

CHAF PROPERTIES

November 2025

Contact Us

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

5345 Laurel Place

Clearwater, FL 33760

(727) 522-1504

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

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



A Season of Gratitude and Giving

As the leaves turn and the year winds down, November invites us to slow down, reflect, and give thanks for the people and places that make our lives brighter. At CHAF Properties, we're especially grateful for *you*—our residents. Your continued cooperation, kindness, and community spirit make each of our properties a place people are proud to call home.

This month, we encourage everyone to embrace the spirit of giving. Whether it's donating canned goods to a local food drive, checking in on a neighbor, or simply offering a smile, small acts of kindness make a big difference. Together, we can make this holiday season meaningful for everyone in our community.

As we prepare for the cooler days ahead, please take a moment to review your home maintenance needs and reach out if anything requires attention. Keeping your home comfortable is our top priority.

From all of us at CHAF Properties, we wish you a warm and wonderful November filled with gratitude, good company, and comfort. Thank you for being a valued part of our CHAF family!

Welcome to Our New Residents!

We're thrilled to welcome all our new residents to the CHAF Properties community! We're so glad you've chosen to make your home with us. Our goal is to provide a living environment where you can truly feel at home. If you need anything as you get settled in, please don't hesitate to reach out to our office—we're here to help. Welcome to the CHAF family, where neighbors become friends and every day feels a little more like home!

Lease Renewal Reminders

We're so glad to have you as part of our community, and we want to help make your lease renewal process easy and stress-free!

Here's what to know:

- You'll receive a lease renewal notice via email about **120–30 days** before your lease ends.
- Be sure to submit all your renewal documents & sign your renewal lease before it expires to avoid any additional fees like double rent charges.
- If you have changes to household members, let us know before renewing.
- Accounts must be a 0 balance in order to renew your lease.

Keep Our Community Beautiful

Please remember to clean up after yourself and your guests to help keep our community tidy and enjoyable for everyone. Dispose of trash properly, pick up after pets, and remind visitors to do the same. A little effort goes a long way in keeping our shared spaces clean, welcoming, and beautiful!

FLEX.

Need Help Splitting Rent? Try Flex!

We know rent can feel overwhelming when it's due all at once. That's why CHAF Properties has partnered with **Flex**, a rent payment service that lets you split your monthly rent into **two smaller, more manageable payments**.

- ✓ Pay part of your rent upfront
- ✓ Pay the rest later in the month
- ✓ Avoid late fees and stay on track

How to Get Started:

Download the **Flex app**, create an account, and apply. If approved, Flex will pay your rent on the 1st, and you'll pay them back in smaller installments.

Why Paying Rent on Time Matters (Now More Than Ever)

We understand that unexpected challenges can come up, but staying current on your rent is very important. Timely rent payments allow us to keep the property well-maintained, ensure daily operations run efficiently, and provide the reliable services that help make our community a comfortable place to live.

Please note:

If rent is paid after the 5th of the month more than six (6) times during your current lease term, you may be required to apply through our co-signing partner, ONE App, in order to renew your lease. In some cases, consistent late payments may also result in a non-renewal of your lease. We encourage all residents to stay on track to avoid any interruptions in housing.

This means:

- You may need to qualify for One App.
- You will be required to pay an additional deposit — up to one full month's rent — to secure your renewal.

To avoid this, we strongly encourage residents to:

- Pay rent by the 5th of each month
- Use tools like Flex to split payments and avoid late fees
- Communicate with the office early if you anticipate a delay. While this is appreciated as a courtesy, please note that the late payment will still have a negative impact on your account.

 **This policy goes into effect January 2026.** Please begin making on-time payments now to avoid any inconvenience when it's time to renew

Refer a Friend & Earn \$50!

We love having residents like you — and we'd love even more residents just like you! Refer a friend, family member, or co-worker to CHAF Properties and earn a \$50 referral bonus when they move in. It's our way of saying *thank you* for helping us grow our community with great neighbors.

Be sure your referral notes your name on their application, so you receive credit! Plus, let your friends know we're offering special rental incentives for new residents who move in by November 30, 2025 — now's the perfect time to find their new home sweet home!



Holiday Helper:

How to Budget, Decorate & Celebrate Smart

The holiday season is right around the corner — a time for warmth, family, and celebration! While it's easy to get caught up in the excitement, the best holidays are the ones that are planned with a little care and creativity. Here are a few helpful tips to make your season merry, bright, and stress-free!

Budget Wisely

Holiday expenses can add up quickly. Make a simple list of what you truly need—like gifts, meals, or décor—and set a realistic spending limit. Look for sales, use coupons, and don't be afraid to get crafty! Handmade gifts and thoughtful gestures often mean the most.

Decorate Safely

Whether you're hanging lights or setting up a small tree, safety always comes first. Avoid overloading outlets, keep decorations away from heaters and candles, and never leave lights on overnight. If you're using real greenery, make sure it stays fresh and well-watered to prevent fire hazards.

Celebrate Smart

Hosting guests? Remind visitors to park in designated areas and be mindful of noise after hours. Keep hallways and porches clear of clutter for everyone's safety. And most importantly, take time to relax, enjoy the moment, and cherish the company of friends and family.

As we head into the season of giving, let's keep the spirit of kindness and community shining bright. From all of us at CHAF Properties — we wish you a safe, happy, and heartwarming holiday season!



Pet Policies & Tips for Happy Homes

We love our furry friends!

Here are some important reminders and helpful tips:

Community Pet Rules:

- All pets must be registered with management and have up-to-date vaccinations.
- Please keep pets on a leash when outside and clean up after them promptly.
- Limit barking and noise to respect your neighbors.
- No aggressive breeds or exotic animals, per community guidelines.

Thinking About Getting a Pet?

Please remember, there is a **\$250 non-refundable pet fee** and a **\$20 monthly pet rent** for each approved pet. Be sure to notify the office **before** bringing any pet into your home.

Thankful for Our Amazing Team

This season of gratitude wouldn't be complete without recognizing the incredible leasing and maintenance teams that keep CHAF Properties running smoothly day in and day out.

Our leasing staff goes above and beyond to welcome new residents, assist with renewals, and ensure every interaction feels personal and professional. Their dedication to creating a positive experience for our residents is truly something to be thankful for.

We're equally grateful for our hardworking maintenance team, whose commitment keeps our communities comfortable, and beautiful. From early-morning calls to after-hours emergencies, they tackle every task with skill, patience, and a smile. Together, our leasing and maintenance staff embody the spirit of teamwork, care, and service that make CHAF Properties a place residents are proud to call home.

Daylight Saving Time Ends Sunday, November 2



Just a reminder: **Daylight Saving Time ends on Sunday, November 2, 2025 at 2:00 AM.**

Please **set your clocks back one hour** on Saturday night so you're on time Sunday morning. Stay cozy and enjoy the extra hour!

Home Ready for the Holidays!

Fall Home Care Tips to Keep Your Home Cozy, Safe & Holiday-Ready

As the crisp autumn air settles in and Thanksgiving approaches, it's the perfect time to make sure your home is ready for the season of warmth, comfort, and celebration. A few simple steps can help you stay cozy, safe, and stress-free this November:

1. Test your heater early.

Before the chilly days arrive, turn on your heater to make sure it's working properly. It's completely normal if your **smoke detectors or fire alarms sound briefly** the first time—it's just dust burning off from being unused. If the heater doesn't seem to be working right or if alarms continue to sound, please contact the office for maintenance assistance.

2. Replace air filters.

Make sure you are replacing your air filter as they are delivered to your door every other month. This helps your heater run efficiently and keeps the air in your home clean and fresh.

If you need a new filter in between deliveries, please put in a work order, and our maintenance team will be happy to bring one to you.

3. Check your stove and oven.

With the *big cooking day* coming soon, make sure your stove and oven are in perfect working order. Give them a quick test run and light cleaning now, so you'll be ready to cook up all your favorite holiday dishes without a hitch!

5. Keep vents clear and air flowing.

Be sure furniture, curtains, or rugs aren't blocking your vents. Clear airflow helps your home heat evenly and safely.

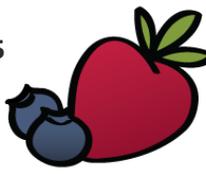
🔥 Safety Reminder

Test your smoke detectors this month to make sure they're working properly.

If your smoke detector starts beeping, that's a sign the battery needs to be replaced. You're welcome to replace it yourself, or if you prefer, just put in a work order and our maintenance team will be happy to come out and take care of it for you.

💡 Resident Tip of the Month

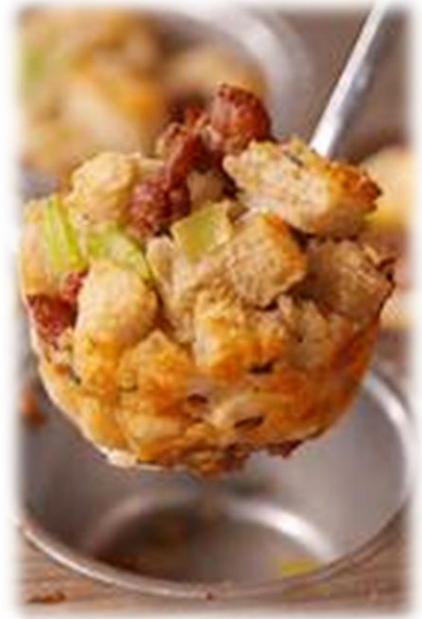
Make your home feel extra cozy this fall! Add a soft throw blanket to your couch, light a fall-scented candle (safely, of course!), and sip something warm while watching your favorite movie. Sometimes it's the little things that make home feel even more special.



Delicious as it Looks

Recipe of the Month: Mini Thanksgiving Stuffing Muffins

All the flavor of classic stuffing — baked into perfectly portioned, golden-brown muffins! These are great for holiday dinners, potlucks, or as a grab-and-go leftover treat.



Ingredients

- 1 loaf (about 12 oz) of day-old bread, cut into small cubes
- ½ cup butter
- 1 cup chopped celery
- 1 cup chopped onion
- 2 teaspoons poultry seasoning (or a mix of sage, thyme, and rosemary)
- 2 cups chicken or vegetable broth
- 2 large eggs, lightly beaten
- Salt and pepper to taste

Directions:

1. Preheat oven to **375°F** and lightly grease a muffin pan.
2. Melt butter in a skillet over medium heat. Add celery and onion; sauté until soft and fragrant.
3. In a large bowl, combine bread cubes, sautéed veggies, and seasonings.
4. Stir in broth and beaten eggs until the mixture is moist but not soggy.
5. Spoon evenly into muffin cups and bake for **25–30 minutes**, until tops are golden and crisp.

Tip: Serve warm with gravy or cranberry sauce — they make the perfect side dish for Thanksgiving or Friendsgiving gatherings!

How to pay rent and 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

Step 2:

Select the option to Pay Rent and Register.



Property name: Oak Villas
Username: _____
Password: _____
[Forgot Username](#)
[Forgot Password](#)

REGISTER

SIGN IN

Step 3:

Once logged in, pay rent or select work orders

Work Orders



New

Scheduled

In Progress

[View all](#)

Step 4:

For work orders- Complete the 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
ADD **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)