

February 2023

Contact Us

**Contemporary Housing Alternatives of Florida, Inc.**

5345 Laurel PL.

Clearwater, FL 33760

(727) 522-1504

8:00 a.m.- 4:30 p.m.

[www.chafproperties.com](http://www.chafproperties.com)

**Our Mission**

Our Mission is focused on urban revitalization by providing affordable, vibrant, multi-family housing for low and moderate-income individuals and families.

**Our Values**

Contemporary Housing Alternatives of Florida, Inc. has a commitment to excellent customer service, diversity, integrity, respect, and teamwork.

*Follow us on social*

Facebook

Instagram



# WE ARE CHAF



*Let Your Love Show*

There are many ways to show the significant people in your life how much you care about them. Whether a spouse, partner, parent, child, or friend, you can express your love in simple ways that mean a lot.

Write your loved one a note or postcard describing all the things you appreciate about them. Put it in their lunchbox or on their pillow, or drop it in the mail.

Be open to trying an activity that the other person loves.

Surprise them by doing a task they dislike, whether it's walking the dog, taking out the trash or folding laundry.

Laugh at your loved one's jokes.

Ask their advice, even if you don't need help making a decision. It shows you value what they have to say.

Give your loved one a book you have enjoyed and inscribe it with a meaningful message.

If you know they have a big event coming up, show interest in it and support their efforts.

Plan a surprise outing, such as dinner at a favorite restaurant or tickets to a sporting event.

Send a text asking how their day is going.

Look for something online that you know they need and forward them the link.

Ask, "What can I do to help you today?" Listen. The most flattering thing in the world is to have someone's undivided attention.

## Highlights

**Let the Sunshine In**

The cheapest, most energy-efficient light and heat source is just outside your window. On bright days, open blinds and drapes to let the sun light your home. Sunlight can also help heat your home. Even on cold winter days, sun streaming into a room can raise the temperature several degrees.

**Super Savings**

Football fan or not, Super Bowl Sunday has a lot to offer—especially when it comes to savings. Many grocery stores and restaurants will feature food discounts and freebies on or around the big day. And if you're in the market for a new TV or speakers, several big box stores will have these on sale for those who want upgrades in time for their viewing parties.

**Gift Cards**

If you received a gift card as a present, don't let it gather dust in a drawer. According to sales estimates, millions of dollars in card balances go unused, mainly because people forget about them. Put a gift card at the front of your wallet so you'll see it, or make a plan to use it for a specific purchase.

# FLEX.

## Pay Rent On Your Own

### How do residents contact Flex with questions?

Residents can contact customer support directly within the app or by sending an email to help@getflex.com.

### What are the resident qualifications to use Flex?

To be eligible, residents must: • Have no outstanding rent balance. • Have a minimum credit score. • Have a valid debit card that has a history of deposits (no pre-paid cards). • Be a current resident at a property that uses an active resident portal for rent payments. • Must have funds in their account to cover the first installment payment before the 5th of the month.

### How late can a resident sign up for Flex and still have their rent covered?

Residents who are approved by 5:00 pm ET on the 3rd of the month will be eligible for Flex rent payment for that month. If a resident signs up after the 3rd, they will be enrolled for the following month. For example, if a resident signs up by 5pm ET on June 3rd, they will be eligible to pay June rent via Flex. If they sign up on June 4th, they will be able to start paying rent through Flex in July.

### What happens if a resident doesn't pay Flex back?

Flex takes charge of all customer repayment issues internally, including write-offs. For late repayments, Flex works with residents to develop payment plans to help them get back on track. While Flex does not continue to offer its services to users who have a past due balance when rent is due, users that repay their balance may be eligible to re-enroll. Residents whose repayment is past due more than 60 days will be reported as delinquent to the credit bureau. Flex processes all customer repayments and write-offs internally, never coming back to the property for repayment. However, residents can be put on payment plans to help them get back on track. Once the resident has zeroed out their balance, they will be eligible to reactivate with Flex.

# Payments

**Effective 1/1/2023, after the 5th of the month, all payments will be required to be certified funds, which is money orders or cashier check.**

**RENT PAYMENTS ARE A PRIORITY- MAKE PAYMENTS ON TIME**

**Rent is due on the first day of the month.**

There is a grace period from the 2nd through the 5th without being penalized with a late fee. Payments after the 5th will incur a late fee. We do not accept partial payments.

### Credit Builder

If you have enrolled in credit builder, do not forget to add the extra \$5.99. Payments without the fee will be considered partial payments, and they will not be applied to your account. In the event that the \$5.99 is not received by the 5th, a late fee will be assessed.

### PROMISE TO PAY DATES:

**As a courtesy, we will allow promise to pay dates. These are dates you can pay your rent after the 5<sup>th</sup> but must be before the 15<sup>th</sup> of the month.** This only applies to residents that are **current** on their rent. A promise to pay date does not void a late fee.

The full amount stated on the notice must be paid by the end of the three-day late payment period if you owe more than one month's rent. If we do not receive the balance in full by the end of the 3-day notice, an eviction could be filed with the courts as a last resort. Please keep us informed of any late payments as we want to work with you. It is imperative that you be current on rent payments.



We're always on the lookout for great new residents, just like you!

Do you know someone who's looking for a new place to call home? Please be sure to tell them about the wonderful space you discovered with us!

Just have the person mention your name on the initial visit and if they sign a lease and move in, we'll take \$50.00 off your rent.

**CHOOSE YOUR NEIGHBOR!**

Refer a friend and make  
**\$50.00**



 CHAF Properties, LLC.  
Contemporary Housing Alternatives of Florida, Inc.

## Dishwasher Maintenance



### Pro Tips for A Cleaner Dishwasher

Scrape and rinse substantial food chunks from dishes before loading them into the dishwasher. It's okay to leave a bit of stuck-on food because some detergents use that grime to cling onto and activate their cleaning agents. Stuff like bones, skin, fibrous material, peels or fat should definitely not make it into the dishwasher. (They'll clog the drain.)

We've got an entire guide about how to [clean your dishwasher](#), but at a bare minimum, run your dishwasher once a month with [Cascade Dishwasher Cleaner](#). Easy peasy.

Avoid running hot water appliances while using your dishwasher so that the hot cycles are as hot as possible. Hot water kills bacteria and discourages mold growth.

[Load your dishwasher properly](#) for the best results.

Dishwashers should be deep cleaned every 3–4 months.

Did you know that dishwashers and garbage disposals share the same central hose? Surprise! They do. Quickly run the disposal (while running the faucet!) before running the dishwasher to be sure the hose is clean and clear.

**Now, without further delay ... Run your dishwasher with a cup of vinegar in the top rack!**

Time to go full spa mode with the vinegar. Vinegar is a natural odor neutralizer, so not only will it help to loosen all of the grit, grime, buildup and grossness inside your dishwasher, but it'll zap at lingering smells, too.

Here's what to do:

- **Fill** a cup, bowl or mug  $\frac{2}{3}$  full with white vinegar.
- **Nestle the bowl or cup** securely in the top rack of the dishwasher, facing upright.
- **Run** your dishwasher (empty!) on a hot cycle.
- **Let the vinegar work its magic.** The trick here is to keep that vinegar in the cup—again, not allowing the vinegar to spray all through the machine.
- **If you hate the smell of vinegar**, you can add a couple drops of essential oil into the cup or bowl to diffuse the smell. (We like citrus or peppermint!) Just a couple drops should do the trick.
- **Can doesn't necessarily mean should.** While you certainly can use vinegar to help clean out your dishwasher, we have to say—there are much easier (and safer) ways to go about it.
- **Extra credit tips for cleaning the dishwasher.**
- **Clean The Inside of Your Dishwasher with A Soapy Rag**
- If you really want to go the extra mile, give your dishwasher walls a good wipe with a wet rag soaked in your favorite dish soap (ours is [Dawn Dish Soap](#)). Wipe down the interior of the door, especially the lip (hint: it's best accessed when the door is fully opened) and the gasket (that crucial strip that prevents leakage), where crud may build up unnoticed. Any mold or mildew that had made your dishwasher its home should be long gone by now.
- **Let Your Dishwasher Air Dry After Cleaning.**
- Because the dishwasher's seal is so strong, residual water can become trapped inside your dishwasher. So, when you're done running your cleaning cycle, open the dishwasher door, and let it air dry completely overnight. You might even give the interior of the door a gentle wipe with a clean, dry rag or towel to kickstart the air-drying process. (But please don't trip over the open dishwasher door when you stumble into the kitchen for a glass of water in the middle of the night!)
- **Looking for an easier clean?**
- A simple, vinegar-free (and risk-free) solution is to just squirt some [Cascade Dishwasher Cleaner](#) straight into your dishwasher's detergent receptacle and run it empty. We use this product once a month to reduce limescale and grease buildup. It helps to break down major food particles, ultimately ridding the dishwasher of any weird smells that might be lurking in there.
- Alternatively, you can sprinkle  $\frac{1}{2}$  CUP OF BAKING SODA all over the floor of the inside of your dishwasher, and run it (empty) on a quick, hot cycle. **Skip the vinegar entirely.** Baking soda has similar properties to vinegar and should also get the job done.

#### Cleaning Public Service Announcement

- We definitely discourage the use of bleach inside your dishwasher, no matter how bad it smells! Bleach is highly corrosive and will erode your dishwasher's stainless steel, plus the important rubber bits.

## COMMUNITY REMINDERS

### **Driving through the community-**

Please remember that the community speed limits are 15 mph. This applies to both residents and guests of the community. Please make sure to adhere to the posted speed limits and be cautious of pedestrians.

**Trash-** Please remember that trash bags are not to be left in the breezeway or on the patio. The common areas and breezeways are to be kept clear of trash, or obstruction of any kind. Any Failure to abide by this policy may result in a \$50.00 trash removal fee. All trash bags are to be placed inside the dumpster and not outside of the dumpster.

**Pet waste-** In an effort to keep our communities free of trash and odor, we ask that you please dispose of your pet's waste. Not only is pet waste unsightly, but also represents possible biological and health hazards for your neighbors and their guests. Also, please make sure your pets are leashed at all times when walking the community.

# CAN YOU OVERFILL A REFRIGERATOR?



Americans consume 815 billion calories of food each day, according to Mindfully.org. The site estimates that this is 200 billion more calories a day than needed, and it underscores Americans' love affair with food. Since most items are perishable and require a certain level of cooling, consumers try to pack as much food as possible into their refrigerators. However, overfilling the appliance can block air vents, restrict air circulation and reduce energy efficiency.

**Air Circulation:** The refrigerator should not be filled to maximum capacity as this restricts the airflow and limits the appliance's ability to properly cool its contents. As a result, some items may spoil because they are not maintained at a proper cooling temperature. On the other hand, the refrigerator should not be empty either. An article in The Washington Post asserts that in a well-stocked refrigerator, food absorbs the cold air which helps to chill the other items in proximity.

**Energy Efficiency Factor:** In an overcrowded refrigerator, the restricted airflow and limited cooling ability results in energy inefficiency. The refrigerator is one of the major household sources of energy consumption and overfilling it uses even more energy. However, keeping it stocked to a comfortably full level allows it to run most efficiently, which saves not only energy but also money on your utility bills. Ellis Mass, a spokesman for LG Electronics, says, "If all you have in there is some mustard and a six-pack of beer, you are using a lot of energy to keep just a couple of things really cold."

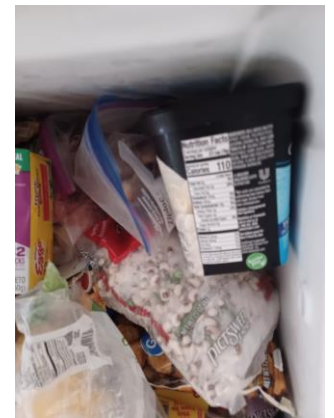
**Blocked Air Vents:** You don't want to block the air vents. Even if the refrigerator is not overfilled, the placement of the refrigerated items can affect the appliance's cooling ability. According to the website HomeTips.com, a loaf of bread or some other object in front of the passageway will prevent the refrigerator from getting cold.

**Other Considerations:** Frequently opening the refrigerator door negatively affects the appliance's efficiency, as does a warm room temperature. In contrast to the refrigerator, a freezer can be stuffed to capacity as long as the airflow is not restricted. In addition, if you frequently overfill the refrigerator or always take trips to the grocery store.



What not to do is exemplified by these examples.

Air cannot circulate in a freezer if it is stuffed too full. If the coils ice up, there won't be any air flow.





MAKES

8

SERV.

PREP

5

MINS.

COOK

30

MINS.

 *Delicious  
as it Looks*



## AIR FRYER BUFFALO CHICKEN WINGS

### INGREDIENTS

- 2 1/2 pounds chicken wing pieces
- 1/2 cup Frank's RedHot® Original Cayenne Pepper Hot Sauce
- 1/3 cup melted butter

### DIRECTIONS

1. SPRAY basket of air fryer with no stick cooking spray. Preheat air fryer to 400°F. Pat wings dry with paper towels.
2. PLACE wings in fryer basket, being careful not to over-fill. (Cook in batches, if needed, depending on the size of your air fryer.) Air fry 25 to 30 minutes or until skin is crispy and wings are cooked through, shaking basket or tossing wings with tongs every 5 minutes during cooking.
3. MEANWHILE, mix butter and RedHot Sauce in large bowl. Add cooked wings and toss to coat. Serve immediately with blue cheese and celery sticks, if desired.

## FRANK'S REDHOT BUFFALO CHICKEN NACHOS

### INGREDIENTS

- 2 cups shredded or chopped cooked chicken
- 1/2 cup Frank's RedHot® Buffalo Wings Hot Sauce
- 1 bag (10 ounces) tortilla chips
- 2 cups shredded Cheddar

### DIRECTIONS

1. PREHEAT oven to 350F. Toss chicken and FRANK'S RedHot Buffalo Wings Sauce to coat.
2. ARRANGE chips on large shallow baking pan or pizza pan. Layer with chicken mixture and cheese.
3. BAKE 5 to 10 minutes or until heated through and cheese is melted. Serve with desired toppings, such as sour cream, salsa, guacamole, sliced black olives or sliced jalapeños. Drizzle with additional RedHot Sauce, if desired.



MAKES

12

SERV.

PREP

5

MINS.

COOK

10

MINS.

# Neighborhood Home Solutions Homebuyer Education

## Schedule of Classes January – December 2023

January 5, 12, 19, 26, 2023	February 2, 9, 16, 23, 2023	March 2, 9, 16, 23, 2022
April 5, 13, 20, 27, 2023	May 4, 11, 18, 25, 2023	June 8, 15, 22, 29, 2022
July 6, 13, 20, 27, 2023	August 3, 10, 17, 24, 2023	September 7, 14, 21, 28, 2023
October 5, 12, 19, 26, 2023	November 2, 9, 16, 22, 2023	December 7, 14, 21, 28, 2023



This course is designed to help families achieve the dream of homeownership. Prospective homebuyers learn the responsibilities and obligations required of a prudent homeowner.

Upon completion, attendees will receive the Certificate that is required by many mortgage lenders. This certificate is also required for Down Payment Assistance.

### ***“All Classes by ZOOM webinar”***

*Services are free and available to all income levels. Neighborhood Home Solutions is a nonprofit, HUD approved Housing Counseling Agency.*

TO REGISTER SIMPLY GO TO [www.nhsfl.org](http://www.nhsfl.org), THEN TO “CLICK TO REGISTER”. YOU WILL BE DIRECTED TO OUR CLIENT PORTAL SYSTEM – ClientMax. ONCE YOU SET UP YOUR ACCOUNT YOU WILL BE ABLE TO ENROLL IN THE AVAILABLE CLASSES.



**“Opening Doors to Affordable Housing Opportunities Since 1980”**



**Neighborhood**  
Home Solutions  
1600 Dr. Martin Luther King Jr. St. S.  
St. Petersburg, FL 33701  
727.821.6897 – [www.nhsfl.org](http://www.nhsfl.org)



# How to submit a work order online

HOME WHO WE ARE RENTAL PROCESS PROPERTIES RESOURCES PAY RENT CONTACT APPLY NOW

## Modern Living at a Modest Price

Our mission is to facilitate urban revitalization by providing affordable, vibrant, multi-family housing for low-income and moderate-income individuals and families.

APPLY NOW

### Step 1:

Visit [www.chafproperties.com](http://www.chafproperties.com)

### Step 2:

Select the option to Pay Rent and Register.



**CHAF Properties**  
MODERN LIVING AT A MODEST PRICE

Property name: Oak Villas

Username: \_\_\_\_\_

Password: \_\_\_\_\_

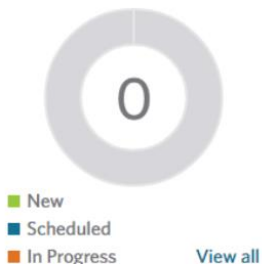
[Forgot Username](#)  
[Forgot Password](#)

[REGISTER](#) [SIGN IN](#)

### Step 3:

Once logged in, select work orders

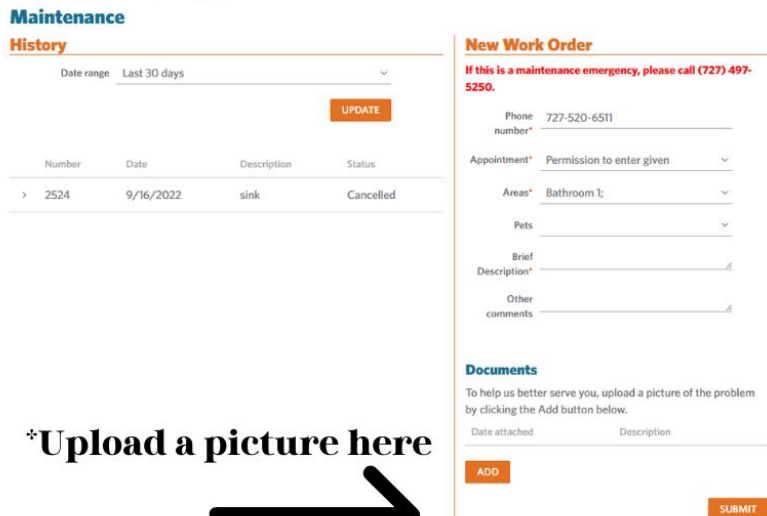
### Work Orders



### Step 4:

Complete questions

\*\*\*\*You may add pictures and more details of the repair you need by adding them to the documents.



**Maintenance History**

Date range: Last 30 days [UPDATE](#)

Number	Date	Description	Status
> 2524	9/16/2022	sink	Cancelled

**New Work Order**

If this is a maintenance emergency, please call (727) 497-5250.

Phone number\* 727-520-6511

Appointment\* Permission to enter given

Areas\* Bathroom 1;

Pets

Brief Description\* \_\_\_\_\_

Other comments \_\_\_\_\_

**Documents**

To help us better serve you, upload a picture of the problem by clicking the Add button below.

Date attached	Description
<a href="#">ADD</a>	

[SUBMIT](#)

\*Upload a picture here



### Step 5:

Submit your work order



\*\* \*\*\*\*If you have a maintenance emergency, call 727-497-5250.

Maintenance emergencies are: flooding, electrical sparks, backed up toilet (if you have one toilet)

