, and more. Together, we engage in discussions on a wide range of topics relevant to the housing industry.

Each month, our CEO and Lobbyist provide updates on the current legislative session, key challenges, and changes to laws or regulations that impact our work.

The result is always informative—and often entertaining!

JOIN TODAY!





CT Institute of Professional
Builders & Remodelers



The Connecticut Institute for Professional Builders and Remodelers (CIPBR) is dedicated to championing trades education and cultivating a culture of innovation, collaboration, and excellence in schools, from middle school through high school, universities, and beyond.

As a 501(c)(3) organization, we are committed to equipping students with the practical skills, knowledge, and opportunities essential for success in diverse trades industries and the evolving global workforce.

LEARN MORE

Empowering Futures Through Trades Education

CEO CORNER

JIM PERRAS

Why Membership Matters in 2025

TURNING MOMENTUM INTO MEASURABLE PROGRESS

Connecticut's housing challenges remain front and center as we head into 2026. Demand for housing across all price points continues to outpace supply, and state and local leaders increasingly acknowledge that production—both new construction and reinvestment in existing housing stock—must be part of the solution. That recognition is important progress, but recognition alone does not build homes.

As we look ahead, the Home Builders & Remodelers Association of Connecticut remains focused on converting momentum into meaningful policy outcomes. The coming year will be pivotal. Proposals that affect zoning, building codes, environmental permitting, workforce development, energy policy, and taxation will all have real and lasting impacts on your businesses and on housing affordability statewide.

HBRA of Connecticut will continue to serve as a vigilant and effective advocate for the residential construction industry. We will carefully review legislation and regulatory proposals, push back against policies that add cost or uncertainty without commensurate public benefit, and consistently remind policymakers that well-intentioned actions can have unintended consequences. Our guiding principle remains simple: protect housing production and avoid doing harm in the midst of a housing shortage.

At the same time, we are not content to play defense alone. In the year ahead, HBRA will advance proactive solutions aimed at expanding the construction workforce, improving regulatory predictability, and encouraging increased production of all types of housing. This includes advocating for a six-year code cycle, infrastructure and utility coordination, and municipal and state regulatory reforms to reduce the costs associated with development and construction.

Your membership makes this work possible. It gives the industry a unified voice at the Capitol, at state agencies, and in communities across Connecticut. It allows us to bring real world experience to policy discussions and to advocate with credibility, persistence, and impact.

As we reflect on the year behind us and prepare for the one ahead, I thank you for your continued support and engagement and wish you and your families a healthy, restful, and enjoyable holiday season.



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

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

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

SAVE THE DATE JULY 6, 2026 LARRY FIANO & FAMILY BUILD-PAC GOLF CLASSIC

Contributions to BUILD-PAC are completely voluntary. You may choose not to contribute without reprisal. Contributions to BUILD-PAC will be used for political purposes and are not tax deductible for federal income purposes. Federal law requires political action committees to report the name, mailing address, occupation and name of employer for each individual whose contributions exceed \$200 in a calendar year.



Please Support the HDF Fight

... for Your Business Success
... for Your Industry's Strength
... for Restoring CT



Home Builders & Remodelers Association of Connecticut

What is HDF?

HDF (Housing Defense Fund) is the HBRA's account that pays for outside advocacy work. It's a critical component of the HBRA's extensive lobbying effort on behalf of our industry. HDF pays for legal actions, public affairs and data research - all in support of the HBRA's advocacy goals - and required additional lobbying beyond our normal staff and contract lobbyists who work daily for all of us at the state capitol.

HDF Depends on Contributions from Industry Members & Friends

HDF needs HBRA's Builder and Associate members, and others to contribute so we can engage in more effective advocacy to help remove regulatory burdens and promote the housing industry statewide. When our advocacy is successful, everyone wins. Together we're stronger. The more who contribute to HDF, the louder our voice can be heard.

Simply put, we need YOU! Please contribute what you can to support the HDF today. The leaders of the HBRA of CT, and the HDF Steering Committee, promise that every dollar of your contribution will be used to promote the residential construction industry, seek regulatory and tax relief, and defend against attacks on home building, remodeling and land development.

We welcome all contributions, no matter what size - With our sincere gratitude, THANK YOU!

Your HDF contribution is not a deductible as a charitable contribution but may be deductible as a business expense. Again, HDF is not a political fund and cannot be used for political campaigns. Therefore, there are no contribution limits and both personal and business funds can be paid to the HDF.

HBRA MEMBER RETIREMENT PROGRAM

2026 401(K) CONTRIBUTION LIMITS

The retirement plan landscape is always changing as new features and rule changes are implemented, so it is important to keep up to date with changes to put yourself in the best possible position when utilizing your plan. Contribution limits are one of the changes you want to make sure you are aware of, since understanding how much you are allowed to contribute will help you create a plan for saving.

For your 401(k), the amount you are allowed to contribute each year is based on your age. For employees under the age of 50 years old, they can contribute up to \$24,500 into the plan during 2026. If an employee is 50 years or older, they have access to a catch-up contribution in addition to the normal contribution limit, giving them some extra opportunity to save as they approach retirement age. This catch-up contribution for 2026 is \$8,000, bringing the total for employees 50 years or older to \$32,500.

Introduced in 2025, the enhanced catch-up contribution is meant to give employees who are right around the corner from retirement the ability to save an increased amount. On top of the normal contribution limit, employees between the ages of 60-63 years old can save an additional \$11,250. For 2026, employees in this age range can save up to \$35,750.

The chart below breaks down the contribution limits by age and shows the changes from 2025 to 2026.

Ages	2025 Limits		2026 Limits
Under 50 years old	\$23,500	→	\$24,500
Over 50 years old	\$31,000 (\$23,500 + \$7,500)	→	\$32,500 (\$24,500 + \$8,000)
60-63 years old	\$34,750 (\$23,500 + \$11,250)	→	\$35,750 (\$24,500 + \$11,250)

It is also important to note that these limits only apply to the money that an employee defers directly from their own pay. If your plan allows for company contributions or rollovers from an outside account, those amounts do not factor into the limits shown above.

If you would like to talk further about your own goals to set up a plan for saving in 2026, or if you would like us to review and evaluate the retirement plan your business offers, please do not hesitate to reach out.

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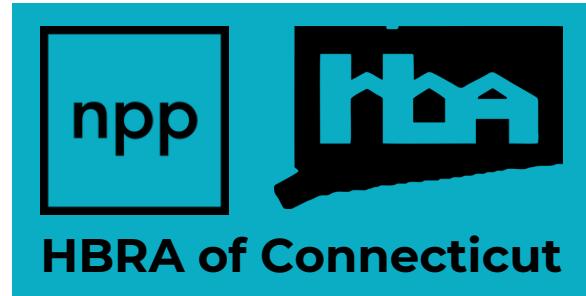
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HBRA MEMBER BENEFITS AND DISCOUNTS



ACADIA INSURANCE



NPP PROGRAMS



National Association
of Home Builders

Exclusive Savings: As a benefit to members, NAHB negotiates on your behalf to offer the best pricing available at 20 national companies. Click "Learn more" below to explore the variety of discounts from each company. You can also download an overview of all discounts, including phone numbers and program codes.

Support for Your Local HBA: All products and services purchased by members through the member savings programs offer monetary support for your HBA. Last year, NAHB gave more than \$700,000 to HBAs as a result of member participation in these programs.

NAHB SAVINGS



Join thousands of members who save money for their families and businesses. As a member of your local and/or state home builders association, you can take advantage of NAHB's member savings programs.

MEMBER REBATE PROGRAM



NAHB BuilderBooks

Welcome to NAHB BuilderBooks, your source for education and training products for the building industry. As the publishing arm and official bookstore for the National Association of Home Builders, BuilderBooks offers award-winning publications, software, brochures, and more, with many available in both English and Spanish.

NAHB BUILDER BOOKS



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Google search result for "vinyl siding companies near me". Sponsored result for Peter L. Brown Siding, Window, & Roofing Co., featuring a map of Connecticut showing siding installation locations.

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Goodbye 2025
Hello
2026

WISHING YOU AND YOUR TEAM A HEALTHY
AND PROPEROUS NEW YEAR!



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