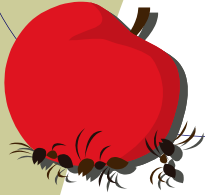




J & A ON THE LEVEL

SEPTEMBER 1, 2009



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SAVE THE DATES

2 RENTAL UNITS
AVAILABLE
SEPTEMBER 2009

SEPTEMBER 7TH
LABOR DAY

OSCEOLA COMMUNITY FAIR
WHEELS & WINGS

SEPTEMBER 11TH—13TH

ST. CROIX VALLEY
TOUR OF HOMES

SEPTEMBER 12TH - OCTOBER 4TH

INFORMATION

J&A Custom Homes, Inc.
2388 State Road 35 - Ste. 4
P.O. Box 73
Osceola, WI 54020
Phone: 715-755-4856
Fax: 715-755-3262
E-mail: info@jandacustomhomes.com

NOTES FROM JESSE

It is hard to believe that Labor Day has just passed and the kids are back to school! We are heading into fall my favorite time of year. I don't know what it is about fall but it's a great time of year, maybe it's hunting or the cooler temperatures.

We now have 12 rental units and only 2 units are available. If any of you know someone who is looking for a place to rent in a quiet, in-town neighborhood please feel free to give them our name and number.

The media has reported that the recession is weakening and maybe over. I would like to expand on that and say we have seen increased activity as well! This activity includes everything from bidding out new homes, window replacement, roofing to lot sales. I hope things continue to improve and everyone has an outstanding 2009 (what is left of it) and 2010!

I would like to mention that once again it is time for the 2009 fall Tour of Homes that is put on by the St. Croix Valley Home Builders Assoc. Unfortunately this year there are only 8 homes entered for viewing with the closest one in New Richmond. We have the official guidebooks in our offices so please feel free to stop by and pick one up. You can find the dates for the tour located in this newsletter. Don't forget we do have a home available for viewing as well however it is by appointment only.

Have a great fall and don't forget to call us for all your construction needs.
Happy fall,

Jesse Smith
J & A Custom Homes, Inc.

LOTS & MORE

Timber Ridge

◆ 235th Street, Dresser, WI 54009
Lot 11: \$28,900
1.01 Acre

Silver Ridge

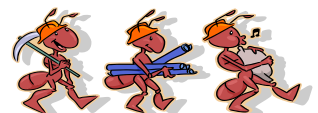
◆ Garfield Street, Dresser, WI 54009
Lot 27: \$29,900
93 x 157 x 50 x 173

Farmington Hills

◆ 241st Street, Osceola, WI 54020
Lot 1: \$39,900
2.01 Acres
Lot 4: \$49,900
2.16 Acres

SOLD!

Call for a brochure!



RENTAL INFORMATION

J&A is proud to announce that we will have a 2nd Belmont 4-Plex available for move-in Fall 2009 in the Village of Osceola.

Each unit has 2 bedrooms and 1 bath.



144 Belmont 4-Plex: 2 Upper Units Open (Brand New!)

142 Belmont 4-Plex: All units currently full

508 Delmar 4-Plex: All units currently full



Delmar 4-Plex

If you would like more information, please feel free to give us a call @

CURRENT BUILDING PROMOTIONS

3 Great Reasons to Build with J&A

\$2500 in Appliances, Free Upgrades, or Cash Back

Earn up to a \$2000 Tax Credit with your
Certified Energy Star Home
J&A will pay the certification fee

\$250 Gift Certificate to Anderson Furniture



2009 REFERRAL PROGRAM

***Receive His & Her Gift Certificates
For referring someone to J&A Custom Homes
when they build their new home***

Here is what you do: call us with their name and address and we'll send out our information packet; when they sign a construction agreement to build with J & A Custom Homes, we will send you your gift.

The other option is to have them contact us, but you still need to let us know you referred them to claim your gift.

Pretty simple!

***Receive
\$500 in Gift
Cards for a
Referral!***

"YOUR PREMIER WESTERN WISCONSIN HOME BUILDER"

TIDBITS

Need-to-know Stimulus Info

When the stimulus package was announced earlier this year, the energy efficient tax credits caused some confusion. Here are common questions the editors of *Professional Remodeler* have fielded and the answers.

1. What types of projects are eligible for the tax credits?

The new tax credits cover a wide variety of energy-efficient aspects of remodels: windows and doors; insulation; geothermal features; solar panels; water heaters; wind energy systems; roofs; HVAC; fuel cells; and biomass stoves. Energy Star-rated appliances that don't fall into any of those categories, such as dishwashers and refrigerators, are not available.

2. How large are the tax credits?

The credit is 30% of the cost—up to \$1,500—for most products. However, for geothermal systems, solar panels, solar-powered water heaters and wind energy systems, the credit is 30% with no cap. Fuel cells are capped at \$500 per .5 kW of power capacity, but there is no limit on the total credit.

3. How long do the credits last?

The credits for most projects (those capped at \$1,500) are only available in 2009 and 2010, but the credits for the products with no lifetime caps (those categories listed in question 2) last until 2016.

4. Are products that were installed before the stimulus package passed eligible for credits?

Yes, as long as they were put into service this year. Any product that met the tax credit standards in place at the time is eligible for the full credit. Be sure to contact any clients you worked for before the stimulus passed to make sure they're aware of their new windfall.

5. Are installation costs included in figuring the tax credit?

That depends. For most products, installation costs are included to calculate the 30% tax credit, but they are not for windows, doors, insulation, and roofs. For those categories, only the cost of materials is eligible for the credit. This means you'll have to provide a material cost to your clients for those projects if they want to receive the credit.

Continued on next page

TIDBITS CONTINUED . . .

6. How do I know which products qualify for the tax credits?

One of the most confusing thing about the credits is that not all products—not even all Energy Star products—qualify. There are minimum requirements in each product category. For example, windows must meet a higher standard of a U factor and a Solar Heat Gain Coefficient (SHGC) of less than .30. For a full list of product standards, visit www.energystar.gov/taxcredits.

7. Can the credits be used for vacation homes, new construction or rental properties?

For most product categories, homeowners can only receive the credit for improvements to their primary residence. However, geothermal systems, wind energy systems, solar panels and solar water heaters are eligible when installed in a vacation home or in new construction projects. Fuel cells are eligible when installed in new construction, but only if the home is being built as a primary residence.

Almost all rental properties are not eligible for any credits. The only exception is a vacation home that the owner occupies for part of the year and rents for the rest of the year. In that case, the owner could take a pro-rated portion of the credits for the four product classes mentioned above.

8. Can homeowners receive the credits if the new products are installed in an addition?

Yes. While it initially seemed that additions would not be eligible for the credits because the products would not be an “improvement” to an existing building, the IRS recently confirmed that products used in an addition can be used to claim the full tax credit.

9. How many times can a homeowner take the credit?

For the products that are capped at \$1,500 (windows, insulation, etc.), homeowner can get a credit on multiple projects, but they can only claim a total of \$1,500 combined in 2009 and 2010. Two unmarried people living in the same household can each take the \$1,500.

The products that are eligible for the 30% credit with no total cap (solar, geothermal, etc.) can be taken as many times as a homeowner installs eligible products through 2016.

10. What do remodelers need to provide clients so they get the credits?

You should provide your clients a detailed receipt, along with what the IRS is calling a “Manufacturer’s Certification Statement.” This should include the name and address of the manufacturer; identification of the type of product; make, model and any other identifiers of the specific product used; and a statement that the product is eligible for the tax credit. The homeowners do not need to file the statement or receipt with their taxes, but should have them for their records in case of an audit.

Paint like a Pro

Part 2 of 3

Few things can liven up a room as much as a fresh coat of paint. You can get top-quality results by following our simple steps—pick, prep, and paint. It really is that easy.

As a practical element, paint rejuvenates, protects and preserves your home. But it offers more possibilities than that. Paint is one of the simplest and most flexible ways to lend your personal signature to any room. Paint can add warmth, set a mood, hide imperfections, emphasize decorative details and reflect how you live—in other words, transform a basic living space into a cherished home. The result is well worth the effort it takes to paint, and well worth the effort to do the job properly.

Step 2: Prep your walls

Preparation is Key

Whether you are doing the painting yourself or hiring a contractor, you should know that careful preparation makes painting easier and reduces future maintenance.

Correct Structural Problems

Flaking, peeling or scaling old paint can indicate that moisture is getting into the surface behind the paint. It's important to find and repair the cause of excess moisture, or you'll have the same problems with your newly painted surface.

Make Surface Repairs

- ** Fill countersunk nail holes, cracks and open wall joints with spackle, following the directions on the label. When dry, sand the spackled areas smooth and clean off the dust with a tack cloth. Spot prime the repaired area.
- ** For better paint adhesion, roughen the glossy surfaces of the trim and walls by lightly sanding and then cleaning with a tack cloth. As an alternative to sanding, apply an all-purpose primer recommended for glossy surfaces.

Start with a Clean Surface

Dirt, oil and grime on a surface will prevent paint from adhering properly, so a thorough cleaning is an important part of the preparation process.

- ** Clean Surfaces with a mild detergent and water solution
- ** Rinse with a dampened sponge or cloth to remove any residue from detergent
- ** Let walls dry a minimum of 24 hours

Get the Room Ready

- ** Remove as much furniture and small items as possible. Move large objects to the center of the room, and cover with disposable plastic or reusable canvas drop cloths.
- ** Remove window treatments and hardware.
- ** Turn off electricity and remove electrical switch plates. Tape accompanying screws to the back of each plate
- ** Loosen the ceiling plates of hanging light fixtures and cover the fixtures
- ** If you are painting the ceiling, cover the entire floor with drop cloths to protect it from paint drops
- ** Protect areas that will not be painted with blue painter's tape. Painter's tape doesn't leave behind an adhesive residue. Apply the tape by pressing from the center outward to the sides to keep adhesion flush to the wall. Remove the tape when the paint is dry to the touch, but not completely cured, usually about two hours.

Prime Unpainted or Worn Surfaces

A primer will provide a clean, uniform surface for paint application as well as cover marks, stains and repair work.