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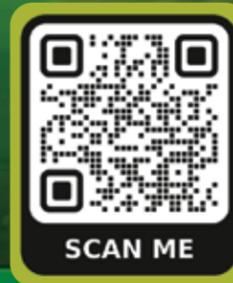
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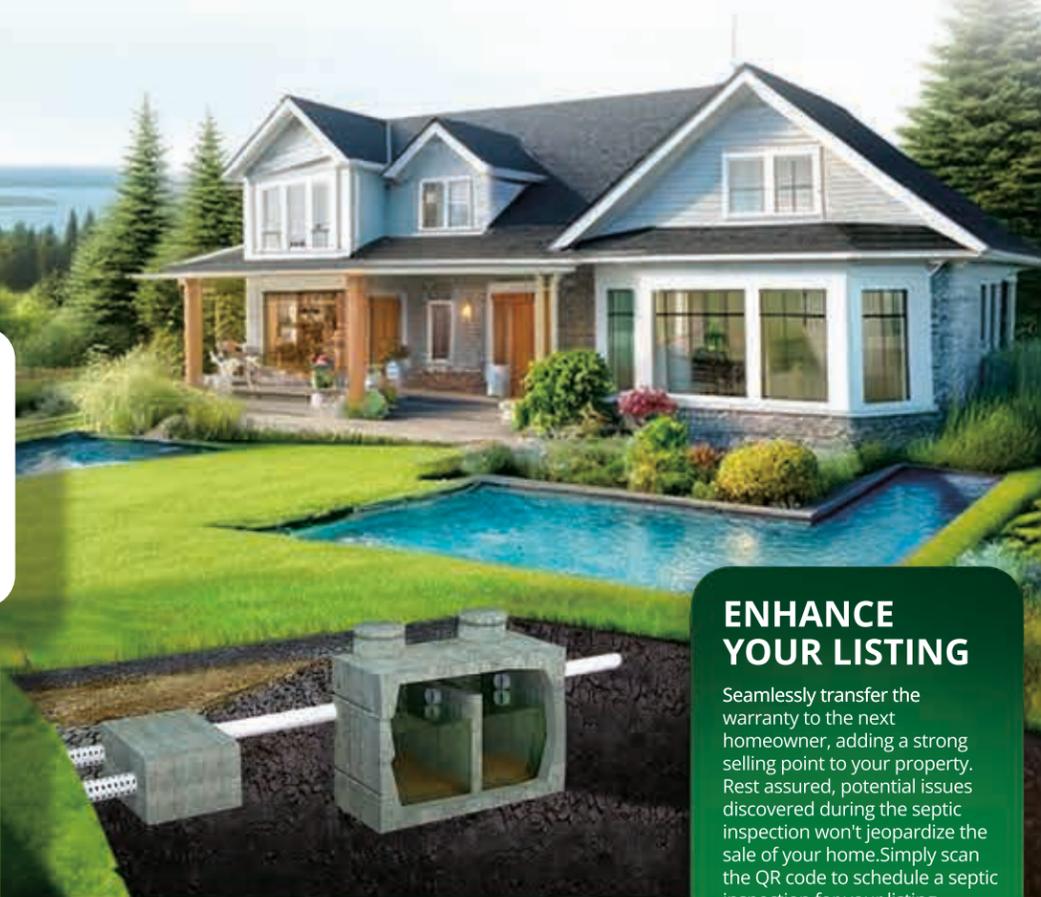
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54 Colette Harron
TOP AGENT

If you are interested in nominating people for certain stories, please email us at: sam.kantrow@realproducersmag.com

HOME INSPECTOR SPOTLIGHT

David Rozza

Dave brings over 25 years of experience in home improvement and facilities management, with a specialty in older construction and historic homes. "Helping people feel confident in their decision to buy a home is why I became a home inspector," he says. Dave enjoys uncovering what is not working properly and identifying what needs to be done to repair or improve a home.

As a home inspector, Dave believes that understanding how a home is constructed is essential. This knowledge allows him to educate clients throughout the home-buying process, helping them understand proper upkeep versus repairs that may be needed down the road.

Outside of work, Dave is deeply involved in his community and enjoys spending time with friends and family. He stays active through hiking, biking, snowboarding, and skateboarding.



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2025

BY THE NUMBERS

Here's what the top 300 New Haven & Middlesex agents sold

\$3,728,174,252



TOTAL SALES VOLUME

6,790

**TOTAL TRANSACTIONS
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THE *Discipline* MONTH

February sits in the quiet middle of momentum.

The excitement of January goal setting fades. The urgency of spring has not arrived. This is the month where habits show their strength.

Most people wait for motivation. Top performers rely on structure.

They block time even when schedules feel full.

They follow systems even when results feel slow. They keep promises to themselves before anyone else notices.

Success rarely comes from one big move. It comes from repeated actions done without negotiation. Calls made on busy days. Follow-ups sent when energy dips. Relationships nurtured without immediate payoff.

This business rewards consistency more than intensity. One strong conversation builds trust. One thoughtful introduction creates opportunity. One reliable partner becomes a long-term asset. These moments stack quietly and then show up all at once.

This community thrives because you choose connection over competition. You share resources. You make introductions. You show up in rooms with no expectation other than adding value. That mindset compounds.

The magazine tells stories of success. The real work happens between the pages. It happens in meetings, texts, coffees, and

referrals. It happens when you follow through. It happens when you stay visible even during slower weeks.

February is a chance to refine your process.

Look closely at your daily actions.

Cut what wastes time.

Strengthen what builds relationships.

Commit to simple habits you repeat without exception.

Progress often feels quiet before it feels meaningful. Discipline looks boring before it looks impressive. Consistency feels small before it creates momentum.

I am grateful for every agent and every partner who continues to invest in this community. Your effort raises the standard for everyone around you. This network works because you work.

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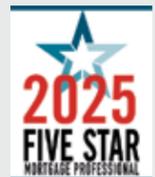
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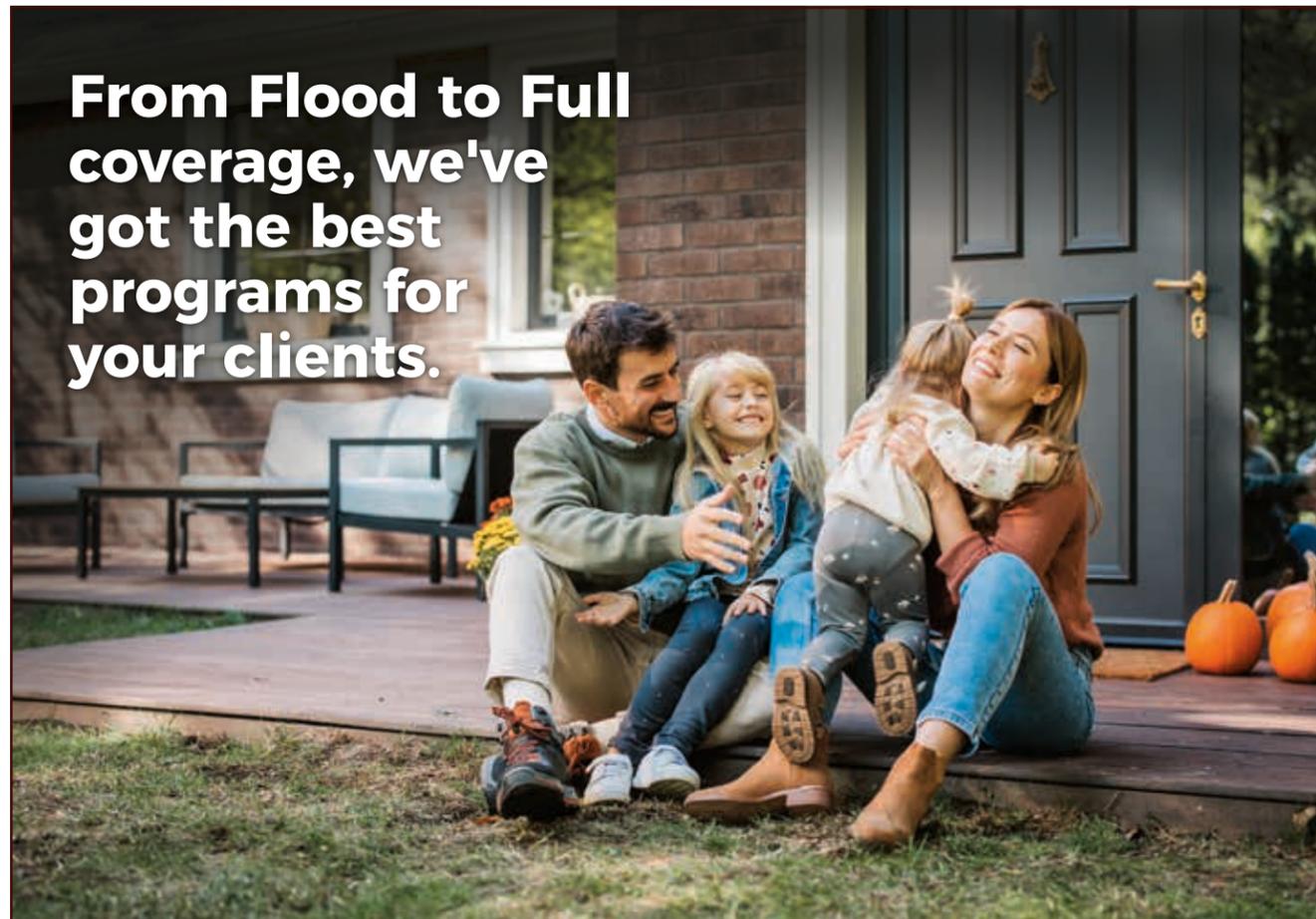
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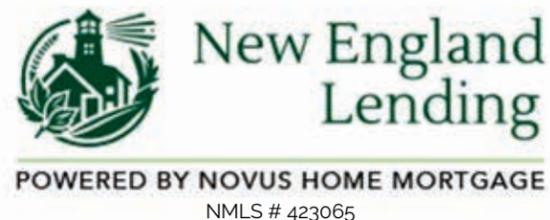
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ASK THE Expert!

Why Understanding Roof-Related Insurance Challenges Matters for Connecticut Realtors

BY CT INSURANCE EXCHANGE

In today's Connecticut real estate market, insurance availability can make or break a transaction. While buyers and sellers often focus on price, inspections, and financing, one critical issue is frequently overlooked until late in the process: homeowners' insurance. For properties with roofs over 20 years old and tree branches hanging over the roofline, obtaining insurance can be surprisingly difficult. For realtors, understanding these challenges is no longer optional—it is essential to protecting your clients and ensuring smooth closings.

The Insurance Landscape in Connecticut

Insurance Companies have become increasingly cautious due to rising claims from windstorms, heavy snow loads, ice dams, and falling trees. As a result, underwriting standards have tightened. Roofs older than 20 years, regardless of visible condition, commonly trigger insurance issues.

Even if a home passes inspection, insurers may still decline coverage, require repairs, or issue conditional binders that must be resolved before closing or shortly thereafter to continue coverage. Buyers often discover these requirements only days before settlement, putting deals at risk.

Why Roof Age Matters So Much

Insurance companies focus on roof age because it directly correlates with claim frequency and severity. In many cases, roofs that are 20 years old or older, including both traditional asphalt and architectural shingles, may receive additional scrutiny. Once a roof crosses the 20-year threshold, many insurers assume it is nearing failure—even if it appears well-maintained. Some companies will:

- Decline coverage outright
- Offer coverage excluding roof damage
- Require roof replacement before binding a policy
- Impose higher deductibles or premiums

For buyers, this can mean unexpected costs. For sellers, it can mean renegotiations or lost deals. Realtors who understand this risk early can help clients plan accordingly.

What Realtors Can Do to Protect Their Clients

Realtors play a crucial role in identifying and addressing insurance challenges early. Here are proactive steps that can make a significant difference:



1. Ask About Roof Age Immediately

At the listing appointment or buyer consultation, ask: "How old is the roof?" If it is approaching or over 20 years, flag it as a potential insurance issue. This allows time for planning rather than scrambling.

2. Encourage Early Insurance Shopping

Advise buyers to contact insurance agents as soon as they go under contract—not after the inspection. Early quotes help identify red flags while there is still time to negotiate or make repairs.

3. Educate Sellers on Pre-Listing Mitigation

For sellers, trimming trees and providing roof documentation (invoices, warranties, inspection reports) before listing can expand the pool of insurable buyers and reduce last-minute demands.

4. Build Relationships with Local Insurance Professionals

Connecticut-based insurance agents understand regional underwriting trends and carrier expectations. Having trusted insurance partners allows you to guide clients toward realistic solutions instead of surprises.

5. Prepare Clients for Possible Negotiations

If a roof is borderline, buyers and sellers may need to negotiate credits, escrow holds, or repairs. Realtors who explain this possibility early help clients respond calmly and strategically.

Why This Knowledge Makes You a Better Realtor

Understanding insurance challenges elevates you from transaction facilitator to trusted advisor. By recognizing the impact of roof age, Connecticut realtors can reduce contract fallout, shorten closing timelines, and protect client finances. Clients remember the realtor who prevented a deal from falling apart—not the one who reacted too late. In a market where underwriting scrutiny is increasing, insurance awareness is a competitive advantage. Those realtors who understand it are better positioned to lead, advise, and succeed.

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BUILT by Hard Work

BY GEORGE GROTHEER
ALYSSA MUCHA PHOTOGRAPHY

Alan Spotlow



A life built around hard work often leads to success in business—and that path is one Alan Spotlow knows well. A rising star with William Raveis' One Team, Spotlow's career has been shaped by grit, persistence, and a deep connection to the shoreline communities he serves.

"There isn't a job I haven't done since I started working at thirteen," Spotlow says. "Sales, construction, restaurants—I even worked in a seafood distribution freezer at negative seven degrees."

Spotlow began working for his family's construction company as a teenager, which led him into engineered construction and eventually a water utility company, where he spent countless five-degree nights repairing water mains. But looking back, it was the hundred-degree days—covered in dirt, tar and sweat on roofs alongside his brother and father—that laid the foundation for everything that came next. Believe it or not, Spotlow says, that's where real estate first entered his life.

"I remember asking my brother, 'Who's that?'" he recalls. "Fifty feet below us was a guy in a suit with a clipboard. He looked professional." That man turned out to be a real estate agent—and that moment planted the seed.

Still, the timing wasn't right. Alan didn't jump into real estate overnight. It wasn't until the COVID era, when Zoom made it possible to take classes at night without missing work, that the door finally opened to pursue the career that had quietly been calling him.

Of course, getting licensed was only the beginning.

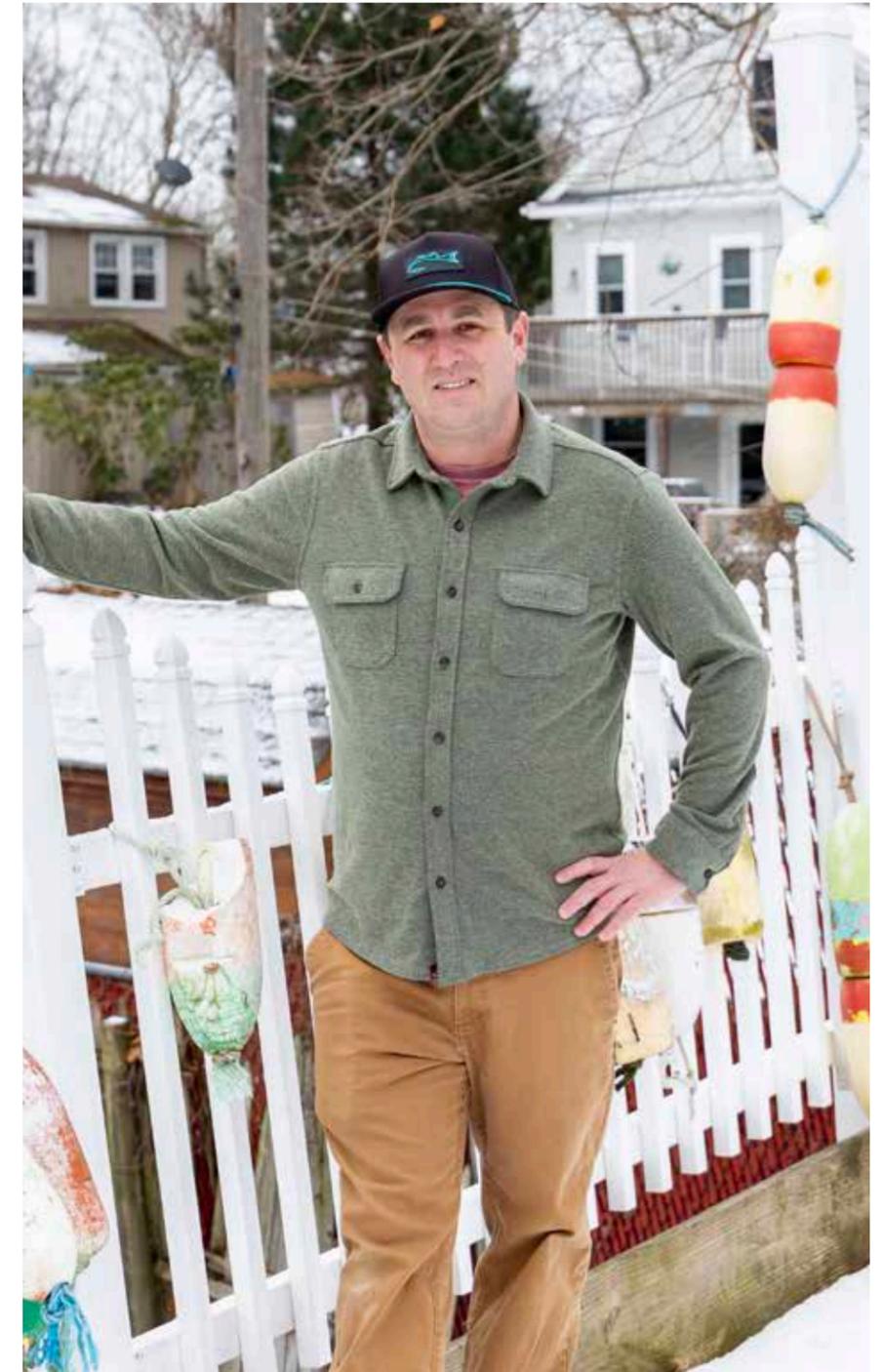
"I did everything you shouldn't," Spotlow says with a laugh. "I thought I could do real estate part-time and quickly realized it's not something you can do halfway. I walked away from a secure ten-year career, used my savings to buy my first listing—which is now the home where I'm raising my family—and took the leap. Looking back, I'm sure my family thought I was crazy."

The first year tested him.

"I went from a traditional 9-5, where I was told what to do, to a world with very little direction," he says. "Just as I started questioning whether I'd made the right decision, the support of my team—The One Team—helped me put real structure in place."

That structure meant 5 a.m. wake-up calls, committing to 50 calls a day for 90 straight days, and narrowing his focus to the Connecticut shoreline—an area he knows like the back of his hand.

Real estate, for Spotlow, was never just a career choice—it was a calling. He believes that when you genuinely care





Alan Spotlow, with his wife and daughter, whose constant support and encouragement remain the foundation behind both his career and life along the Connecticut shoreline.

That mindset often means going above and beyond. Spotlow has been known to offer his own time—and his beloved Toyota Tacoma—to help clients haul loads during their move. He’s even gone as far as power-washing an entire home on his own just to make sure the listing photos look their best.

“It’s incredibly important to know what you’re doing for people,” Spotlow says. “You’re holding one of the biggest decisions of their lives in your hands.”

That same connection extends beyond his business and into his life in Westbrook, where he’s deeply rooted in the community. He spends time sailing on Long Island Sound with his wife

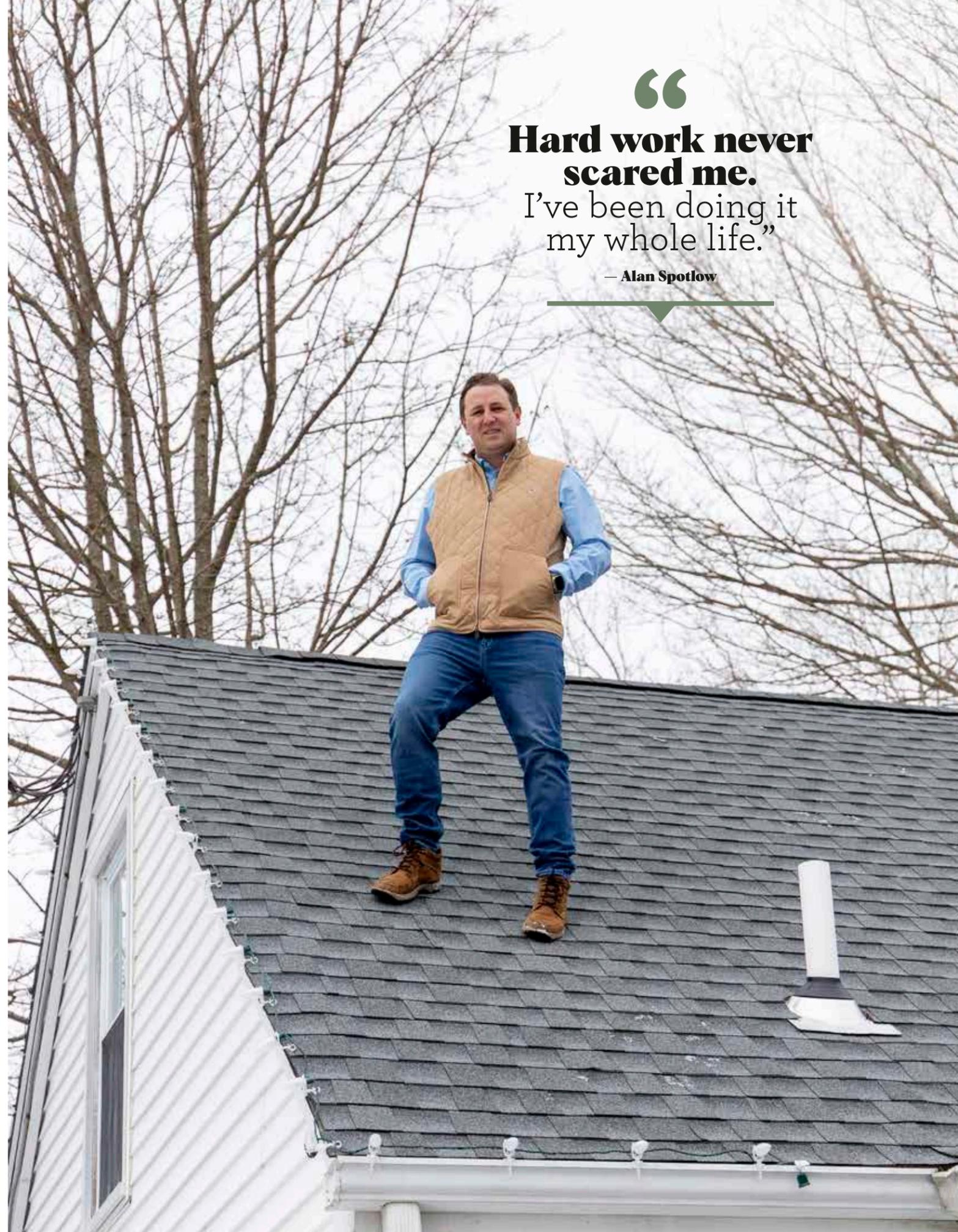
about people, success follows naturally. His wife jokes that his biggest flaw is having too big of a heart, but Spotlow sees that as his greatest strength. Helping families find not just a house, but a place to call home, is what drives him.

Like any meaningful journey, there has been a learning curve. He’s made mistakes, learned from them, and grown by listening closely to his clients and constantly refining how he serves them. Whether it’s a first home, a forever home, or an investment property, every transaction is handled with care and intention.



“
**Hard work never
scared me.**
I’ve been doing it
my whole life.”

— Alan Spotlow





“
When people trust you
 with the biggest decision of their life, you take that seriously.”

— Alan Spotlow

and daughter, enjoying local shoreline beaches with friends and neighbors, hiking, and taking full advantage of the area’s restaurant scene—when he’s not sneaking off to the golf course. In the warmer months, you’ll often find him participating in boat races and community dinners along the shore.

Though he once dreamed of life in California or Australia, Spotlow says settling down in his hometown speaks volumes about the place he calls home—and the fact that he now helps others find their place there makes it all the more meaningful.



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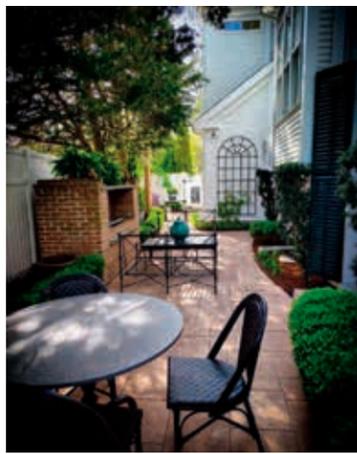
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CITYLINE CONSTRUCTION

Built on Legacy, Guided by Craft PHOTOS BY CHRIS DEVLIN



Some builders discover construction later in life. For Mike Rubino, it was never a question of if—only how far it would take him.

Construction runs deep in Mike's family. Raised in New Haven, he grew up surrounded by the trades: a grandfather who was a mason, an uncle who was a carpenter, and another in landscaping. As a teenager, Mike began working landscaping jobs, learning early what it meant to show up, work hard, and take pride in tangible results. In the winters, he framed houses with a local North Haven builder, steadily building both skill and confidence.

"That hands-on exposure early on really shaped me," Mike reflects. "I didn't just learn how things were built—I learned why quality mattered."

By his twenties, Mike expanded his experience even further, joining the laborers' union. There, he worked on commercial projects and gained specialized knowledge in waterproofing, brick restoration, and large-scale structural work. The union years sharpened his technical abilities and broadened his understanding of how buildings age, shift, and endure.

At just 25 or 26 years old, Mike took a leap and started his first company. For

nearly a decade, he handled a mix of remodeling, commercial work, and new construction. One standout project from that era was building a cottage from the ground up on Pot Island in the Thimble Islands—a complex and rewarding undertaking that tested every facet of his expertise.

But like many seasoned professionals, Mike's journey wasn't linear. After years of running his own business, he stepped away for a period and went to work for the State of Connecticut on bridge projects, including work in Milford. Though the experience added another layer to his construction knowledge, for



“

Sometimes buyers don't need a perfect home—they need to understand what's possible.”

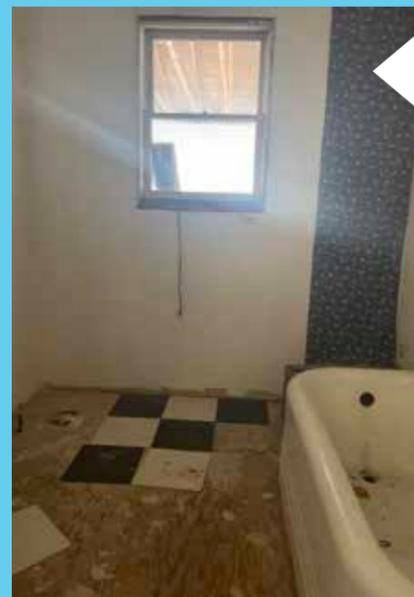
— MIKE RUBINO

it quickly became clear that the role wasn't the right long-term fit. “I missed the creativity and the hands-on nature of what I do,” he says. “I missed building something meaningful for people.”

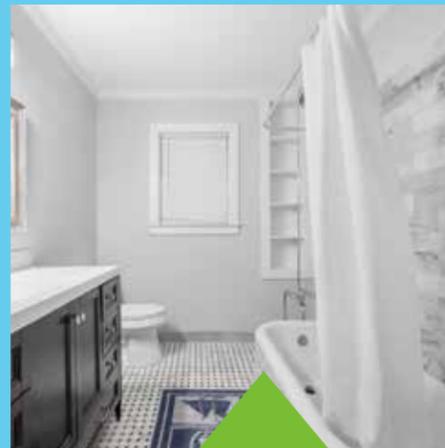
In 2019, Mike returned to entrepreneurship with renewed focus, launching Cityline Construction. Since then, the company has built a strong reputation for high-end residential remodels, new construction, and commercial retrofits—particularly office conversions and custom interiors. Cityline's portfolio includes trimming out new homes, transforming kitchens, and adapting commercial spaces to meet modern needs.

But beneath the surface of all that work lies Mike's true passion: restoring old homes. “There's something special about taking a house that's outdated or neglected and giving it new life,” he explains. “Especially older homes that were built solidly. They have character—you just need the right vision to unlock it.”

That philosophy came to life through a personal project: the restoration of an old mansion in Norwich that Mike and his team converted into a three-unit rental property. The project blended preservation with modernization, honoring the home's original charm while adapting it for contemporary living.



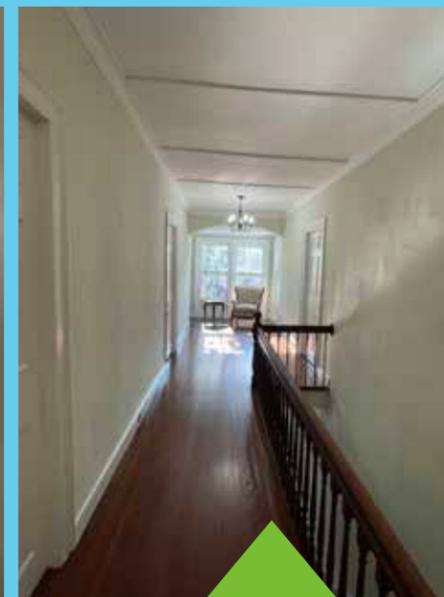
Bathroom- Before



Bathroom- After



Hallway- Before



Hallway- After

For real estate agents, Mike's skill set offers a unique advantage in today's market. With home prices climbing and inventory often limited, buyers are increasingly willing to consider properties that need work—if they can clearly understand the potential.

That's where Cityline Construction becomes an invaluable resource.

Realtors frequently call Mike to walk properties with them and their clients before an offer is ever placed. He evaluates whether a home is structurally sound, identifies red flags, and outlines realistic options—from reconfiguring layouts to adding second stories. “I can tell them if the house has great bones or if something is a deal-breaker,” Mike says. “Sometimes buyers don't need to overpay for a perfect home. They can buy something smaller or outdated and turn it into exactly what they want.”

This consultative approach not only saves buyers money, but also empowers agents to offer deeper insight and confidence during negotiations. It's a collaborative relationship rooted in trust, transparency, and experience.

Behind Cityline Construction is a tight-knit, seasoned team. Mike works alongside three full-time crew members, his son, and a trusted network of subcontractors—many of whom he has partnered with for six to eight years, and some for more than two decades. "That consistency matters," Mike notes. "Everyone knows the standards. We communicate well, and we respect each other's work."

Outside of construction, Mike's life is equally rooted in New Haven tradition. A third-generation Italian from Wooster Street, he grew up immersed in the city's iconic food scene. His wife is also a business owner in the restaurant world, operating well-known local establishments. Mike has lent his talents there too—designing and building restaurant spaces, including a recently opened bar and restaurant in North Haven.

"I love working on restaurants," he says. "They're fast-paced, creative, and very personal to the owners."



Cityline Construction has a deep appreciation for restoring older homes—preserving their character while thoughtfully adapting them for modern living.

Whether restoring historic homes, transforming commercial spaces, or helping buyers see possibility where others see problems, Mike Rubino brings decades of hands-on experience, integrity, and passion to every project.

At its core, Cityline Construction is about more than building—it's about vision, trust, and craftsmanship that stands the test of time. And in a market that demands both creativity and expertise, that combination is exactly what sets Mike apart.

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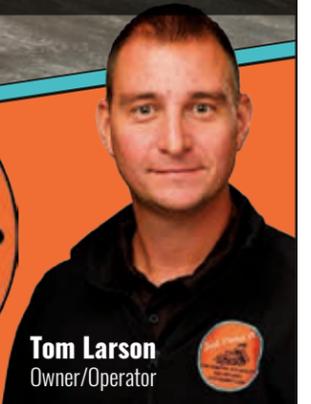


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Recent Market News and Potential Impact on **MORTGAGE RATES**

BY NEW ENGLAND LENDING

In a notable market development this month, the administration provided guidance directing its representatives to pursue the purchase of up to \$200 billion in agency mortgage-backed securities (MBS). While policy announcements can influence market sentiment, it is important to view this development through a broader market lens rather than as a guaranteed outcome. Historically, increased demand for agency MBS can help support bond prices, which may place downward pressure on mortgage interest rates. However, mortgage rates are influenced by many factors, and outcomes are never certain.

Mortgage-backed securities play a central role in the pricing of mortgage rates. When demand for MBS increases, prices generally rise, and yields fall. Since mortgage rates are closely tied to MBS yields, this dynamic can create a more favorable rate environment. That said, the mortgage market is highly sensitive to economic data, investor expectations, and monetary policy, all of which continue to evolve.

Following the announcement, MBS prices reacted positively in after-hours trading, improving by approximately 25–30 basis points. This immediate response suggests that investors viewed the news as supportive for the bond market in the near term. As markets reopen, traders will continue to analyze the potential impact of this guidance, weighing it alongside other critical inputs such as inflation readings, employment data, consumer spending, and Federal Reserve policy decisions.

It is also important to recognize that short-term market reactions do not always translate into sustained trends. While the initial movement in MBS pricing has been constructive, longer-term performance will depend on whether economic conditions reinforce or counteract this policy-driven support. Inflation expectations, in particular, remain a key variable. Persistent inflation could limit how much benefit mortgage rates ultimately receive, even in an environment of increased MBS demand.

Additionally, broader bond market dynamics—including U.S. Treasury yields and global investor flows—will continue to influence mortgage pricing. Any shifts in Federal Reserve communication regarding interest rates, balance sheet policy, or economic outlook could introduce additional volatility. For

these reasons, rate movements may remain uneven as markets digest new information and recalibrate expectations.

From a practical standpoint, this environment underscores the importance of staying proactive and informed. While recent market activity may present opportunities, mortgage rates remain subject to change on a daily—and sometimes intraday—basis. Timing, borrower profile, loan structure, and individual transaction details all play a role in determining the final rate available to a borrower.

For Realtors, builders, and other referral partners, clear communication with clients is especially important during periods of market uncertainty. Setting realistic expectations and emphasizing the value of personalized guidance can help borrowers navigate rate fluctuations with greater confidence.

Realtors and borrowers are encouraged to connect with Scott or Jerry at New England Lending to discuss how current market movements may apply to specific scenarios. Our team continues to monitor market conditions closely and can provide timely insights tailored to individual transactions, helping clients make informed decisions in a changing rate environment.

As always, we appreciate the opportunity to be a resource for you and your clients and will continue to share relevant market updates as conditions evolve.



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AN ICON

BY GEORGE GROTHEER
ALYSSA MUCHA PHOTOGRAPHY

From a start in the East Village fashion industry to selling the Katharine Hepburn estate along the Connecticut shoreline and a friendship with Jimi Hendrix, Colette Harron has always known style.

Colette worked as a stylist with high-profile fashion designers in New York City decades ago, opening one of the first boutiques in New York. Her looks are featured in the permanent collection at the Museum of Fine Arts in Boston. Style has been a core tenet of Harron's game since she got her start – and it has helped her reach the top of her field in New Haven and Middlesex County. This Essex resident has always known what looks good – and has helped countless people decide what looks good for them in a home over the years.

“When I moved to Connecticut, there was no fashion here,” Harron recalls. “I was looking for something

to do, so I went for a drive with a very good realtor.”

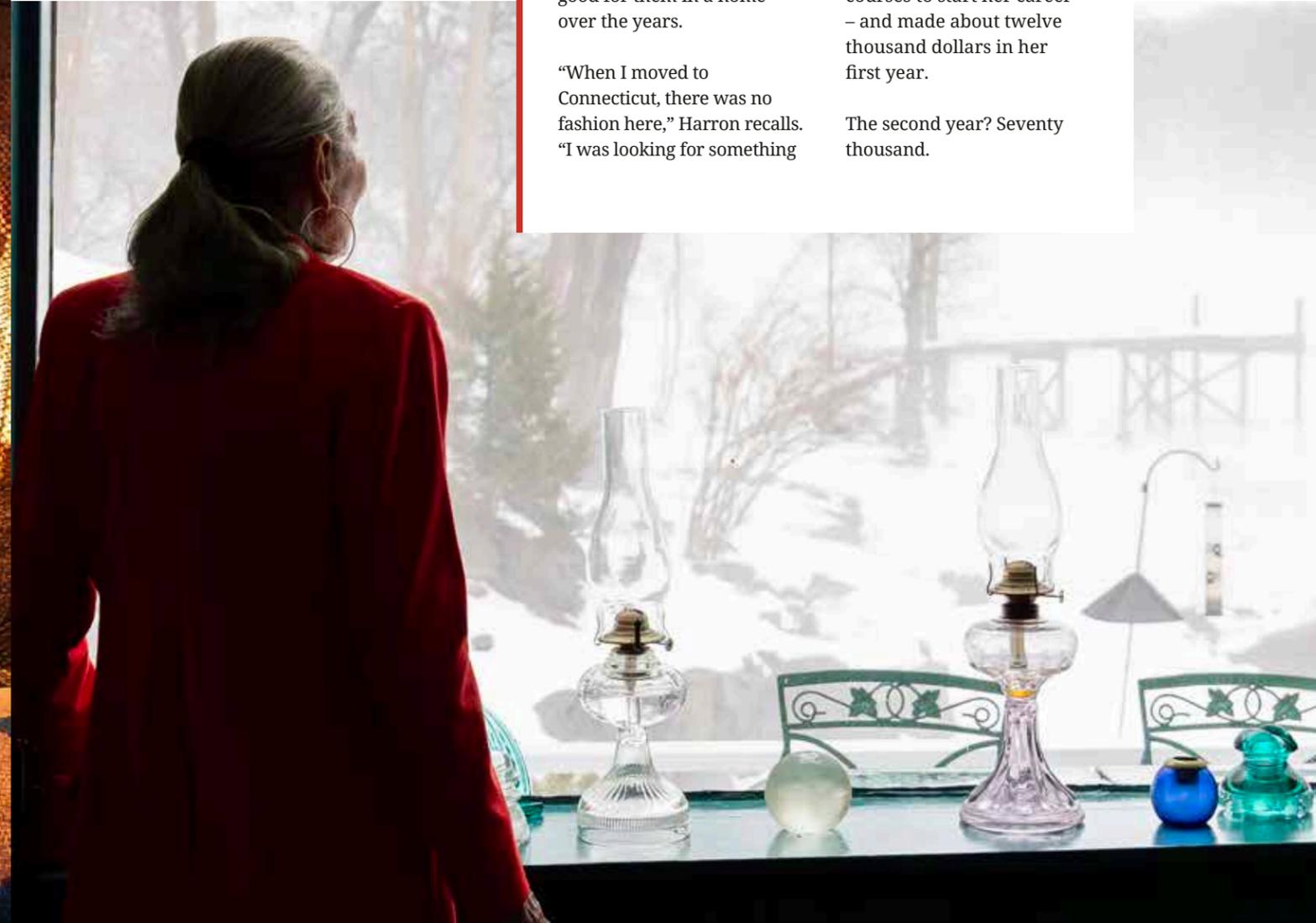
Harron remembers her introduction to real estate as coming on a beautiful day, riding in a Mercedes convertible with music blasting – not bad for a rose-colored entry.

“I thought it sounded like a nice job, and I asked him – ‘Do you think I could do this?’ And he said I would be great at it,” she says.

Harron took the standard courses to start her career – and made about twelve thousand dollars in her first year.

The second year? Seventy thousand.

Colette
HARRON



“

If you enjoy what you do, you give people the freedom to trust you – and that’s everything.”

Colette Harron



The third year?

“That was the year I sold the Hepburn estate.”

As one can imagine, things took off from there.

“I knew somebody, but I had to interview for it,” she says. “I had to go into New York and talk to the trustee and do a presentation.”

Being from New York, Harron says, gave her a leg up – as she knew what her would-be client wanted to hear. After a little more than a week, the Hepburn listing was hers – and she would never struggle to find work again.

“I love meeting people and talking to people,” Harron says. “I love houses too, but that doesn’t really do it for me. It’s about the people.”

That attitude has firmly entrenched her among the top agents in her county year-in and year-out as she has built her legacy with William Pitt Sotheby’s. She says top agents set themselves apart from the rest because they enjoy the work.

“If you like what you do and enjoy what you’re doing, you have the freedom to be available,” she says. “Once you become very close with people, they open themselves up to you and you open yourself up to them.”

Harron stays in touch with her clients during and after every sale – sending holiday cards and maintaining that special connection with each individual and family.

“You have to give your attention where the work is – but you remain friends,” Harron says of her clients.



Colette and her dearest friend in Sweden



Colette Harron’s gardens reflect the same timeless style and care she brings to every home.



Colette and her husband, Peter, in London



Colette Harron brings a lifetime of style, intuition, and people-first connection to every home she represents along the Connecticut shoreline.



“

It's not really about the houses for me. It's about the people.”

Colette Harron



That consistency applies to other aspects of Harron's work – she says her approach to real estate has remained largely unchanged in the last twenty years. As is detailed on her website, Harron provides her clients with a marketing strategy that will work best for them – taking a lot of pride in walking them through each step of the process from beginning to end.

“My business is very simple. I really don't have to work,” she remarks. “The people are nice and interesting, and that keeps me going.”

While her work keeps her going, so do her friends. She spends a lot of time ‘out with the girls’ – seeing new movies, trying new restaurants, and experiencing each new look the Connecticut River valley has to offer.



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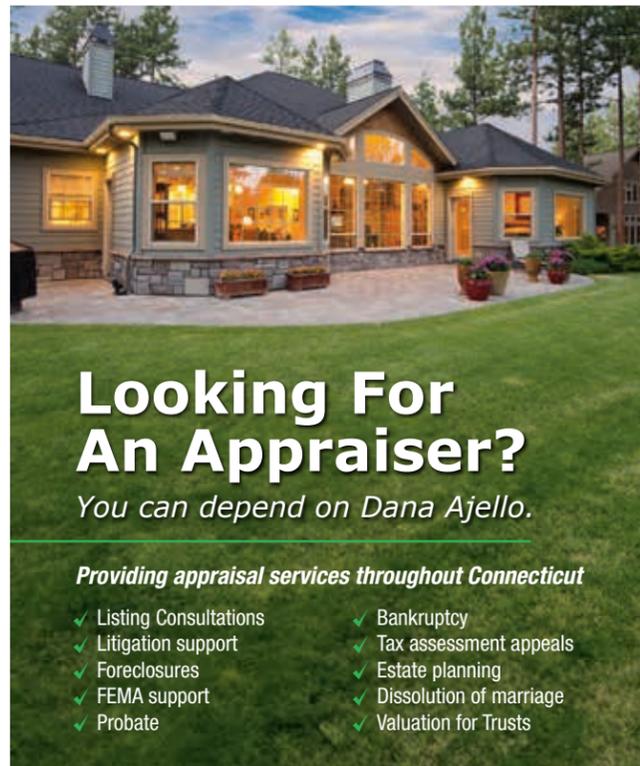
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FAQS

All About New Haven/ Middlesex Real Producers

The first Real Producers magazine started in Indianapolis in 2015. Real Producers is now in over 130 markets across the nation and is continuing to grow nationwide.

Q: Who Receives Real Producers Magazines?

A: The top 300 real estate agents across New Haven and Middlesex Counties and our preferred partners.

Q: What Is The Goal Of This Magazine?

A: We believe that we are better together. When we surround ourselves with other successful, like-minded people, we grow to new heights. Real Producers is a platform that brings together the most accomplished individuals in the Connecticut real estate sector.

By curating an exclusive community comprised of the top 300 real estate agents and RP-vetted businesses in each market, we foster a shared space for sharing stories, celebrating successes, discussing market trends, and highlighting upcoming events. Our monthly publication is dedicated to connecting, informing, and inspiring, encompassing anything that contributes to the enrichment of our community.

Q: Does Real Producers Have Events?

A: Yes! We have specific networking events throughout the year.

Q: What Is The Process For Being Featured In This Magazine?

A: The process for getting featured in our magazine is straightforward. To be eligible, you need to be on the top 300



list, and we value nominations highly. Whether you're a real estate agent, business, broker, owner, or someone who admires the work of others, you can nominate individuals, including yourself. Even office leaders have the opportunity to nominate outstanding real estate agents. We take every nomination seriously and consider anyone from the top 300 list who is brought to our attention. While we cannot guarantee a feature, we strongly encourage you to connect with one of our team members, show support for Real Producers, and participate in our private events. These steps can enhance your chances of being featured in our publication.

Q: What Does It Cost A Real Estate Agent/Team To Be Featured?

A: Zero, zilch, zippo, nada, nil. It costs nothing to agents, so nominate away! We are not a pay-to-play model. We share **REAL** stories of **Real Producers**.

Q: Who Are The Rp-Vetted Businesses?

A: The RP-vetted businesses featured in our publication represent the some of

best in the business in their respective categories within the Connecticut Shoreline. You can easily locate them in our index. We do not randomly select businesses, nor do we collaborate with every business that approaches us. We prioritize businesses that have received your stamp of approval through recommendations and each business showcased has been personally recommended by many of the top agents featured in our publication. Before featuring any business, our team conducts additional vetting to ensure they align with our community's values and bring substantial value. Our aim is to build a robust network that not only includes the best real estate agents but also features top-tier businesses, fostering collective growth and strength within our community.

Q: How Can I Recommend A Business?

A: If you want to recommend a business that works with top real estate agents, please email or message us - **Email: sam.kantrow@realproducersmag.com**

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