

Apalachee Plantation Homeowners' Association Newsletter

Tips to Avoid Foreclosure and Keep Your Home

HUD-approved housing counseling agencies are available to provide you with the information and assistance you need to avoid foreclosure. As part of President Obama's comprehensive Homeowner Affordability and Stability Plan (HASAP), you may be eligible for a special Making Home Affordable loan modification or refinance, to reduce your monthly payments and help you keep your home.

Foreclosure prevention counseling services are provided free of charge by nonprofit housing counseling agencies working in partnership with the Federal Government. These agencies are funded, in part, by HUD and NeighborWorks® America. There is no need to pay a private company for these services.

Work with your mortgage holder: Many people avoid calling their lender when they have money troubles. Most of us are embarrassed to discuss our money problems with others or believe that if lenders know we are in trouble, they will rush to collection or foreclosure.

Foreclosure is expensive for lenders, mortgage insurers and investors. HUD/FHA, as well as private mortgage insurance companies and investors like Freddie Mac and Fannie Mae, require lenders to work aggressively with borrowers who are facing money problems.

Lenders have workout options to help you keep your home. However, these options

work best when your loan is only one or two payments behind. The farther behind you are on your payments, the fewer options are available.

Do not assume that your mortgage problem will quickly correct itself. Don't lose valuable

time by being overly optimistic. Contact your mortgage lender to discuss your circumstances as soon as you realize that you are unable to make your payments. While there is no guarantee that any particular relief will be given, most lenders are willing to explore every possible option.

contact FHA's National Servicing Center toll free at (888) 297-8685, or via email. Whether by phone or email, be prepared to provide the full name(s) of all persons listed on the mortgage loan and the full address of the property including city, state and zip. We may be able to help you more quickly if you can also provide your 13-digit FHA case number from the loan settlement statement.

For a VA-insured loan, first, visit the VA Foreclosure Alternatives page. If you need assistance or have additional questions, talk to a Loan Service Representative.

For conventional loans. If you have a conventional loan, first talk to a HUD approved Housing Counselor (or call (800) 569-4287). They may be able to help you with your lender. You can also contact Hope Now (1-888-995-HOPE) to ask for assistance in working with your lender.

Helpful Resources

- <http://www.hud.gov/foreclosure/>
- THE IMPACT! GROUP P: 678-808-4477; email: anthony.mitchell@theimpactgroup.org, English, Hindi, Spanish; web: www.theimpactgroup.org/
- <http://www.hud.gov/offices/hsg/sfh/nsc/nschome.cfm>

What you will need: 1) Your loan account number, 2) A brief explanation of your circumstances. 3) Recent income documents such as pay stubs, Social Security benefits statements, disability, unemployment, retirement, or public assistance. If you are self-employed, have your tax returns or a year-to-date profit and loss statement from your business available for reference) 4) List of household expenses

Hope: The HOPE for Homeowners program will refinance mortgages for borrowers who are having difficulty making their payments, but can afford a new loan insured by HUD's Federal Housing Administration (FHA). Call 1 (800) 225-5342 for more information.

When your lender won't work with you: For an FHA-insured loan, your lender has to follow FHA servicing guidelines and regulations. If your lender is not cooperative,

Dogs on the Loose

KEEP your dogs on a leash or inside the home or an enclosure. Several children were threatened by a dog while they were on the way to their bus stop. Adults and children have been threatened to dogs when they have been out walking or running in the neighborhood. Dog owners, remember that dogs can and have hurt and killed persons. Do not bring tragedy to our neighborhood and jail time to yourself. Keep your dogs under control at all times.

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Premier Pressure Washing and Concrete Cleaning: Special Pricing for Apalachee Plantation Home Owners

Call Mark Cobb : 678-376-4932

Ranch \$125

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Community Contact Information

- *Police non-emergency number: 770-513-5100.* The citizens of Gwinnett County may call the Non-emergency number 770-513-5100 to report non-urgent incidents that require a police response such as loud music, lost wallets, cell phones, and passports, non-violent animal complaints, etc. Be patient. 911 calls will be answered first then the non-emergency phone.
- *Police: 770-513-5000* for information of towed vehicles, obtaining copies of reports, traffic ticket information, follow-up on reports or to speak with a specific officer or detective.
- *Sheriff: 770-619-6500* For information on information on prisoners, warrants, and the civil process.
- *Fire/EMS: Contact Gwinnett County Fire Department at 678-518-4800* when requesting information on burning permits, inspections and billing questions, and educational presentations.
- *Call before you dig: 770.623.4344* Before you dig on your property you are required by State Law to notify the Utilities Protection Center. They will contact all utilities for you.
- *Quality of Life Violations: www.gwinnettcountry.com.* For the 24 Hour Code Violation Reporting Hotline, call 770.417.3434 extension 52. For the 24 Hour Erosion Control Violation Reporting Hotline, call 678.518.6099. Violations can be reported online at www.gwinnettcountry.com. NOTE: Georgia's Open Records Act requires disclosure upon request of any information about a complaint.
- *Animal Control:* To report an animal bite: Call 911 for medical attention first. The 911 operator will call Animal Control about the animal. To report cruelty cases or an injured, sick, or vicious animal call 770.513.5100. To file a complaint (barking dogs, etc.) call 770.339.3200
- *Home-buying education, counseling, and mortgage assistance www.theimpactgroup.org.* Gwinnett County contributes to The Impact Group, a non-profit, community development corporation that arranges emergency and transitional shelter for homeless people, helps revitalize low-income neighborhoods, and offers home-buying education, counseling, and mortgage assistance.

Economic Stimulus 2009—What is It?

WITH Cash for Clunkers now officially ended, just where is all the stimulus money going? Here is a brief outline of programs goals.

- Create or save more than 3.5 million jobs over the next two years;
- Take a big step toward computerizing Americans' health records, reducing medical errors, and saving billions in health care costs;
- Revive the renewable energy industry and provide the capital over the next three years to eventually double domestic renewable energy capacity;
- Undertake the largest weatherization program in history by modernizing 75 percent of federal building space and more than one million homes;
- Increase college affordability for seven million students by funding the shortfall in Pell Grants, increasing the maximum award level by \$500, and providing a new higher education tax cut to nearly four million students;
- As part of the \$150 billion investment in new infrastructure, enact the largest increase in funding of our nation's roads, bridges, and mass transit systems since the creation of the national highway system in the 1950s;
- Provide an \$800 Making Work Pay tax credit for 129 million working households, and cut taxes for the families of millions of children through an expansion of the Child Tax Credit;
- Require unprecedented levels of transparency, oversight, and accountability.

HOA Board

Mailing address: PO Box 923; Dacula, GA 30019

Email: apalacheplantation@yahoo.com

Website: <http://www.apalacheplantation.com>

Current officers are:

President: David Gloyd

Vice President: Ren Burnette

Treasurer: Madeline Andrade

Secretary: Donette Hatcher

Member-At-Large: Salvador Fuentes

Programs Available:

First-Time Home Buyer Tax Credit

Making Work Pay Credit. The making work pay credit is essentially a \$400 tax credit for individuals or an \$800 tax credit for couples. It is calculated by taking 6.2% of your earned income up to the amounts cited above. Many employers will probably begin adjusting their withholding sometime this year so that it will work out on average to about \$15 per pay check if you are paid twice per month. Also, self-employed individuals can adjust their quarterly tax payments to reflect the credit. The credit begins to phase out to anyone making more than \$75,000 per year and couples making more than \$150,000 per year. As it stands now, the credit is for the years 2009 and 2010. For retirees not eligible for the Making Work Pay credit, Congress created a one-time payment of \$250. The checks are supposed to go out no later than June 17, 2009. See: <http://www.irs.gov/newsroom/article/0,,id=204447,00.html>

Car Buyer Tax Deduction. The Act permits taxpayers to take a deduction for state and local sales and excise taxes paid on the purchase of new cars, light trucks, motor homes and motorcycles. The deduction is available on new vehicles purchased from Feb. 17, 2009, through Dec. 31, 2009. In states that don't have a sales tax, the law provides a deduction for other taxes or fees paid. This deduction is available whether or not a taxpayer itemizes deductions on Schedule A.

The deduction is limited to the taxes and fees paid on up to \$49,500 of the purchase price of an eligible vehicle. The deduction is reduced for joint filers with modified adjusted gross incomes (MAGI) between \$250,000 and \$260,000 and other taxpayers with MAGI between \$125,000 and \$135,000. Taxpayers with higher incomes do not qualify. See" <http://www.irs.gov/newsroom/article/0,,id=204519,00.html>

Enhanced Credits for Tax Years 2009, 2010

The American Recovery and Reinvestment Act (ARRA) provides a temporary increase in the earned income tax credit (EITC) for taxpayers with three or more qualifying children.

Taxpayers who cannot take full advantage of the child tax credit because the credit is more than the taxes they owe may receive a payment for some or all of the credit not used

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Monthly Gardening Advice from the Gwinnett County Extension Service

August

- Do not prune azaleas now. This will reduce flowering in the coming spring. Old crape myrtle flowers should be removed as soon as their color fades.
- Continue to remove old flowers from annuals and perennials to encourage more blooming. Because summer can be hard on many perennial flowers they can also benefit from trimming back leggy growth.
- Fertilize lawn except for Centipede grass. Lawn areas may need water during drought. Continue to watch for insect and disease problems in turf areas.
- Fertilize annuals and roses monthly throughout the growing season.

September

Prune ornamental shrubs for shape only.

- Divide and transplant ornamental grasses such as lirioppe. Now is also a good time to divide iris and daylillies.
- Fertilize roses early in the month, this is the last application until spring.
- Plant fall vegetables such as greens, onions, radishes and beets not planted in August.
- Begin to acclimate outdoor plants to move indoors in late September. Now is a good time to re-pot those overgrown houseplants and check for insects.

October

- October is the best time for planting in the landscape. Ornamental trees and shrubs can be planted, perennial flowers can be transplanted or divided, fall bulbs can be planted and annual flowers such as pansies and dianthus should be planted.
- Cut back annual and perennial flowers as they begin to fade.
- As crops are harvested in the vegetable garden, destroy debris to prevent the buildup of insects and diseases.
- As leaves begin to fall, start a home compost pile to use as organic material in next year's garden.
- October is the perfect time to begin taking soil tests from your lawn and garden. Remember, it takes three months for lime to react with soils. Soil testing early gives ample time to apply lime if needed and get your garden ready for next season.

November

- Continue planting ornamental shrubs and trees to make new additions to your landscape.
- Mulch plant beds and trees with shredded fallen leaves, pine straw, compost or other material.
- Watch for winter weeds in turf areas as lawn areas go dormant and control as needed.
- As the last vegetables of the year are harvested, clean garden area of weeds and dead crops.

We're Online

OUR ASSOCIATION newsletter is now available online only. We will no longer be printing and mailing a hard copy to each home owner in our association. Since most homes have access to the internet, or can access it via work or the public library, the HOA Board decided to discontinue printing.

Most links will be active for quick checking of information.

We will post a notice on our website home page when the new newsletter is uploaded. For past newsletters go to: <http://www.apalacheeplantation.com/newsletters.html>

Ads can be placed for \$15 per year for homeowners and \$25 per year for non-homeowners.

Contact the HOA

HOA Dues

INVOICES for your 2009 HOA have been mailed out. By paying your mandatory dues in a timely fashion, you make it easier for your volunteer HOA board to maintain the common areas of our neighborhood. While most of us are struggling in these difficult economic times, we can all do our part in maintaining our neighborhood. Monthly late fees are being added to your dues unless you have made arrangements to pay in installments. Contact the HOA via email.

By contacting the HOA board and making arrangements to pay your dues, you can avoid having a liens place on your home due to non-compliance.

Our homeowners have done an outstanding job of caring for their homes. Our neighborhood has received a number of compliments on its attractiveness. A drive through similar neighborhoods in our area will show that we live in a neighborhood to be proud of. Keep up the good work!



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Economic Stimulus 2009—What is It? *from page 2*

to offset their taxes. It is a refundable credit, which means taxpayers may receive refunds even when they do not owe any tax. See: <http://www.irs.gov/newsroom/article/0,,id=204335,00.html>

Unemployment Benefits

In 2009 only, the first \$2,400 of unemployment benefits will not be subject to income taxes. Workers losing their jobs from Sept. 1 2008 through the end of 2009 can get help with insurance premiums under COBRA, the federal law that allows you to keep coverage under an old employer's plan. The government will subsidize 65 percent of the premium cost while you will pay the remaining 35 percent of the premium cost. Your income in the year you receive the subsidy cannot be more than \$125,000 for individuals or \$250,000 for married couples.

Higher Education Tax Credit for Students. Under the American Recovery and Reinvestment Act (ARRA), more parents and students will qualify over the next two years for a tax credit, the American Opportunity Credit, to pay for college expenses. The new credit modifies the existing Hope Credit for tax years 2009 and 2010, making the Hope Credit available to a broader range of taxpayers, including many with higher incomes and those who owe no tax. It also adds required course materials to the list of qualifying expenses and allows the credit to be claimed for four post-secondary education years instead of two. Many of those eligible will qualify for the maximum annual credit of \$2,500 per student. For more information, see <http://www.irs.gov/newsroom/article/0,,id=204335,00.html>.

Tax Credits for Energy Efficient Home Improvements. Residential Energy Property Credit (Section 1121): The new law increases the energy tax credit for homeowners who make energy efficient improvements to their existing homes. The new law increases the credit rate to 30 percent of the cost of all qualifying improvements and raises the maximum credit limit to \$1,500 for improvements placed in service in 2009 and 2010.

The credit applies to improvements such as adding insulation, energy efficient exterior windows and energy-efficient heating and air conditioning systems. This nonrefundable energy tax credit will help individual taxpayers pay for qualified residential alternative energy equipment, such as solar hot water heaters, geothermal heat pumps and wind turbines. For more information, see the Dept of Energy's Energy Star program http://www.energystar.gov/index.cfm?c=products.pr_tax_credits

Visit the The American Recovery and Reinvestment Act of 2009: Information Center at <http://www.irs.gov/newsroom/article/0,,id=204335,00.html>

First-Time Homebuyer Credit Expands. The American Recovery and Reinvestment Act of 2009 expanded the first-time homebuyer credit by increasing the credit amount to \$8,000 for purchases made in 2009 before Dec. 1.

For home purchased in 2009, the credit does not have to be paid back unless the home ceases to be the taxpayer's main residence within a three-year period following the purchase.

First-time homebuyers who purchase a home in 2009 can claim the credit on either a 2008 tax return, due April 15, 2009, or a 2009 tax return, due April 15, 2010. The credit may not be claimed before the closing date. But, if the closing occurs after April 15, 2009, a taxpayer can still claim it on a 2008 tax return by requesting an extension of time to file or by filing an amended return.

Stop Signs Really Mean Stop

THE Stop sign at the intersection of Fort Daniels Drive and Fort River Way has been there several years now, but for some has not made much of a difference. A number of home owners have been ready to take their turn at the stop sign when someone else drives up and through without stopping.

No one has the right to run a stop sign, and doing so could cause a serious accident. For that reason, the police have been waiting at the stop sign to catch offenders. Please, why risk an accident or a ticket when it only adds a few seconds to your trip to stop at the stop sign.