

PORTLAND HOUSING AUTHORITY

Monthly Newsletters/November 2024

THE OFFICE:

Main Office Hours of Operation

Monday through Thursday 8:30-4:30 p.m. Friday-8:30-1:30 p.m.

Please call 860-342-1688 before visiting

Roberto R, ext. 114-Maint. Staff-For **Emergencies only #: 860-519-3251**

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Susan N. ext. 113-Adm. Coordinator -Snellis@portlandha.org

CALENDAR:

- 11/11/2024- **VETERANS DAY**—OFFICE CLOSED
- 11/18/2024- **BOARD MEETING** at CHATHAM COURT at 5:00 pm.
- 11/ 28/2024- **HAPPY THANKSGIVING**—OFFICE CLOSED
- 11/29/2024- **DAY AFTER THANKSGIVING**— OFFICE CLOSED

Nobody likes a dirty and damaged home

– whether you're in an apartment or house, you want to keep your private space cozy, clean, and well-maintained. Caring for your rental unit is important for both you and your landlord. It will make your life easier and show your landlord that you are a responsible tenant, this also includes the area right outside your front and back doors. The area where you decide to create a little garden.

Here are some tips to help you keep your rental unit clean and damage-free:

- Set a regular cleaning schedule. This will help you stay on top of the cleaning and prevent messes from building up. A good rule of thumb is to clean each room in your unit once a week.
- Clean up spills and messes immediately. This will help prevent them from becoming bigger problems. If you have pets, be sure to clean up after them right away as well.
- Take out the trash regularly. This will help keep your unit from smelling bad and attracting pests.
- Dust and vacuum regularly. This will help keep your unit looking its best and prevent dust mites from building up.
- Clean the kitchen and bathroom thoroughly. These are the two areas that tend to get the dirtiest, so it's important to clean them regularly. Be sure to clean the stove, oven, refrigerator, sink, and bathtub or shower.

FAILURE TO REPORT INCOME AND OR FAILURE TO PAY RENT ON TIME .

The PHA has noticed a current pattern of tenants who are not reporting an increase on their income.

DID YOU KNOW? IVT is used by Public housing agencies (PHAs) during interim and regular reexaminations to identify tenants who have underreported or unreported their income. **EIV SYSTEM INCOME VALIDATION TOOL (IVT)**

- Identifies potential fraud waste and abuse in HUD's rental assistance programs.
- Provides validation of tenant reported
 - a. Wages
 - b. Unemployment compensation
 - c. Social Security benefits

The IVT report displays discrepancies in previously reported tenant income amounts by comparing the income reported on the 50058.

EIV Income validation tool report helps to verify wages, unemployment benefits, and Social Security benefits reported by tenants. A variety of sources are used to gather the data, including tax returns, bank statements, and payroll records as part of the data sharing agreement.

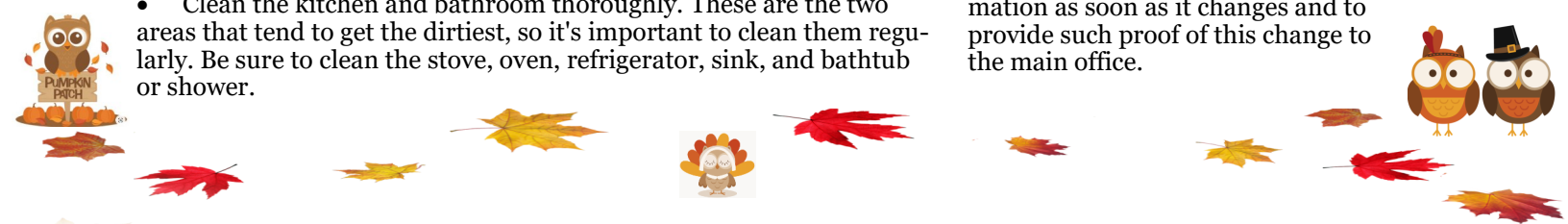
In simple terms, the Income validation tool report is used to verify the income of an individual and determine whether an individual's claimed income is accurate and reliable. Having this information helps organizations, such as landlords, and government agencies, to make informed decisions about a person's financial situation.

This report, assists rental owners (the PHA) in determining and making financially sound decisions on whether to allow you to continue to rent or not, regardless of whether you are a businessman or a salaried employee.

When the family provides the required information, the PHA will verify the accuracy of the income information received from the family, review the PHA's interim recertification policy, will identify unreported income, will charge retroactive rent as appropriate, and change the amount of rent or terminate assistance, as appropriate, based on the information.

If the amount of rent owed to the PHA exceeds \$1000 due to tenant fraud, the PHA will seek to terminate assistance.

This is a reminder to update your income information as soon as it changes and to provide such proof of this change to the main office.



- Take care of your furniture and appliances. This means keeping them clean and free of damage. If you have any furniture or appliances that are damaged, be sure to report it to the PHA as soon as possible. We highly advise to not take furniture from friends or family as you want to avoid bed bugs. You never know someone else's cleaning habits.
- Be respectful of your neighbors. This means keeping your noise levels down and not disturbing them with messes or smells.

The PHA ask that if you plant a garden to please maintain this garden. Do not let it overgrow, this may bring unwanted critters. PLEASE, PLEASE REPORT WORKORDERS AS SOON AS POSSIBLE.

Happy Cleaning!

QUARRY HEIGHTS OPERATING YOUR HEATING AND COOLING SYSTEM.



Use the remote control to perform all functions. Point the remote control at the unit. The unit will beep when it has received your command.

Press the ON/OFF button to start or to stop operation. Press the MODE button until the sun icon appears on the display for heat, or the show flake for cooling. The unit will beep when the signal is received.

Press either the up or down arrow to change the temperature . Each press adjust the temperature 1 degree.
Fan speed and air flow :

To change the fan speed, press the FAN button. Each press increases the fan speed. The fan speed should usually be set to AUTO. A higher fan speed will heat or cool the room faster. Once at the ideal temperature, the fan should be turned back down to AUTO.

To change the airflow direction, press the VANE key. Continue to press the key until the flow is comfortable for you. The airflow should usually be set to AUTO.

If you encounter any issues make sure to reach out to the main office for a work order.

CHATHAM COURT HEATING SEASON:

With the crazy unstable New England weather fluctuating so much, we are unable to tell you as to when we will be turning on the heat source for the season. We are working on prepping the system for the heating season. The PHA will update everyone by text as to when this will happen, depending on the weather.

Please keep in mind all air conditioners must be removed from all windows before building heat gets put on.

Please understand that failure to pay rent is the second most frequent cause for tenants to lose their housing.

Rent is due on the 1st of every month. Failure to pay rent in full by the 10th of each month shall result in a late charge of \$5.00 per day to a maximum amount of \$50, or 5% of the tenant's share of the rent due, whichever is less."

Failure to comply with rent payment or your lease agreement requirements will result in legal action to terminate your tenancy.

For accounting purposes, we ask all tenants to pay what is owed and to avoid overpayments.



FOOD FOR THOUGHT

Learning to value what's important over having expensive things" means prioritizing experiences, relationships, health, and personal growth over material possessions that may come with a high price tag, recognizing that true happiness and fulfillment stems from intangible aspects of life rather than the outward appearance of wealth or luxury items.

Key points to remember:

Investing in memories and shared moments with loved ones often bring more lasting happiness than buying expensive things.

Prioritize needs over wants:

Ask yourself if a potential purchase truly aligns with your values and future goals.



This is a polite request asking residents to not bring shopping carts from ADAMS or THE DOLLAR STORE onto the property. Please return the carts to the designated area at the store instead of bringing them back to the Chatham Court property.

The economy may be in a struggle right now, but we do know one thing: "Gratitude is a currency that we can mint for ourselves and spend without fear of bankruptcy." -Fred De Witt Van Amburgh. So on that note, May your table be filled with family, happiness, joy and prosperity this season.

Happy Thanksgiving from the Portland Housing Authority.

Time To Own - Forgivable Down Payment Assistance

**** UPDATE ****

On October 22, 2024, the Connecticut State Bond Commission authorized an additional \$40,000,000 for Time to Own (TTO), and the program is now reopened.



For more information log onto www.chfa.org/homebuyers-homeowners/homebuyers/time-to-own-down-payment-assistance-program-loan/

For a limited time, CHFA will offer the Time To Own - Forgivable Down Payment Assistance loan to help alleviate potential homebuyers' inability to cover the down payment and closing costs required to purchase their first home.

Administered by CHFA on behalf of the CT Department of Housing, the Time To Own loan is available to eligible homebuyers in conjunction with a CHFA first mortgage loan.



Benefits

- 0% Interest rate with no monthly payment required.
- Ten percent (10%) of the principal balance will be forgiven annually, on the anniversary date of the loan closing, until the loan is fully forgiven on the tenth anniversary.
- Financing to cover up to 20% down payment and up to 5% closing costs.
- Loan amounts up to \$25,000.



Eligibility Requirements

- The Time To Own loan is only available to eligible applicants that qualify for and receive a CHFA first mortgage.
- Applicants must be a current resident of Connecticut and able to demonstrate residency for the most recent three (3) years.
- Applicants who are not first-time homebuyers may also apply if they plan to purchase in a targeted area of the state. Borrowers may not own any other property at the time of the CHFA mortgage closing.



Additional Considerations

- The minimum Time To Own loan amount is \$3,000.
- Applicants must meet all CHFA first mortgage and Time To Own loan program eligibility and underwriting criteria. The CHFA- Participating Lender will work with applicants to determine complete program eligibility requirements.
- Learn more about taking the first steps to becoming a homeowner [here](#).

Additional Program Resources

- Time To Own [Program Area Median Income \(AMI\) Limits](#).
- CHFA [Sales & Income Limits and Targeted Areas](#).
- Lender [Time to Own Worksheet](#)

How to Apply

Contact one of the CHFA- Participating Lenders by calling the number listed below or click on the website link:

Lender	Address	Link	Contact
1st American Home Loans	508 Pomfret Street - Putnam, CT 06260	<Website>	860-774-7000
1st Premier Mortgage Company, LLC	83 East Avenue - Suite 117 - Norwalk, CT 06851	<Website>	203-299-1772
AFC Mortgage Group, LLC	227 Monroe Turnpike - STE 3F - Monroe, CT 06468	<Website>	203-452-9899
AllPoints Mortgage, LLC	38 Security Drive - Avon, CT 06001	<Website>	203-509-3958
Allied Mortgage Group, Inc.	100 Roscommon Drive - Middletown, CT 06457	<Website>	860-975-4149
Amerant Mortgage, LLC	75 Prospect Avenue - West Hartford, CT 06106	<Website>	860-614-8964
Amres Corporation	2 Tunxis Road - Tariffville, CT 06081	<Website>	860-477-5626
AnnieMac Home Mortgage	220 Hartford Turnpike - Unit A - Vernon, CT 06066	<Website>	860-375-5558
Ascend Financial Network, LLC	250 State Street - Unit F2 - North Haven, CT 06473	<Website>	203-787-9892
Bay Equity, LLC	65 LaSalle Road - West Hartford, CT 06107	<Website>	415-820-4537
Berkshire Bank	803 Main Street - Willimantic, CT 06226	<Website>	781-726-6095