



Quiet Cove Community News

Inside this Issue

Snowmobiles, 4-wheelers...	2
Snow Removal	2
Dogs	2
Office Holiday Hours	2
Selling Your Home?	2
A. Hunter Online	2
Cares Act Deadline	3
A. Hunter Homes	4-5
Community Notices	6
Random Acts of Kindness	6
Recipes	7
Kids Page	8

Heat Tape

With cold weather approaching, heat tape needs to be installed. Please test your heat tape to make sure it's working. Sometimes the light is on, however, the tape is not working. Please make sure the heat tape is warm to the touch. Working heat tape will prevent your water lines from freezing. In the event your lines freeze, it will be your responsibility to repair/thaw them. In addition, frozen lines sometimes burst, causing you extensive repair bills. If a community water meter is hooked on your line and your frozen line causes our meter to freeze, you will be charged for the meter replacement and installation, which is a minimum of \$350. Avoid paying needless repair bills. Make sure you have functioning heat tape on the water lines under your home.

We Care

We care about our residents! If you feel that you are not getting the answers you need or you have any issues with A. Hunter, please feel free to contact me, directly at lisa@ahunter.com. I truly believe we have a wonderful staff that cares about and are attentive to our residents' needs. However, if you are having any issues, please feel free to reach out to me, Lisa Stewart.

We Would like to Reach You

If there are going to be utility shut offs, or some other notification that needs to get out to the residents, we send phone and email blasts. Help us keep you informed by providing the office with your email address and telephone number. Also, many, many times when we return calls to our residents, we receive a message from your phone that the "Voice Mailbox is Full". Please check your phone's mailbox so you are able to receive important information from the office.



Checks must be written to Quiet Cove not A. Hunter. Rental payments can be made online at: www.ahunter.com

Snowmobiles, 4-wheelers...

Snowmobiles, 4-wheelers, dirt bikes and campers are not permitted to be parked or operated in the community. If you own one, it must be stored in your shed and operated outside of the community.

Snow Removal

Please keep all vehicles completely in your driveway or designated parking space to allow enough room for the snow removal contractors to clear the community roads. We appreciate your cooperation.



Are you selling your home?

We get a lot of calls in to the office from residents who want to know what they need to do if they plan to sell their home.

All residents are permitted to sell their home. However, **the purchaser must be approved as a resident** to live in the community **before** they move in to the community.

If you sell your home, the buyer is not approved, and we then find out that someone else is residing in the home, we will make them complete an application. **Our lease agreement is still with you**, as we have not entered into a new lease with your buyer. This makes you responsible for rent and the home until your buyer signs a lease agreement with us and is approved by us. If the buyer moves in, and is not approved, they could come after you for selling them a home they cannot keep in the community.

Please remember, anyone wanting to purchase your home, should be completing an application **before** you have settlement on the house.

We can email you an application, applications are also available at our website: www.ahunter.com



Dogs..

We love dogs, but we don't like receiving complaints from your neighbors that dog owners are not cleaning up after their pets. Be a responsible pet owner. Don't make someone else clean up your dog's waste. Be fair, be responsible!

Office Holiday Hours

The A. Hunter office will be closed on the following dates so our staff can enjoy the holidays with their families. We are always available for emergencies.

Thanksgiving:

Open: Wednesday, November 25th, 9am - Noon

Closed: November 26th and 27th

Christmas:

Open: Wednesday, December 23rd, 9am - Noon

Closed: December 24th and 25th

New Year's:

Closed: December 31st and January 1st

Check Us Out:

on Facebook:

A. Hunter Property Management, Inc.
and **A. Hunter Homes**

on Our Website:

www.ahunter.com

where you can find community information
and your latest newsletter

CARES Act Deadline Extended

The statutory deadline provision in the COVID Relief-Mortgage and Rental Assistance Grant Program has been suspended by Gov. Tom Wolf until Nov. 4.

The CARES assistance programs for Pennsylvania renters and homeowners have been reopened and will be accepting applications until Nov. 4.

All eligibility requirements remain the same as they were when the programs ended on Sept. 30.

Work will continue on applications submitted prior to Oct. 1, and new applications will be added to the pool of submissions undergoing review.

Renters and homeowners who were financially impacted by the economic slowdown related to the coronavirus pandemic can immediately access applications for rent and mortgage relief via the Pennsylvania Housing Finance Agency's website at www.PHFA.org/cares. They should look for the red CARES banner on the PHFA is administering both programs.

"We appreciate this extra time to help more Pennsylvanians receive rental and mortgage assistance and maintain their housing," said PHFA Executive Director & CEO Robin Wiessmann said in a press release. "Our agency prepared for this contingency, so we were able to immediately relaunch both programs once we received word about the governor's emergency order.

As a reminder, the eligibility requirements for renters to be eligible for financial assistance under the CARES Rent Relief Program, they will need to document at least a 30% reduction in annual income since March 1 related to COVID-19,

or they must have become unemployed after March 1. If unemployed, they must have filed for unemployment compensation with the Pennsylvania Department of Labor and Industry. Their household income cannot exceed the Area Median Income for their county of residence, adjusted for the number of people in their home.

Renters who qualify may receive assistance equal to 100% of their monthly rent up to \$750 a month for a maximum of six months of assistance for the time period between March 1 and Dec. 31, 2020. Payments will be made to their landlord on their behalf. Renters or landlords can apply for rent relief for apartment tenants, but renters are responsible for submitting all the documents needed to ensure their eligibility.

Homeowners who became unemployed after March 1 or who suffered at least a 30% reduction in annual income due to reduced work hours and wages related to COVID-19 may be eligible for financial assistance to help with missed mortgage payments. To qualify for the Pandemic Mortgage Assistance Program, they must be an owner-occupant of their residence, the dwelling must consist of one or two separate units, and the homeowner's annual household income must not exceed the area median income for their county of residence, adjusted for the number of people in their home. Homeowners should note that their mortgage does not have to be 30 days delinquent for them to qualify for assistance.

(Continued on page 6)

Affordable Housing..

- o Customized Homes
- o 2-4 Total Bedroom(s)
- o 2 Bathrooms
- o Approx. 1000-2000 sq ft
- o Energy Efficient
- o Air Conditioning
- o Vaulted Ceilings
- o Hardwood Floors
- o Slate Entry
- o Family Room and Living Room
- o Beautiful plumbing, faucets and the latest appliances
- o Affordable
- o Financing Available
- o Homes must adhere to strict guideline administered by the Federal HUD Code



A. HUNTER HOMES



MANUFACTURED HOUSING offers affordable housing and quality homes.

New models offer family friendly floor plans, beautiful flooring, drywall and the latest appliances. Choosing manufactured housing is affordable, the homes offer quality and energy efficiency, customization, and finally great financing options! With the demand for manufactured housing increasing, lenders are offering lending solutions to buyers.

Call A. Hunter and let us help you move in to your brand new home.

Call A. Hunter Homes at 717 274-2104



Today's manufactured homes are modern and are built with the same insulation and roofing as site-built homes. There are many floor plans to choose from as well as hundreds of options for colors, countertops, fixtures, flooring, cabinetry, and etc. Each model can be customized to suit you. Let us help you find your dream home.



Find Your Dream Home



The assistance available for homeowners can be up to \$1,000 a month for a maximum period of 6 months. The time period eligible for assistance is for mortgage payments owed from March 2020 through December 2020. As it was done previously, financial assistance payments through this program will be made directly to the mortgagee. Homeowners or their lenders can apply for mortgage relief, but homeowners are responsible for providing all the documents needed to determine their eligibility.

The agency's call center is available weekdays from 8 a.m. to 5 p.m. to assist the public and help with questions about the programs. The toll-free number is 1-855-U-Are-Home (827-3466). Callers should listen for the prompt mentioning CARES assistance for renters and homeowners. The county organizations to which CARES applications are submitted have webpages offering useful information and can also be contacted with questions.



Community Notices and Items for Sale

This is your section. Please email us anything you would like advertised in your newsletter.

Email: ahunternewsletter@yahoo.com.

Submission dates are as follows:

Winter Newsletter

Submission deadline, November 20th

Spring Newsletter

Submission deadline, February 24th



Kindness

2020 has been a challenging year for all of us. While our patience might be running short, it's important to remember others might have more difficult struggles. It isn't always apparent on the outside what struggles others are facing are on the inside. Most of us get caught up in our own lives, that we forget that the simplest of things can make the most significant impact on someone else. A smile, a compliment, paying for a coffee. A little bit of kindness goes a long way. Below are a few simple Random Acts of Kindness:

1. Smile, make someone's day a little sweeter.
2. Take the time to listen to someone.
3. Give a stranger a genuine compliment.
4. Hold the door open for the person behind you.
5. Strike up a conversation with a stranger.
6. Pay for someone's morning coffee.
7. Give your time to someone who needs it.
8. Say "Thank You" and "Please" every day.
9. Pick up litter, even if it's not yours.
10. Gift something meaningful to someone: loan a book, bring flowers, drop off cookies, etc.
11. Rake the leaves for your neighbors.
12. Shovel a neighbor's driveway when it snows.
13. Let someone go in front of you in line.
14. Make dinner for a family in need.
15. Leave encouraging notes on people's cars.
16. Pay for someone's meal at a restaurant.
17. Send Christmas cards/packages to soldiers.
18. Send someone a card instead of a text.
19. Save your pop tabs for a children's hospital.
20. Leave your waiter a generous tip.
21. Instead of posting negativity online, spread encouragement.
22. Take the time to appreciate the sunrise and sunset.
23. Be kind to yourself!

Cinnamon Apple Pie Bread

Forget the pie crust and get all the flavors of fall in a quick and easy bread with brown sugar and cinnamon topping that's as sweet as apple pie.

Ingredients: (Serves 8)

- 1/3 cup light brown sugar (not packed)
- 1 teaspoon ground cinnamon
- 2/3 cup white sugar
- 1/2 cup salted butter, softened (or use unsalted and add 1/4 tsp salt)
- 2 eggs
- 1 1/2 teaspoons vanilla extract
- 1 1/2 cups all-purpose flour
- 1 3/4 teaspoons baking powder
- 1/2 cup milk
- 1 apple, peeled and chopped (I used Granny Smith)

Instructions:

- Preheat oven to 350 degrees. Grease and flour a 9 x 5-inch loaf pan.
 - Mix brown sugar and cinnamon together in a mixing bowl and set aside.
 - Beat white sugar and butter together in a bowl using an electric mixer until smooth and creamy.
 - Beat in eggs, 1 at a time, until incorporated; add vanilla extract and stir until incorporated.
 - Combine flour and baking powder together in another bowl; stir into creamed butter mixture.
 - Mix milk into batter until smooth.
 - Pour half the batter into the prepared loaf pan. Next add half the apples and half the brown sugar cinnamon mixture. Lightly pat/push apple mixture into batter.
 - Pour the remaining batter over apple layer; top with remaining apples and add more brown sugar/cinnamon mixture.
 - Lightly pat/push apples into batter; swirl brown sugar mixture through apples using a finger or spoon (I cleaned my hands and used my finger because it was easier).
 - Bake in the preheated oven until a toothpick inserted in the center of the loaf comes out clean, 30 - 40 minutes. Mine took about 35.
- *Tip:** If you notice it getting too brown on the top, cover it loosely with tin foil and continue baking until the inside is done. Enjoy!



Boardwalk Quality Walnut Maple Fudge

Ingredients: (Serves 8)

- 3 cups white chocolate chips
- 1 (14 oz) can sweetened condensed milk
- 1/4 cup butter
- 1 teaspoon maple flavored extract
- 1 1/2 cups broken walnuts

Instructions:

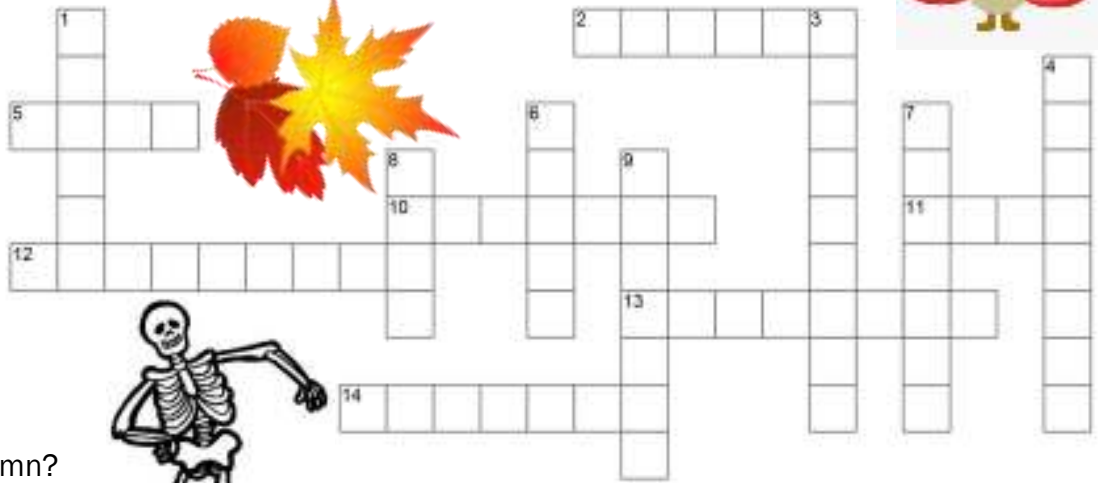
- Grease an 8x8-inch glass baking dish, and line with an 8x12-inch sheet of parchment paper. The ends will hang over the side of the dish.
- Melt the white chocolate, sweetened condensed milk, and butter in a microwave-safe glass or ceramic bowl in 30-second intervals, stirring after each melting, for 1 to 3 minutes (depending on your microwave). Do not overheat or chocolate will scorch. Stir in the maple flavored extract until just combined, then add the walnuts. Pour chocolate mixture into the prepared baking dish; refrigerate until set, about 1 hour. Remove fudge by lifting the parchment paper, then cut into squares.



KIDS PAGE



1. Who helps the little pumpkins cross the road to school?



2. Who won the skeleton beauty contest?

3. I'm tall when I'm young, short when I'm old and every fall I stand up inside jack-o-lanterns.

Who am I?



Across

- 2. What falls from a tree in Autumn?
- 5. Another name for Autumn
- 10. Halloween is in this month
- 11. You can gather fallen leaves with this tool
- 12. First month of Autumn
- 13. A small rodent with a bushy tail
- 14. You can use it to make a pie or for carving

Down

- 1. This color can be made from yellow and red
- 3. Scares crows from the fields
- 4. Last month of Autumn
- 6. Fruit of the oak tree
- 7. To reap or gather
- 8. Vegetable that grows in stalks
- 9. Spring, summer, fall, winter are the four...

