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Partner Spotlight  
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Event Recap  
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# LOCKED, *Loaded*... & BACK TO REALITY

Is anyone else ready for a routine again?

Summer is awesome. It's also complete chaos. Vacations. Kids home from school. Long weekends. Random Tuesdays where half the people you need are out of town. Trying to squeeze five days of work into three because you're leaving Thursday morning, then coming back to 147 emails and wondering why you ever left.

Worth it? Absolutely. Sustainable? Not so much.

And I think there's something important in that.

Taking a break doesn't mean you've lost momentum. Sometimes stepping away is exactly what you need to figure out where your energy should go next. But eventually, the reset ends.

September is here. Kids are heading back to school. Calendars are starting to look normal again. And the fall real estate market is staring you directly in the face. Time to lock and load.

Before you immediately fill every open spot on your calendar, though, take a minute and figure out what actually deserves to go back on it.

What worked during the first eight months of the year? What didn't? Which relationships have you neglected? What have you been saying you're going to do since January? And maybe most importantly, what are you spending time on simply because you've always spent time on it?

A reset only matters if something changes afterward.

Pick two or three things you want to attack this fall. Reconnect with the people you haven't talked to. Follow up on the opportunity you let sit. Get back in front of your database. Have coffee with someone you've been meaning to meet. And leave some space in your calendar so you don't arrive at Thanksgiving wondering where the last three months went.

You don't need to work 24 hours a day to have a huge fall. You need to know where you're going, who you want around you, and what deserves your attention.

Hopefully you got a chance to unplug a little this summer. Now let's get back after it.

See you out there,



Sam Kantrow, Publisher

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# RP 2025 BY THE NUMBERS

HERE'S WHAT THE TOP 300 NEW HAVEN & MIDDLESEX AGENTS SOLD



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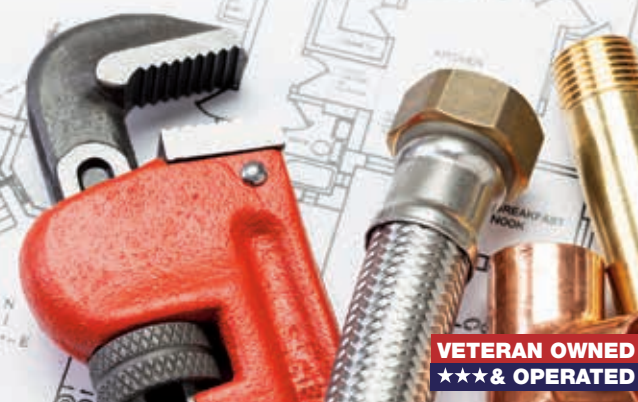
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# Buyer Strategies In A Seller's Market

## HOW TO COMPETE WITHOUT LOSING YOUR SHIRT

BY BAILEY TUTHILL, FAIRWORLD MORTGAGE

Connecticut continues to retain its place as one of the most competitive real estate markets in the country. Low inventory has given sellers all the cards, and buyers are feeling fatigued from repetitive bidding wars. However, there are strategies that can be leveraged to your advantage. Be aware: every strategy that makes your offer more enticing to a seller comes at the expense of a protection you'd otherwise have. That's not a flaw in the system — that's the trade. The buyers who win in a seller's market aren't the ones who throw caution out the window. They're the ones who understand exactly which protections they're giving up, what that actually costs them in dollars and risk, and where their own comfort line sits.

This isn't a "be aggressive and hope for the best" article. It's a "know the price tag" article. Below are six strategies I use regularly with clients, along with the real risk behind each one — quantified wherever possible — so you can decide what you're actually comfortable putting on the table.

### 1. Offer an Appraisal Gap — and Hedge It

An appraisal gap tells the seller: if this house doesn't appraise at the contract price, I'll still close, up to a certain dollar amount, without asking for a price reduction. It's one of the most persuasive things you can put in an offer, because it

removes the seller's biggest fear — a deal falling apart over valuation.

Here's the risk, quantified: if you're putting 20% down on a \$600,000 purchase and you offer a \$20,000 appraisal gap, you're telling the seller the home could appraise as low as \$580,000, and you're still contractually obligated to close. On paper, that looks like \$20,000 of exposure.

Here's the hedge: you don't have to carry that risk out of pocket. A single-premium mortgage insurance policy paid at closing can cover that gap. On a deal like the example above, that MI premium runs roughly \$1,700 — a one-time cost, not a monthly one. For \$1,700, you keep your full 20% down payment intact, avoid PMI on an ongoing basis, and still make an offer that looks bulletproof to the seller. That's the leverage: you're offering \$20,000 of confidence for the price of \$1,700.

### 2. Use an Escalation Clause — Paired With Your Appraisal Gap

An escalation clause lets you offer what you genuinely believe the home is worth, while giving the seller the ability to "wake it up" if you're outbid — automatically increasing your offer in defined increments, typically \$1,000 to \$2,500 above the next-highest offer, up to a cap you set. It's one of the few tools in this list that actually protects the buyer rather than just impressing the seller: you never pay more than

one increment above what it took to win. You also have the luxury of seeing the offer that triggered your offer to be escalated if it's leveraged; so there's no risk of learning that you grossly overpaid against a competing offer that didn't really exist.

It pairs naturally with an appraisal gap, because together they tell the seller two things at once: I'm willing to be pushed up to a real number, and I'll still close if the appraisal comes in under that number. Sellers see less daylight between your offer and a guaranteed closing.

The cost of reaching for a higher cap is smaller than most buyers assume. At 6.5% interest, every additional \$10,000 financed only adds about \$65 a month to the payment. That's the real, quantifiable price of stretching your cap another rung — not some abstract "over budget" fear, but a specific, monthly number you can weigh against winning the house.

Use it tactfully. Start at a respectful number — not an insult, not a giveaway — and only set a cap that's worth the seller's effort to review: think at least \$50,000 of room, not \$10,000 to \$20,000, or it won't move the needle on the seller's side. Some listing agents and sellers won't accept escalation clauses at all, since they can complicate a multiple-offer review. It costs you nothing to ask, so it's worth tacking onto the offer whenever the seller allows it.

### 3. Inspection for Informational Purposes Only

This one scares buyers more than it should, mostly because of how it's phrased. You are not waiving your inspection. You still send an inspector through the house. You still get the full report. What you're waiving is the right to renegotiate over cosmetic or minor items — the loose doorknob, the caulking, the five-year-old water heater.

What you keep: the right to walk away over legitimate health and safety issues. And in practice, those conversations don't usually end in a cancelled contract — they open a dialogue. Sellers who see a serious issue flagged by a licensed inspector are often willing to negotiate anyway, informational-only clause or not, because now it's a liability question for them, not a negotiating tactic for you.

The real risk here isn't inspection-related surprises costing you money — it's the small stuff. Budget for it. Assume you'll be paying out of pocket for minor repairs a traditional contract might have let you negotiate. That's the actual price of this strategy, and it's usually a few hundred to a couple thousand dollars, not a dealbreaker.

### 4. Go Large on Earnest Money

A big EMD is one of the purest signals of seriousness you can send. Here's the part buyers often miss: it's not a gift to the seller. If you close, every dollar of that earnest money comes back to you as a credit toward the funds needed to close. Any amount over and above what you actually owe at the closing table goes home with you, in your pocket, after closing.

So what's the actual risk? It's not the size of the check — it's what happens if you don't close. Your exposure is limited to what your contract's contingencies allow you to walk away for. If you're covered by financing, appraisal, and inspection contingencies (to the extent you kept them), a large EMD is optics, not risk. If you're waiving contingencies at the same time you're increasing EMD, that's where the real exposure stacks up — know which levers you're pulling at once.

### 5. Fast Close on Paper, Flexible Close in Practice

A 10- or 15-day close on paper tells the seller — and every other buyer bidding against you — that you're an iron-clad, ready-to-go buyer. Sellers read a tight closing timeline as low risk. It signals your financing is buttoned up and there's no reason to expect delays.

Then, separately and verbally, you let the seller know you're flexible on the actual move-out timing if they need it. Sellers relocating, waiting on a new build, or juggling their own purchase often care more about timing flexibility than almost anything else in the offer — and you can give them that without weakening your contract on paper.

The risk here is almost entirely operational, not financial: you need a mortgage broker who can actually deliver. A rushed closing timeline with a lender who can't move fast is how buyers end up in default territory. This strategy costs you nothing in dollars — it tests the mettle of your loan officer.

### 6. Finance Your Own Repairs

This is the most advanced strategy on this list, and it should be used as a scalpel, not a hammer. Add a note to your contract that you'll finance any required repairs yourself — provided they aren't structural or health and safety related — so the seller isn't on the hook for post-inspection or post-appraisal repair items.

The mechanics matter here. You clear every other underwriting condition first. The repair becomes the last remaining item before you're contractually guaranteed to close. Once that's true, you (or your contractor) get to work completing it, because you know the closing is happening regardless.

The risk: you're doing work on a house you don't own yet. That's why your attorney should be involved, and a hold harmless agreement is worth the conversation — it protects both parties if something goes sideways mid-repair before title transfers. The dollar risk is whatever the repair costs; the legal risk is what the hold harmless is there to manage.

### The Common Thread

None of these strategies are free. Every one of them trades a protection for a competitive edge. The buyers who use them well aren't the boldest — they're the most precise. They know the appraisal gap is \$20,000 of exposure that can be hedged for \$1,700. They know an escalation clause caps their exposure to overpaying and the way their payment can be affected if it's leveraged. They know the inspection waiver costs them small-dollar repairs, not big ones. They know a large EMD is only risky if it's paired with waived contingencies. They know a fast closing on paper is a promise their lender has to keep. And they know financing their own repairs only works with the sequencing — and the attorney — done right.

In a seller's market, the winning offer isn't always the highest one. It's often the one that removes the perceived risk of closing, and it's offered by a buyer who understood exactly what they were giving up, quantified it, and decided it was a price worth paying.



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# Double Diamond PAINTING

PHOTOS BY  
CHRIS DEVLIN

**B**rian Schaller doesn't spend much time talking about paint. Ask him about his business, and he'll probably start by talking about people instead.

owned a business. As a high school student, Brian took a summer job painting houses after a friend suggested he give it a try. What seemed like a simple way to earn extra money quickly became something much more.

By the end of 2019, Brian knew he was ready to build one of his own.

Leaving the security of an established company wasn't without risk, but he believed he could create a business centered around quality craftsmanship, honest communication, and lasting relationships.

As Double Diamond Painting began taking shape, the world changed.

Launching a home services business in 2020 came with challenges few entrepreneurs could have predicted. Instead of worrying about the uncertainty around him, Brian focused on what he could control: showing

After graduating, he explored other opportunities before eventually finding his way back to the trade. He accepted a management position with a national painting franchise, where he spent nearly seven years learning every aspect of the business. From meeting with homeowners and managing crews to scheduling projects and handling sales, the experience gave him a front-row seat to what it takes to build a successful company.

launching the business, the double diamond symbolizes

Ask him about his business, and he'll probably start by talking about people instead. preparation, precision, and embracing a challenge. Looking back, it became the perfect representation of the company he wanted to build.

"I knew I wanted to stay in painting," Brian says. "I just didn't know exactly what that next step was going to look like."

His path into the industry started long before he ever

The homeowners who trust him with their biggest investment. The real estate agents who rely on him to meet impossible timelines. The crew members who take pride in getting every detail right.

That's because, for Brian, Double Diamond Painting has never simply been about painting houses. It's about earning trust.

Even the company's name tells part of that story. Inspired by Brian's love of skiing during a season spent living in Utah before







“When someone refers you, they’re putting their reputation on the line too. I never take that lightly.”  
— BRIAN SCHALLER

up, communicating well, delivering exceptional work, and earning people’s confidence one project at a time.

He started with four full-time painters.

Today, Double Diamond Painting has grown into a team of twelve.

For Brian, that’s exactly where he wants to be.

“It’s kind of our sweet spot,” he says. “We’re big enough to take on larger projects but still small enough that every customer works directly with me.”

That accessibility is what separates Double Diamond Painting from many larger companies.

When homeowners call, they aren’t routed through

While Brian is quick to point to his own involvement, he’s just as quick to credit the people around him.

He speaks proudly about his crews, emphasizing that their consistency and professionalism are what allow the company to maintain its reputation. They aren’t chasing shortcuts or simply trying to finish another project. They’re focused on doing the job right the first time.

multiple departments or handed off from one manager to another. They speak directly with Brian. He visits every estimate, coordinates every schedule, communicates throughout each project, and stays involved from beginning to end.

“You get to work with me,” he says. “That’s really what sets us apart.”

“Our teams are incredible,” he says. “We’re not getting callbacks because everyone takes pride in what they do.”

That same reliability has made Double Diamond Painting a trusted resource for many local real estate professionals.

Brian understands their world because he has lived it himself.

In addition to running a painting business, he spent several years buying, renovating, and flipping homes. That experience gave him a firsthand understanding of the fast-moving nature of real estate and the importance of having dependable professionals you can count on.

Whether he’s preparing a home before it hits the market or helping new homeowners personalize a property after closing, Brian understands that timing is everything.

Sometimes that means turning around a project in just a few days so professional photography can stay on schedule. Other times, it means having a crew ready to start the same day buyers receive the keys to their new home.

“We try to make agents’ lives easier,” Brian says. “If they need us, we figure it out.”

That responsiveness has earned him lasting relationships with agents throughout the shoreline. Brian knows referrals aren’t just about getting another job. They’re about



protecting the reputation of the person making the recommendation.

“When someone refers you, they’re putting their reputation on the line too,” he says. “I never take that lightly.”

Outside of work, Brian’s priorities have shifted in the best possible way.

He and his wife are raising two young children while balancing demanding careers. His wife works in healthcare, and because their schedules rarely overlap, the days require plenty of coordination. Between running a growing business, managing every aspect of Double Diamond Painting, and making time for his family, Brian has learned to wear a lot of hats.

Like many business owners, there isn’t much separation between work and home. Phone calls

come in throughout the day, estimates need to be scheduled, projects have to stay on track, and customers count on him to be available. It’s a full schedule, but one he genuinely enjoys.

That perspective has shaped the way he approaches business.



Growth has never been about becoming the biggest painting company in Connecticut. Instead, it’s about building a company people genuinely enjoy working with. It’s about answering the phone, showing up when promised, delivering exceptional work,



“We’re big enough to take on larger projects, but still small enough that every customer works directly with me.”  
— BRIAN SCHALLER

and earning the kind of trust that turns customers into lifelong advocates.

For Brian Schaller, every project is about more than fresh paint.

It’s about taking care of people, standing behind your work, and building a reputation one home, one relationship, and one satisfied client at a time. ▀





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# AMY JO FITZGERALD

TREATING EVERY  
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PHOTOS BY ASCEND STUDIOS



**A**fter more than three decades working in her family’s business, Amy Jo Fitzgerald was ready for something new.

For 31 years, Amy worked at Campus Customs, the well-known New Haven screen-printing, embroidery, and memorabilia company, where she started right out of high school. The business had always been part of her life, but after three decades, she found herself wondering what was next.

The answer came from someone who knew her well.

“My sister was already in real estate,” Amy says. “She encouraged me to go to real estate school and get my license.”

Seven years later, it’s safe to say that encouragement changed the course of her career.

Amy earned her license in 2019 and joined Yellowbrick Real Estate that December. Just as she was preparing to launch her new career, the world came to a standstill.

“I got my license, signed on with Yellowbrick, and then the entire country shut down,” she says with a laugh. “I remember wondering if my new career was even going to get started.”

Instead, the opposite happened.

As the housing market took off during the pandemic, Amy found herself learning the business at full speed. Every day brought new challenges, changing market conditions, and clients navigating one of the most competitive real estate markets in recent history.

Rather than being intimidated, she embraced it.

“I just hit the ground running,” she says.

“  
**Communication  
IS KEY.**  
Just picking up the  
phone and having  
a conversation with  
someone goes a  
long way.  
— AMY JO FITZGERALD  
”





She makes it a priority to stay connected long after the closing table. Whether it's hosting an annual pie giveaway before Thanksgiving, sending thoughtful New Year's gifts like magnets or notepads, or simply keeping in touch through social media, Amy believes that real estate doesn't end when the transaction is complete.

Her clients become part of her extended community.

That commitment to relationships is also reflected in how she approaches every interaction within the industry.

In a business filled with negotiations and deadlines, Amy believes communication is still the greatest tool an agent has.

"Communication is key," she says. "Just picking up the phone and having a conversation with someone goes a long way."

She also believes professionalism matters.

"There is no reason to be mean or difficult," she says. "We all have to



work together at some point. Our paths are going to cross."

That mindset has earned her the trust of clients, fellow agents, and industry professionals alike.

Although Amy enjoys helping every type of client, first-time homebuyers hold a special place in her heart.

She loves meeting people who aren't sure homeownership is even possible, helping them create a plan, and then celebrating with them months later when they finally receive the keys to their first home.

Watching that journey unfold never gets old.

"It's the excitement," Amy says. "Seeing someone who didn't think they could do it become a homeowner is incredibly rewarding."

She also believes every client deserves the same level of care, regardless of price point.

Whether someone is searching for a \$1,500 rental or purchasing a \$2 million home, Amy approaches each transaction

with the same attention, respect, and commitment.

Every client matters.

Outside of real estate, Amy and her husband are enjoying life as empty nesters. Their daughter, a graduate of the University of Notre Dame, now lives and works in New York City, a place Amy admits she would happily call home herself.

Until then, the couple shares their home with Georgia, their beloved dog, who has happily stepped into the role of the family's newest child.

When they aren't working, they love traveling, discovering new restaurants, and planning trips around great food. For Amy, trying somewhere new together is one of life's simple pleasures.

Based in North Haven, where Yellowbrick also has an office, Amy continues to build her business the same way she always has: through genuine relationships, consistent communication, and treating every client with the same level of care she would want for her own family.



It's a straightforward philosophy, but one that has served her and her clients remarkably well. 🐾



Seeing someone who didn't think homeownership was possible become a homeowner is **INCREDIBLY REWARDING.**  
— AMY JO FITZGERALD

Looking back, Amy believes there may not have been a better way to learn.

Being thrown into an unpredictable market forced her to adapt quickly, solve problems, and build confidence from the very beginning. Those early experiences continue to shape the way she serves clients today.

While market conditions have changed over the years, one thing about Amy's business has remained constant: relationships come first.





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# CENTRAL CT SERVICES



## Building **Outdoor Spaces** That **Bring People Together**

PHOTOS BY CHRIS DEVLIN

**F**or Chris Philippi, landscaping has never been just about maintaining lawns or installing patios.

It's about creating spaces where life happens.

Whether it's a family gathering around a custom fire pit, children playing in a newly transformed backyard, or a homeowner pulling into the driveway with a renewed sense of pride, Chris finds the greatest reward in seeing his clients enjoy the spaces his team has built.

"I've always loved taking on a project from start to finish," Chris says. "There's nothing more rewarding than watching a vision come to life and seeing how happy our customers are when it's finished."

That philosophy has guided Chris throughout more than 25 years in the landscaping industry and has helped establish Central CT Services as a trusted name for landscaping and hardscaping throughout Connecticut.

Ironically, Chris didn't originally plan to build a career in landscaping.

Before starting his company, he worked as a heavy equipment operator. While he enjoyed the work, the demanding schedule often meant spending long periods away from home. Eventually, he realized he wanted something different.

"I wanted to build something of my own and be present for the people who matter most to me," he says.



That decision became the foundation of Central CT Services.

Over the years, Chris has grown the company into a full-service landscaping and hardscaping business capable of handling everything from routine lawn maintenance to complete outdoor living transformations. Whether clients need mowing, trimming, planting, mulch installation, sod, landscape design, outdoor lighting, retaining walls, patios, walkways, outdoor kitchens, or custom natural stone features, Chris and his team approach every project with the same level of care.

What truly separates Central CT Services, however, goes beyond the services they provide.

"What sets us apart is that we're really a triple threat," Chris says. "Exceptional customer service is just as important as exceptional landscaping. We genuinely love what

we do, and we take tremendous pride in every project we complete."

That commitment begins with the people behind the company.

Many members of Chris's team have worked alongside him for more than five years, while his longest-tenured team member has been by his side for more than twelve years. That







“There’s nothing more rewarding than watching a vision come to life and seeing how **happy our customers are** when it’s finished.  
— Chris Philippi

”

longevity has created a team that works seamlessly together, allowing projects to run efficiently while maintaining consistently high standards.

“When you choose us, you’re choosing a team that treats your property the same way we’d treat our own,” Chris says.

Those values have also made Central CT Services a valuable resource for real estate professionals and homeowners alike.

For sellers preparing to list a home, curb appeal can make all the difference. Fresh landscaping, colorful seasonal plantings, and thoughtfully designed landscape lighting create a strong first impression that helps homes stand out in today’s competitive market.

For buyers settling into a new home, Chris enjoys helping them envision what’s possible beyond the house itself.

His team transforms ordinary backyards into inviting outdoor living spaces where families can relax, entertain, and create lasting memories. From elegant natural stone patios and retaining walls to custom fire pits and fully equipped outdoor kitchens, each project is designed to add both beauty and long-term value.

No matter the size of the project, Chris believes every outdoor space deserves the same attention to detail and craftsmanship.



While landscaping remains an important part of the business, Chris admits his personal passion has always been stonework.

“I love taking what our clients dream about on paper and turning it into reality,” he says.

It’s the creative process that continues to inspire him after more than two decades in the industry. Every property presents a new opportunity to solve problems, improve functionality, and create something completely unique for the homeowner.

Away from work, Chris enjoys spending time with the people who inspired him to start the business in the first place.



Family remains at the center of everything he does.

When he isn’t working, you’ll often find him attending local car shows with his prized 2007 Dodge Super Bee, a rare numbered vehicle that he’s proud to own and showcase. He also enjoys spending time at home with his family and their beloved dog, Stella.

Looking ahead, Chris remains focused on continuing to grow Central CT Services while maintaining the values

“Exceptional **customer service** is just as important as **exceptional landscaping.**

We genuinely love what we do, and we take tremendous pride in every project we complete.”

— Chris Philippi

that have defined the company since day one: quality craftsmanship, dependable service, and treating every customer’s property with care and respect.

For Chris, success isn’t measured by the number of projects completed.

It’s measured by the smiles on homeowners’ faces when they step outside and realize the outdoor space they’ve always imagined has finally become a reality. 🍷



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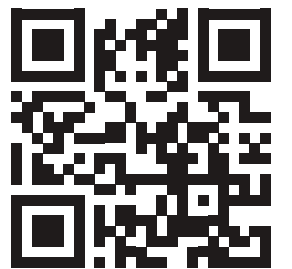


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# Pat COMBS

## A NAME THAT NEVER LEFT TOWN

PHOTOS BY PERSPECTIVE REAL ESTATE MEDIA

Some people spend years searching for the career they're meant to have. Patrick Combs never had to.

At just 14 years old, with the loss of his father, he already knew exactly where he wanted to be.

Born and raised in Wallingford, Patrick spent every summer of his childhood in Madison, Connecticut. He often says he grew up with the best of both worlds, enjoying the close-knit community of Wallingford while creating lifelong memories along the Connecticut shoreline. His father, Dan Combs, founded Dan Combs Real Estate in Wallingford in 1962 after spending four years playing in the Chicago Cubs' minor league system. The brokerage was more than a business; it was part of the Combs family.



When Patrick's father passed away, his mother Patricia Combs stepped in to keep the company going while raising four children. Patrick, the youngest, watched it all unfold and never questioned what his future would look like.

He wanted to be in real estate.

His mother encouraged him to earn a college degree first, believing he might discover another path along the way. Patrick agreed but never wavered.



During his senior year at Springfield College, he began taking real estate classes on Saturdays, earning his license before graduation. The day he graduated from college, he went straight to work at Dan Combs Real Estate.

It wasn't the easiest time to enter the business.

When Patrick joined the brokerage in 1992, the real estate market was slow, and the company his father had built had changed dramatically. What had once been an office of roughly 25 agents had dwindled to just five. At only 22 years old, Patrick found himself helping rebuild a business that had seen some difficult years.

There wasn't a shortcut.

He knocked on doors. He cold-called. He pursued For Sale By Owners. He mailed postcards and worked every opportunity he could find. More importantly, he focused on building relationships. One client became another referral. One successful transaction became another opportunity. Slowly but surely, the business grew again.

Today, Dan Combs Real Estate is home to 15 agents, but Patrick still remembers those early days when every conversation mattered, and every client had to be earned.

Ask Patrick what separates the best Realtors from everyone else, and he won't talk about marketing strategies or sales numbers. He'll talk about people. While many brokerages have moved toward highly automated systems, Patrick has intentionally stayed hands-







“  
REAL ESTATE HAS  
ALWAYS BEEN  
ABOUT PEOPLE.  
If you take care  
of your clients,  
the *business*  
takes care  
of itself.”  
— PATRICK COMBS

on. He doesn't believe in passing clients from person to person throughout the transaction. From the first conversation through the closing table, he wants his clients working directly with him.

“I think the personal interaction with clients is the most important part of what we do,” he says.

That philosophy has become the foundation of his business.

Patrick is now helping families whose parents and even grandparents once worked with his father decades ago. Few Realtors have the opportunity to watch relationships span three generations, but for Patrick, those connections are among the most rewarding parts of the job.

The real estate industry has changed dramatically since he started. Patrick remembers when the MLS arrived as a printed book every two weeks, and buyers came into the office to flip through pages of listings. Today, offers can be written electronically within hours of a showing.

Technology has transformed the business.

His approach hasn't.

He still believes that relationships, communication, and trust are what people remember long after the closing is over. Those relationships don't end once the keys are handed over.

Throughout the year, Patrick finds simple ways to stay connected with past clients. During the holidays, he stops by with pumpkins or apple pies. Every Memorial Day, he invites clients and their families to gather outside the brokerage to watch Wallingford's parade together. They're small gestures, but they reflect the way he has always viewed his role.

To Patrick, clients aren't transactions. They're neighbors. They're friends. They're part of the community.





Much of the brokerage's success has also been a family effort. Patrick and his wife, Joanne, have been together since they were teenagers. After graduating from college, Joanne joined the company as its secretary before earning her real estate license. Together, alongside Patrick's mother, they helped grow the brokerage while creating an office culture centered on collaboration rather than competition.

Today, Patrick describes his office team as family. Agents help one another with showings, step in when needed, and celebrate each other's success. It's a culture that naturally extends to clients, many of whom say they felt like family by the end of the buying or selling process.

Outside the office, family continues to come first. Patrick and Joanne are the proud parents of two daughters, Madison and Morgan. While the girls were growing up, Patrick rarely missed a sporting event, whether it was field hockey, soccer, lacrosse, cross-country, or track. These days, with one daughter living in New York and the other in Dallas, he and Joanne enjoy traveling to spend as much time with them as possible.

More than thirty years after earning his license, Patrick still approaches real estate with the same mindset he had as a young agent just starting out. Take care of people. Be present. Build relationships that last.

For Patrick Combs, success has never been measured simply by the number of homes sold. It's measured by the generations of families who continue to trust the Combs name and by the community that has supported that name for more than six decades.

In the end, that's what makes Dan Combs Real Estate more than a family business. It's a family legacy that continues to welcome people home. 🏡

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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.

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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 -

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