RESIDENT NEWS

In this Edition:
1. Late Fees
2. Maintenance
3. Septic System Care
4. SHIP Purchase Assistance Program
5. PBC Down Payment Assistance Program

If you have a plumbing, electrical or a lockout emergency please call: (754)235-7479
If you have a gas leak call Florida Public Utilities at (800) 427-7712
LATE FEE REMINDER

• Remember, if rent is not received by the 5th of the month, a late of $50.00 is automatically assessed to your account on the 6th.

• All late rents are required to be paid in the form of a Cashier’s Check or Money Order. (no exceptions)

• Neighborhood Renaissance reserves the right to request future payments via Certified Funds from chronic late payers

Note: Tenant(s) that continue a pattern of paying rent late after completing a budget counseling session will not be granted the opportunity to renew their lease.
MAINTENANCE REMINDERS

You are responsible for:

- Purchasing and replacing burnt out light bulbs & smoke detector batteries
- Reporting smoke detectors that are not working properly
- Removing inoperable vehicles from the property
- Changing the A/C air filter monthly
  (You will be responsible for A/C repairs caused by dirty filters)
- Refraining from parking on the grass
- Cleaning out your dryer lint trap
- Keeping your residence clean inside and out
- Disposing of trash properly and on the right days
- Keeping items away from HVAC and hot water heater as this is a fire safety issue
- Make sure all locks are working properly
Septic System Care

The Do’s and Don’t’s of taking care of your septic system

DO’s

Conserve water to reduce the amount of wastewater that must be treated and disposed of by the system.
Doing laundry over several days will put less stress on your system.
Call to report and request repair of any leaking faucets or toilets.
Excessive water keeps the soil from adequately cleansing the wastewater.

Don’ts

Don’t over use a garbage disposal, or at least limit its usage. Disposals increase solids loadings to the system by 50%, so we have to pump the tank more often than normally suggested.
Don’t use your toilet as a trash can or poison the system and the groundwater by pouring harmful chemicals and cleansers down the drain. Harsh chemicals can kill the bacteria that help purify your wastewater.
Don’t flush and dispose of down drains the following:
Coffee grounds, disposable diapers, sanitary napkins, cigarette butts, fats, grease or oil, paints, thinners, photographic solutions, antibiotics, dental floss, kitty litter, tampons, condoms, paper towels, varnishes, waste oils and pesticides.

Note: Tenant(s) will be charged for services if any of the above examples are discovered as the cause of a blockage in your plumbing or septic system.
SHIP Purchase Assistance – Palm Beach County

Palm Beach County has opened its wait list for its SHIP First-time Homebuyer Downpayment Assistance Program. The program is available to very low to moderate income households and helps to lower cost of purchasing a home.

You must call the County and ask to be placed on the waiting list at 561-233-3600. A brief summary of the program and income limits are outlined below.

The SHIP award may be used to purchase many of Neighborhood Renaissance's homes including the Art Lofts of West Village in Lake Worth and new construction single family homes in Lake Worth.

Neighborhood Renaissance and Your Way Home Realty (our wholly owned subsidiary) will assist you in preparing and submitting your application if you are invited by the County to make an application. If you are interested, please call the County and ask to be put on the waiting list prior to June 8, 2018 at 561-233-3600. Don’t miss the June 8th deadline. Good Luck!

Gale Jackson, Real Estate Consultant
info@yourwayhomerealty.com or gjackson@neighborhoodrenaissance.org (561) 649-1166

Remember, if you purchase a home through YOUR WAY HOME REALTY, Neighborhood Renaissance will waive all early termination lease fees!
December 8, 2017

Palm Beach County’s Department of Housing and Economic Sustainability (HES) will open the wait list Monday, January 8, 2018 through Thursday, June 8, 2018, to accept names for the following SHIP Purchase Assistance Programs:

**Purchase Assistance** - Funding to assist income eligible first-time homebuyers with the purchase of a new or existing home. Funds are awarded to assist with gap financing, lot acquisition; down payment; rehabilitation of the unit being purchased; and closing costs.

**Veterans Homeownership and Preservation Program (VHPP)** - Funding will assist income eligible active duty military personnel and veterans, including eligible surviving spouses of military personnel to acquire a new or existing single-family residence. Assistance can be used for leveraging with existing veterans housing ownership programs, gap financing, and land acquisition with housing development, down payment assistance, and closing costs.

Programs maximum purchase price is $317,647.

### Eligible Applicants Household Income Limits:

<table>
<thead>
<tr>
<th>Number of Persons in Household</th>
<th>Extremely Low Income (30%)</th>
<th>Very Low Income (50%)</th>
<th>Low Income (80%)</th>
<th>Moderate Income (120%)</th>
<th>Moderate Income (140%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$15,100</td>
<td>$25,200</td>
<td>$40,250</td>
<td>$60,480</td>
<td>$70,560</td>
</tr>
<tr>
<td>2</td>
<td>$17,250</td>
<td>$28,800</td>
<td>$46,000</td>
<td>$69,120</td>
<td>$80,640</td>
</tr>
<tr>
<td>3</td>
<td>$20,420</td>
<td>$32,400</td>
<td>$51,750</td>
<td>$77,760</td>
<td>$90,720</td>
</tr>
<tr>
<td>4</td>
<td>$24,600</td>
<td>$35,950</td>
<td>$57,500</td>
<td>$86,280</td>
<td>$100,660</td>
</tr>
<tr>
<td>5</td>
<td>$28,780</td>
<td>$38,850</td>
<td>$62,100</td>
<td>$93,240</td>
<td>$108,780</td>
</tr>
<tr>
<td>6</td>
<td>$32,960</td>
<td>$41,750</td>
<td>$66,700</td>
<td>$100,200</td>
<td>$116,900</td>
</tr>
<tr>
<td>7</td>
<td>$37,140</td>
<td>$44,600</td>
<td>$71,300</td>
<td>$107,040</td>
<td>$124,880</td>
</tr>
<tr>
<td>8</td>
<td>$41,320</td>
<td>$47,500</td>
<td>$75,900</td>
<td>$120,792</td>
<td>$133,000</td>
</tr>
</tbody>
</table>

To be placed on the Wait List, call (561)233-3600, Monday - Friday, 8:30am – 4:00pm
Palm Beach County Workforce Housing Program (WHP)
Homebuyers For-Sale Units
Down Payment Assistance Program

Purpose of Program
To provide down payment assistance toward the purchase of for-sale workforce housing units, sold at below market rate prices.

Program Requirements
- Must have a first mortgage pre-approval / pre-qualification letter from a bank or lender. The loan should be a 30 year fixed rate mortgage.
- Open to first-time homebuyers and existing homeowners.
- Program includes homebuyer education training.
- Buyers must meet the following household income ranges. Homes must be purchased in an approved development and not exceed the sales price listed below.

<table>
<thead>
<tr>
<th>2017/18</th>
<th>Low Income (60% - 80% AMI)</th>
<th>Moderate -1 Income (80% - 100% AMI)</th>
<th>Moderate -2 Income (100% - 120% AMI)</th>
<th>Middle Income (120% - 140% AMI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales Price</td>
<td>$142,590</td>
<td>$183,330</td>
<td>$224,070</td>
<td>$264,810</td>
</tr>
<tr>
<td>Household Ranges</td>
<td>$40,740 - $54,320</td>
<td>$54,320 - $67,900</td>
<td>$67,900 - $81,480</td>
<td>$81,480 - $95,060</td>
</tr>
<tr>
<td>Maximum Subsidy Assistance</td>
<td>$35,648</td>
<td>$36,666</td>
<td>$33,611</td>
<td>$26,481</td>
</tr>
<tr>
<td>Minimum Buyer Contribution %</td>
<td>2.5%</td>
<td>3.5%</td>
<td>3.5%</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

* This chart changes annually

Key Terms:
1. Deferred payment loan secured by a recorded mortgage and note.
2. Interest Rate: 0%
3. Term: 15 years
   (a) If property is sold prior to expiration, the housing unit must be sold to an eligible WHP buyer.
   (b) If property is sold prior to expiration, the down payment assistance will be repaid.
   (c) If property is sold after expiration, the restriction is removed.

UNITS ARE AVAILABLE NOW: Please contact Stefania Russell from the Department of Housing and Economic Sustainability (HES) at (561) 233-3689 or (561) 233-3600 to schedule an intake appointment for WHP certification.

Last Updated: 3-2-18
YOUR NEIGHBORHOOD RENAISSANCE TEAM

Carron Knowles – Property Manager
contact for: Rentals, Maintenance/repairs, Pest control, Landscaping, late payments and lease concerns.
561 832-6776 ext. 104
cknowles@neighborhoodrenaissance.org

Jenny Bretz – Office Manager / Bookkeeper
contact for: Rent payments, late payments of other fees and accounting
561 832-6776 ext. 101
jbretz@neighborhoodrenaissance.org

Terry Murray / Executive Director ext. 102

Michael Pecar / Broker ext. 100

Gale Jackson / Realtor ext. 103

Carlos Toledo / Develop. Mgr. ext. 107