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## President's Message



Hi Everyone

Where did warm weather and long days go? The color of the leaves has changed and they have fallen from the trees; the mornings have that chill in the air that only says cold weather is on the horizon. The sun is

setting before 5:00; which makes the days very short.

I hope all of our members had a prosperous summer and are looking forward to the fall and holidays with optimism and positive thoughts, the holidays will be here before we know it. We are all working extremely hard and we cannot forget to take those valuable moments for ourselves to appreciate family, and friends.

Prior to Thanksgiving, we have had some celebrating to do. November 6 President Obama signed legislation to extend the \$8,000 home buyer tax credit for first-time buyers and add a \$6,500 tax credit for repeat buyers who have lived in their home for five of the previous eight years. Income limits are expanded to \$125,000 for individuals and \$225,000 for joint filers.

The HOBI's were held November 11 and it was truly wonderful to see all of the winners from our Association. Congratulations to all of you!!!

We as an Association now need your help. On October 28, the EPA proposed an amendment to its Lead: Renovation, Repair & Painting rule that is going fully into effect next April. You have all been made aware of the classes we will be conducting in December and January.

Inside the pages of this newsletter you will find information concerning the proposed amendment. Some of the proposed changes will drastically affect the rule and add further demands

on many of us. The elimination of the "opt-out" provision will drastically increase the number of homes impacted by the rule.

This is where you come in; we need comments/ letters directed to the EPA on the proposed amendment to the rule by November 27, I realize that the time is extremely short; however it is very important for NAHB members to submit comments for the official record.

NAHB has created a customizable letter for members to adapt and it is accessible from the NAHB website. Please download and modify with comments and cost estimates. Please understand that an individualized letter has a much greater impact than form letters, so the more you personalize the better.

I realize that these are stressful times and every minute of your time is important; however, this is a time that we can all help each other. Please take a few valuable moments to address this issue.

As always, I want to hear from you about what you feel the association can add to its programs and services to help you. We rely on you to help us tailor the association to your specific needs.

Thank you all for submitting your nominations for our annual awards. And congratulations to the winners listed below, chosen by popular demand! I hope to see all of you at Annual Night December 11<sup>th</sup>; it has always shown to be a wonderful event and this year should prove to be no different.

To Our Great Prosperity!

Denise Nott  
Nutmeg Building & Remodeling LLC  
BAEC President

## Congratulations to our BAEC 2009 Award Winners! Join Us In Congratulating Them on December 11!

**Builder of the Year**  
**Remodeler of the Year**  
**Associate of the Year**  
**Distinguished Service**  
**Industry Appreciation**  
**C B Housing Hall of Fame**

**Jim Pepitone, Ark Contractors LLC**  
**Denise Nott, Nutmeg Building & Remodeling LLC**  
**Matt Nick, Kostin & Ruffkess & Co., LLC**  
**Bruno Hayn, Home Designs by Bruno**  
**Kelly Whipple, Copies Plus...More**  
**Seymour Adelman, Adelman Sand & Gravel**



## New Members

### David Jones of Bio Tech Pest Controls

18 Granite Street  
 Westerly, RI 02891  
 Ph / Fax: 401.315.2400  
 Cell: 401.315.6599  
 david@biotechpestcontrol.com  
 www.BioTechPestControls.com  
 Sponsored by: **Bruno Hayn of Home Designs By Bruno**

### Sandra Thompson of Heritage Properties

316 Main Street  
 Niantic, CT 06357  
 Ph: 860.739.4455  
 Fax: 860.879.1022  
 Cell: 860.460.4014  
 Sandra.thompson@mac.com  
 www.HeritageSells.com  
 Sponsored by: **Kevin Lathrop of K&N Electric**

### Jim Cardello of Elmsford Insulation Corp.

26A Vreeland Ave.  
 Elmsford, NY 10523  
 Ph: 888.666.8717  
 Fax: 866.880.6459  
 baec@elmsfordinsulationcorp.com  
 www.elmsfordinsulationcorp.com  
 Sponsored by: **Ed Colburn of All Phase Building**

## Crew Building Home for the Landa Family Needs Help

The team helping a Griswold family rebuild a house lost to fire suffered a setback last week and is seeking help to try to get the family into the house by Thanksgiving.

Lead builder Bruce "Bruno" Hayn was injured in a job-site accident, leading the "Landa615" team to fear it won't complete the house in time.

A team of contractors has volunteered to rebuild the Landa family's house, which was destroyed by fire June 27.

The team is seeking volunteers to help with interior and exterior finishing.

They are asking anyone who is able to help to show up at the site at 576 Bethel Road in Griswold during the next 10 days.

For more information, call Vicki at (860) 383-6467, Dino at (860) 608-1842 or visit [www.landa615.com](http://www.landa615.com).



## Student Chapter News!



BAEC's Killingly High School's student chapter is hard at work this year. These students are part of the Architecture & Construction Pathway program offered at Killingly High School. Their goal this

year is to become an integral commu-

the nity. To date, group has already toured Jim Pepitone's Green Show-case home,

participated in a blood drive, collected coats for a coat drive, gathered food for the food pantry, had industry guest speakers in, toured New England Institute of Technology, and worked the Habitat For Humanity rummage sale. On the agenda for November includes a clean-up day at The Hole In The Wall Gang camp, a visit to Baron Institute, a Habitat build project in New London and a bake sale at the Thanksgiving Day Football Game.



Their famous Silent Auction is set for December 18<sup>th</sup> and their new Holiday Breakfast Fundraiser is set for December 20<sup>th</sup>. They're also in the process of setting up a Builder Bear project with Killingly Memorial School second graders and hope to build a lemonade stand with them in the Spring. If you'd like any information on their upcoming events, you can contact their club advisor, Mrs. Beland, at 860/779-6620 x6768.

An important part of the kids' program this year is participation in the NAHB student chapter design competition at the IBS in Las Vegas. Shown here are Bruno Hayn and Jim Pepitone advising them on green techniques to incorporate into their design.

The BAEC board voted in October to award them a \$2,500 which we hope will be matched by the National Housing Endowment fund to help them on their journey. But the kids have a long way to go to raise the remaining money for their trip.

Please support these enterprising young people by sponsoring the chapter or purchasing tickets to their Spaghetti Dinner/Silent Auction on December 18<sup>th</sup> or their Holiday Breakfast on December 20<sup>th</sup>. The Silent Auction is at the High School. The Holiday Breakfast is at Putnam Elks.



## Education Corner

### Get Your EPA Lead Certification Training!

As of April 22, 2010, Firms **MUST** be Certified by the EPA and have one or more Certified Renovators when disturbing lead paint in pre-1978 homes or child-occupied facilities. Firms who knowingly or willingly violate the EPA regulation may also be fined up to an additional \$32,500 per violation and/or face imprisonment.



**Tuesday, January 5, 2010**  
**Chace Building Supply**  
**90 Rte 171, Woodstock**  
**8 am—5 pm**

Payment and registration is due no later than December 15, 2009.

Each course is offered at \$200 for BAEC members and \$225 for non members.

Please be advised there is a nation-wide shortage of certified trainers. If you need this course and cannot attend the Chace offering, please call the BAEC office at 860.859.3518 so we can reserve another training date.

## HBA Educational Offerings

### From the HBAs of Hartford and New Haven:

Register today for one of the course offerings:  
**Profitable Business Through Quality Practices** Nov. 20  
**Construction Contracts and Laws** Dec. 4  
**Land Acquisition & Development Finance** Dec. 15

To register or to get more information on locations call 203-239-2002 or 860-563-4212.

For a full listing of all class offerings within the region and nationwide, visit [www.nahb.org](http://www.nahb.org) and click on education.

## Geothermal Training

World Class Education from Leading Geothermal Experts

**Sponsored by the CT Energy Efficiency Fund**  
 Accredited Installer Certification  
 December 1-3 in Berlin, CT  
 Northeast Utilities Systems Headquarters  
 Price: \$1,249



BAEC is partnering with Three Rivers Community College and NAHB to offer the following Green Building Professional Designation Courses in 2010:

### Green Building for Building Professionals

(Two Days): January 28 and 29  
 9:00 am – 5:00 pm

Implementing cost-effective green building into your construction practices begins with up-front planning that examines the whole house and the building science behind it. In this two-day course, you will learn how to apply the ANSI-approved National Green Building Standard™ in the construction of a new home, remodel, site development or multifamily project. With a focus on flexibility and a sound knowledge base, the course provides the tools for a successful green project.

Cost: \$345 NAHB Members  
 \$395 Nonmembers  
 Includes textbooks, test scoring

### Business Management for Building

Professionals February 3  
 9:00 am – 5:00 pm

Learn the management skills that give industry leaders the edge. This course will give you a solid foundation in those best business practices so valuable to smaller businesses: planning, organizing, staffing/directing, and controlling. By using case studies and sample forms, your instructors give you practical and applicable tools for management success.

Cost: \$175 NAHB Members  
 \$225 Nonmembers  
 Includes textbooks, test scoring

### Advanced Green Building: Project Management

(Two Days): February 4 and 5  
 9:00 am – 5:00 pm

This two-day course teaches builders and remodelers how to successfully integrate green building-related tasks and the green home certification process into their project management to create an effective, streamlined process. Using the whole-house approach to building, this course identifies important documents and methods of communication in order to clarify who does what and when.

Cost: \$345 NAHB Members  
 \$395 Nonmembers  
 Includes textbooks, test scoring

**New!**

**2010** INTERNATIONAL BUILDERS' SHOW®  
 January 19-22, 2010 | Las Vegas



## Action Needed: Submit Comments to EPA on Proposed Changes to Lead Paint Rule

NAHB members are urged to comment on a recent proposal by the U.S. Environmental Protection Agency that would add more requirements and costs — and subject the remodeling and renovation of an estimated 40 million additional homes — to the lead paint regulations that will go into effect in April 2010.

The EPA comments are due Nov. 27.

"Anyone compensated for working inside homes built before 1978 will be affected by this rule," says Bob Hanbury, CGR, a remodeler from Newington, Conn. "NAHB members need to have their say before EPA makes this rule stricter and burdens contractors with greater requirements."

Members who wish to send comments to the EPA can download and complete a letter template created by NAHB. The link is available to NAHB members only.

Members who have noticed an impact on their business from the new lead paint regulation and wish to submit information for the NAHB comment letter are urged to call Matt Watkins at NAHB with details at 800-368-5242 x8327.

The proposal, a result of the EPA's recent settlement with environmental advocates, would remove the "opt-out" pro-

vision in the Lead: Renovation, Repair and Painting rule governing remodeling activities in homes and child-occupied facilities built before 1978 that are more likely to contain lead.

As the rule currently stands remodelers and other contractors (such as carpenters, plumbers, roofers, window and siding contractors, HVAC, and electronic installers) doing work in homes affected by the lead paint regulation must pay a \$300 fee to certify their firms, have a trained and certified lead renovator on staff, educate home owners, contain and clean up dust, conduct a final dust wipe to confirm cleaning, and maintain records of all the work done. The rule goes into effect in April 2010.

The rule also currently allows an "opt-out" provision for homes without children under six and pregnant women as residents. If the proposal to remove the provision is accepted, all pre-1978 homes will be subject to the rule.

The EPA is also collecting cost estimates on how the rule will affect remodelers and contractors, including specific examples and suggestions for reducing the costs of the rule. Additional proposed changes to the rule include a requirement for contractors to give the home owner a compliance checklist document to add to their home records that can be passed on to future owners. The checklist would describe the sections of the home renovated and details on rule compliance.

NAHB is submitting comments to EPA with concerns about EPA's proposing changes to a rule not yet in force, the lacking number of trainers to train contractors by April 2010, and the great increase in costs to the contractor because of the rule. NAHB members are encouraged to use the template letter and tailor with any additional comments, including:

- Estimates of costs to your business (including labor, record keeping requirements, insurance, tools, materials, and more)
- Concerns about home owners hiring unscrupulous contractors to avoid greater costs due to the rule
- Lack of training providers for obtaining certification by April 2010
- EPA's lack of outreach to builders, remodelers, trades, and other affected contractors
- EPA's lack of outreach to homeowners about the rule and how it may cost them more in contracting and remodeling expenses
- EPA's creating confusion by proposing changes to a rule that has not been fully implemented.

For more information on the current rule, including obtaining training and certification, visit [www.nahb.org/leadpaint](http://www.nahb.org/leadpaint).

### Businesses – Contractors

**Hurry ... donate before the tax year ends!**




**Overstocks, Returns, Damaged Merchandise and Building Materials**

Free-up your valuable space while contributing to a great cause. Your donations to Habitat for Humanity ReStore are tax deductible.

We pick-up or you deliver.  
Call (860) 892-9553

400 New London Road, Salem, CT  
[www.habitatsect.com](http://www.habitatsect.com)



## Home Buyer Tax Credit Extended and Expanded!

On Nov. 6, President Obama signed into law new legislation that gives first-time home buyers more time to qualify for the \$8,000 tax credit and creates a new \$6,500 tax credit for certain repeat buyers. It also increases the income limits to qualify for the full credit to \$125,000 for single taxpayers and \$225,000 for married couples. The new tax credits apply to homes that have a signed sales contract by April 30, 2010 and are settled no later than June 30, 2010.

### Who is eligible to claim the \$6,500 tax credit?

Qualified move-up or repeat home buyers purchasing any kind of home are eligible to claim this credit.

The law defines a tax credit qualified move-up home buyer ("long-time resident") as a home owner who has owned and resided in a home for at least five consecutive years of the eight years prior to the purchase date. For married taxpayers, the law tests the homeownership history of both the home buyer and his/her spouse. Repeat home buyers do not have to purchase a home that is more expensive than their previous home to qualify for the tax credit.

The tax credit is equal to 10 percent of the home's purchase price up to a maximum of \$6,500. Purchases of homes priced above \$800,000 are not eligible for the tax credit.

The **income limit** for single taxpayers is \$125,000; the limit is \$225,000 for married taxpayers filing a joint return. The tax credit amount is reduced for buyers with a modified adjusted gross income (MAGI) above those limits. The phaseout range for the tax credit program is equal to \$20,000. That is, the tax credit amount is reduced to zero for taxpayers with MAGI of more than \$145,000 (single) or \$245,000 (married) and is reduced proportionally for taxpayers with MAGIs between these amounts. Partial credits of less than \$6,500 are available for some taxpayers whose MAGI exceeds the phaseout limits.

The tax credit is claimed on your federal income tax return, utilizing IRS Form 5405 to determine the tax credit amount, and then claim this amount on line 67 of the 1040 income tax form for 2009 returns. Home buyers must attach a copy of their HUD-1 settlement form (closing statement) to Form 5405 as proof of the completed home purchase.

Any home that will be used as a principal residence will qualify for the credit, provided the home is purchased for a price less than or equal to \$800,000. This includes single-family detached homes, attached homes like townhouses and condominiums, manufactured homes (also known as mobile homes) and houseboats. The definition of principal residence is identical to the one used to determine whether you may qualify for the \$250,000 / \$500,000 capital gain tax exclusion for principal residences.

It is important to note that you cannot purchase a home from, among other family members, your ancestors (parents, grandparents, etc.), your lineal descendants (children, grandchildren, etc.) or your spouse or your spouse's family members. The fact that the credit is refundable means that the home

buyer credit can be claimed even if the taxpayer has little or no federal income tax liability to offset. Typically this involves the government sending the taxpayer a check for a portion or even all of the amount of the refundable tax credit.

For the purposes of the home buyer tax credit, a principal residence that is constructed by the home owner is treated by the tax code as having been "purchased" on the date the owner first occupies the house. In this situation, the date of first occupancy must be after November 6, 2009 and on or before April 30, 2010 (or by June 30, 2010, provided a binding sales contract was in force by April 30, 2010).

In contrast, for newly-constructed homes bought from a home builder, eligibility for the tax credit is determined by the settlement date.

Prospective home buyers who believe they qualify for the tax credit are permitted to reduce their income tax withholding. Reducing tax withholding (up to the amount of the credit) will enable the buyer to accumulate cash by raising his/her take home pay. This money can then be applied to the downpayment.

HUD will allow buyers using FHA-insured mortgages to apply their anticipated tax credit toward their home purchase immediately rather than waiting until they file their 2009 or 2010 income taxes to receive a refund. These funds may be used for certain downpayment and closing cost expenses. More information about the HUD guidelines is available on the NAHB web site.

The law allows taxpayers to choose ("elect") to treat qualified home purchases in 2009 (or 2010) as if the purchase occurred on December 31, 2008 (or if in 2010, December 31, 2009). This means that the previous year's income limit (MAGI) applies and the election accelerates when the credit can be claimed. A benefit of this election is that a home buyer in 2009 or 2010 will know their prior year MAGI with certainty, thereby helping the buyer know whether the income limit will reduce their credit amount.

Taxpayers buying a home who wish to claim it on their prior year tax return, but who have already submitted their tax return to the IRS, may file an amended return claiming the tax credit using Form 1040X. You can also choose whether to treat the purchase as occurring in the prior or present year, depending on in which year your credit amount is the largest.



## HBA of Connecticut News

### State and Local Government Affairs Update

Nov. 5: Several members and Bill Ethier testified before the legislature's Continuing Committee on the **State Plan of Conservation and Development**; discussed problems with how the state plan is misused by state agencies to deny development; Hearing was held at The Willows (VW Homes) in Wallingford.

Nov. 9: Four members and Bill met with **DCP Commissioner Jerry Farrell** to discuss problems with the home builder and remodeler registration systems and particularly how complaints are processed. We have already received DCP's database of complaints received and closed in 2009.

Bill is heavily engaged in **coalition work**: a short video on the need to change CT's land use system to spur economic development was recently posted to our web site; produced by the **CT Partnership for Balanced Growth (CPBG)**; Bill serves on CPBG Board with various other organizations, including shopping center developers, Northeast Utilities, CBIA and Retail Merchants Assoc.

Bill is also on the steering committee of a new coalition, **Construction Coalition for Economic Growth (CCEG)**; planning a half-day forum in Jan. 2010 to bring to the forefront the regulatory problems development/construction faces in CT.

Nov. 17: Meeting with state legislators from Hartford and Middlesex counties in Middletown to have a heart to heart round table discussion on our issues. Follows a similar meeting held Oct. 28 in Ellington. These **locally held meetings** with state legislators are **critically important**

**State HBA's primary focus is Advocating for Members/ Industry.** Public Relations & Communications work is critical part of getting our policy messages to legislators and other decision-makers – and making them more receptive to hearing our messages.

**HBACT has an active GA committee**; meets regularly to discuss issues, and develops facts, policies and arguments to address them. Go to [www.hbact.org](http://www.hbact.org) and see our 2009-2010 Issues List – just the tip of the iceberg; we have 100+ issues to deal with.

**Get involved.** That's why we have an association. Together, we're stronger. **Get to know your state legislators** (you each have a state rep and state senator). Teach them about the issues you have and ask them for your help in improving the regulatory environment for our industry as well as the environment for small business growth.



### The "Building Greener Homes" Series



#### Industry Seminars from Build Green Connecticut™ and the Home Builders Association of Connecticut

Creating a Better Building Envelope  
Wednesday, December 16, 2009  
9:30 – 11:30 AM  
Ring's End Lumber Co.  
Educational Resource Center  
160 Avon Street, Stratford, CT 06615

Learn about the importance of the building envelope and techniques you can use to make your next home tighter and more energy efficient. Discover cost-effective ways to improve the performance of homes. This seminar is for home builders, remodelers, designers, and other industry professionals looking for tips and solutions.

#### Speaker

Peter Fusaro, CGB, CGP, CAPS, GMB, Preferred Builders Inc.

#### Fees

\$20 for CT Green Homes Council Members  
\$30 for HBA Members  
\$50 for Nonmembers

Space is limited.

To register, please call 860-521-1905.

### Join the HBA Green Homes Council

The HBA Green Homes Council is part of Build Green Connecticut™, the green-building program of the Home Builders Association of Connecticut. The Council provides a forum for professionals in the residential building and remodeling industry in the state to learn about and share information on green building. Membership is available to all professionals in the residential construction and development industry.

#### MEMBER BENEFITS

- Discounts to educational programs, sponsorships, and other HBA green-related events.
- Exclusive invitations to meetings held at homes, during or after construction, built under the National Green Building Guidelines or Standard.
- Opportunities to help shape Build Green Connecticut's programs and activities.
- Networking opportunities.
- Special access to Green Home Council member-only information.
- Use of Build Green Connecticut logo.

The cost is just \$50 per year for HBA members!



## BUILDING BRIEFS

### In the News: 800 Veterans in Connecticut Among Homeless Individuals

On this Veterans Day, news outlets across Connecticut ran articles on the problem of veterans experiencing homelessness and how supportive and affordable housing is the solution to homelessness.

Updated numbers from the National Alliance to End Homelessness estimate that there are approximately 131,000 veterans experiencing homelessness across the country including 800 in Connecticut.

The numbers also reflect the most recent demographic data, which confirms that:

- There are an increasing number of female veterans.
- Homeless veterans tend to be middle-aged.
- The racial demographics of homeless veterans mirror that of the general homeless population.

Veterans have long represented a sizable percentage of the homeless population – approximately one-fifth of all homeless people.

Veterans who end up homeless often return from conflict with post-war challenges including emotional or mental distress and physical disability. These challenges can manifest in disease and illness, such as substance abuse and addiction, which can prevent or inhibit them from re-assimilating into civilian society. Veterans also tend to be burdened with significant housing costs. Many veterans pay 50+ percent of their monthly salary to housing costs.

This is particularly relevant for women, who are a growing segment of the veteran population. Compared with male veterans, there is a higher proportion of female veterans with severe housing cost burden.

According to the 2008 American Community Survey data, only six percent of veterans age 35+ are women, but 22 percent of veterans age 18 – 34 are women.

A growing body of research indicates that female veterans have a higher risk of homelessness than their male counterparts.

A number of reasons explain why female veterans are a greater risk of homelessness, including higher incidence of sexual assault and victimization, which is linked to higher rates of PTSD. In addition female veterans have lower incomes and are more likely to have children.

### Worker, Homeownership, and Business Assistance Act of 2009 Gives Small Business a Break

For Net Operating Losses, the new law will allow all businesses, regardless of size, with operating losses in 2008 or 2009, not both, to claim refunds on taxes paid up to five years ago. Businesses can offset 100% of taxable income with NOLs carried back in years one through four and offset 50% of income in year five. Small businesses with less than \$15 million in gross receipts would be able to claim a five-year carryback for 2008 losses under the American Recovery and Reinvestment Act and for 2009 losses under the new law. The new net operating loss provisions will throw a lifeline to struggling

businesses, allowing them to continue making payrolls, paying business loans and otherwise keep their doors open until the economic recovery takes hold.

Matt Nick explains, the prior law (called the American Recovery and Reinvestment Act of 2009) allowed eligible small businesses (with average gross receipts of \$15 million or less) to elect to carry back net operating losses (NOLs) from 2008 for three, four or five years rather than the standard two years.

The new law provides a similar election to all U.S. businesses of every size to

carry back NOLs up to five years but with a 50-percent income limit on NOL offsets in the fifth year.

So, if you're a large business (receipts over \$15MM) you have a choice to use a NOL carryback from either 2008 or 2009 (but not both years).

If you are a small business that elected under the prior law to carryback 2008 NOLs you may make the election for an additional year, enabling the small business to carry back NOLs from both 2008 and 2009 for up to five years.

### Affordable Home Being Built to NAHB Green Building Standard

Ohio home builder Lance Schmidt hears it all the time: Green building costs more. But he and his colleagues are out to prove otherwise. Schmidt is one of two general contractors on Mythbuster 2009, a demonstration home being built in Akron's Kenmore neighborhood to show that environmentally conscious building practices are feasible even in

modestly priced homes. The 1,200-square-foot home will have a price tag of \$92,000, yet it will meet the National Association of Home Builders' (NAHB) green building standards and the government's Energy Star criteria. Its monthly gas bill is expected to average about \$38 a month, far less than the typical cost for a home that size.

The house is a joint project of the Home Builders Association Serving Portage and Summit Counties (Ohio) and the nonprofit Urban Neighborhood Development Corp., which builds affordable housing in Akron on lots that once were vacant or held dilapidated homes.



**WE'RE ON THE WEB!**  
**WWW.BAEC.NET**



**Johnny D's  
Words of  
Wisdom**

Learning without  
thought  
is labor lost;  
thought without  
learning is  
perilous.

-- Confucius



Builders Association of Eastern Connecticut Inc.  
20 Hartford Road, Suite 18, Salem, CT 06420  
Phone: 860.859.3518 / Fax: 860.859.1713  
BAEC@aol.com

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**Copies PLUS...more**

has brought color to the BAEC world of news!

*BAEC is the recognized source of quality building services and information.  
We build neighborhoods and improve the communities in which we live and work.*

**You're Invited!**

**Builders Association of Eastern CT  
Annual Awards Night  
&  
Installation of Officers Ceremony**

**Friday, December 11, 2009**

Mystic Hilton, 20 Coogan Blvd.

Mystic, CT

\$70.00 per person

*Choice of:*

*Prime Rib of Beef*

*Stuffed Chicken Breast*

*Six Pepper Seared Halibut Filet*

*Sponsorships Are Still Available*

**Call 860.859.3518 to reserve  
your place today!**

**Calendar of Events**

**NOVEMBER 2009**

Wed.	18th	7:30 AM	General Membership Mtg. Social Media Breakfast Holiday Inn, Norwich, CT
Thurs	26th	Happy Thanksgiving! (Office Closed)	

**DECEMBER 2009**

Tues.	1st	6:00 PM	BAEC Board Meeting
Thurs.	3rd	6:00 PM	HBACT Developers Council
Fri	11th	6:00 PM	Annual Awards Night Mystic Hilton, Mystic, CT
Wed.	16th	12:00 PM	Home Show Committee Holiday Mtg., Modesto's Franklin, CT
Fri	25th	Merry Christmas (Office Closed)	

**For more information or to  
register for events, visit our  
calendar at [www.BAEC.net](http://www.BAEC.net)**