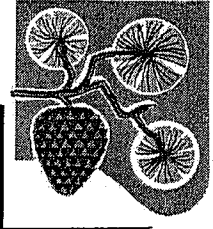


DECEMBER 2014



# Nisqually Pines Community Club

[www.nisquallypines.co](http://www.nisquallypines.co)



Nisqually Pines  
Community Club

*Important Dates:*

December 7th  
Pictures with Santa 3-5

December 9th  
Adjudication 7pm

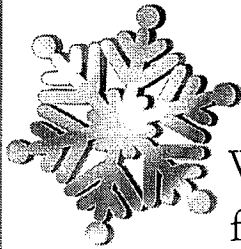
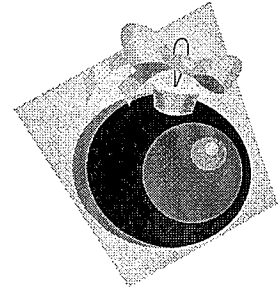
December 10th  
Open Board 6:30pm

December 21st  
CERT 6pm

December 25th  
OFFICE CLOSED

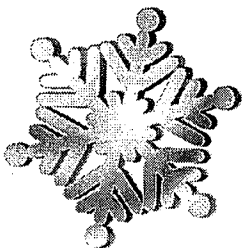
January 1st, 2015  
OFFICE CLOSED

Happy Holidays to you and your families  
from our Board of Directors and  
Staff!!!



Winter weather is coming, are you prepared for power outages and/or freezing temperatures?  
See inside for safety items to have on hand and emergency road kits.

**C.E.R.T.**—Cert team members would like to know if there is anyone that has the materials to winterize outside faucets but need someone to do it for them. The CERT team would love to help. If interested, please contact the office and they will get a member from C.E.R.T. in touch with you!!



# December 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>7</b> Pictures with Santa 3pm-5pm	<b>8</b>	<b>9</b> Adjudication 7 pm	<b>10</b> Open Board 6:30 pm	<b>11</b>	<b>12</b>	<b>13</b>
<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>21</b> CERT 6pm	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b> OFFICE CLOSED	<b>26</b>	<b>27</b>
<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>			

## *A Word from our Staff*

**Office Manager:** *Charity Mayerl*

Email: [cmayerl@nisquallypines.com](mailto:cmayerl@nisquallypines.com), Phone: 360-458-7370, Fax: 360-458-7157

**Christmas Decorating Contest** Decorate your home and your yard. Judges will be driving by December 19-21 to pick a winner.

Santa will be coming through with the fire truck on Sunday December 15th at 6pm ending at the clubhouse for kids to meet Santa.

**Office Assistant & Property Standards:** *Paulette Howard*

Email: [propertystandards@nisquallypines.com](mailto:propertystandards@nisquallypines.com), Phone: 360-458-7370, Fax: 360-458-7157

**Please keep your pets safe by not allowing them to roam freely. Remember, we do have a leash law!**

**Water Department:** *Julie Rbey-Baumann*

Email: [waterdept@nisquallypines.com](mailto:waterdept@nisquallypines.com), Phone: 360-458-7393, Fax: 360-458-7157

Water Meters: Please check your water bills on your usage for abnormal low or high usage. We try to catch leaks and dead meters during readings but some get by us. We will be glad to come out and check the meter for you!

**Please contact our Water Manager for water shut-offs. Thank you.**

**Maintenance Department:** *Bob Smith and Joe Zeiler*

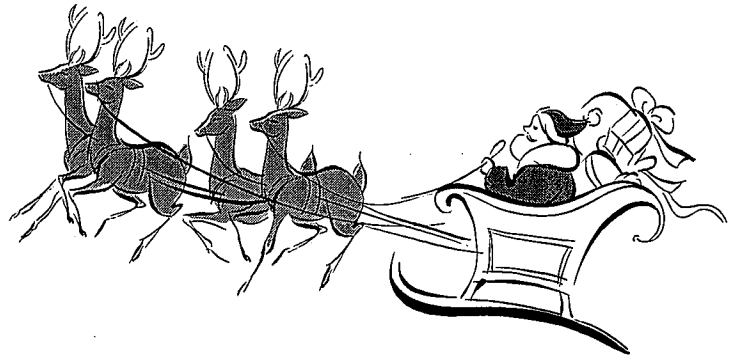
Email: [maintenance@nisquallypines.com](mailto:maintenance@nisquallypines.com), Phone: 360-458-7393, Fax: 360-458-7157

**Respect your community, please clean up after your pets!! Pet waste is hazardous to our water system!**

**THANK  
YOU**

We hope you all had a safe & Happy Thanksgiving  
with your families and friends!!

A big THANK YOU to all the members who  
donated to the Thanksgiving Day holiday baskets  
for the families in need within our community!!



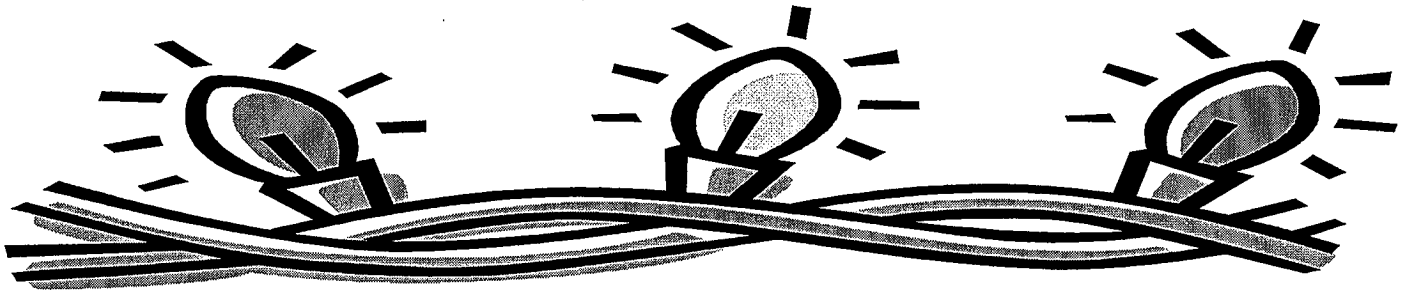
## **Santa is coming!!**

Join us Sunday December 7th, 3pm-5pm at the Club-  
house

Pictures with Santa <1 per family>

Crafts for the kids

Candy Canes, Hot Cocoa and Apple Cider



## Holiday Decoration Contest

Decorate your house and/or yard for the holidays!!

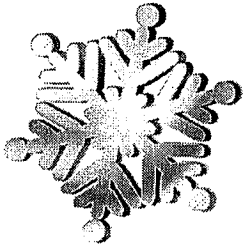
Submit your address to the Pines office by December 18th.

A committee will be judging for the best decorations from December 19th-21st

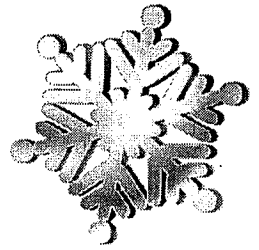
Winners will be notified Monday December 22nd.

Good luck and Happy Decorating!!





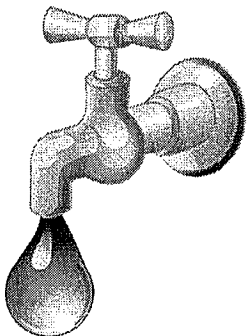
# Winter Safety Tips



## Make an Emergency Kit for Your Car <courtesy of FEMA>

In case you are stranded, keep a kit of emergency supplies in your car including:

- **Jumper cables:** might want to include flares or reflective triangle
- **Flashlights:** with extra batteries
- **First Aid Kit:** remember any necessary medications, baby formula and diapers if you have a small child
- **Food:** non-perishable food such as canned food, and protein rich foods like nuts and energy bars
- **Manual can opener**
- **Water:** at least 1 gallon of water per person a day for at least 3 days
- **Basic toolkit:** pliers, wrench, screwdriver
- **Pet supplies:** food and water
- **Radio:** battery or hand cranked
- **Cat litter or sand:** for better tire traction
- **Shovel**
- **Ice scraper**
- **Clothes:** warm clothes, gloves, hat, sturdy boots, jacket and an extra change of clothes for the cold
- **Blankets** or sleeping bags
- **Charged cell phone** and car charger



**OWNERS !!!** If you are going out of town, have a vacant home or rental property—PLEASE have your water shut off while your home sits vacant. At any time a leak may occur and it can be very costly!!

# Board News

## Board of Directors

*Eric Weaver* — President, Security

*Tonie Barton* — Vice President, Acting Secretary, River Park & Pool Contact, C.E.R.T. and Clubhouse Contact

*Joyce Clapham* — Treasurer, Office, Bookkeeper & Property Standards, Water & Maintenance and Adjudication contact

## Board Updates

A few moments to reflect....

It has been a rough year for us all, we have lost several board members due to moves, a couple for personal reasons, volunteers have left due to differences with other members. All hard situations and we are doing the best we can with our small board of directors and committees.

However we really do need help as we can only do so much right now and some things are taking longer than others to ratify.

This year had an increase in member dues and long range plan funding to meet the requirements of the state mandated reserve study and sadly there will be more over the next few years until the requirement is met.

There is a resident running a Nisqually Pines Residents Yelm Facebook page— this is NOT an employee or board run page. The information they post is NOT correct, in most cases. Please refer the Nisqually Pines Events Facebook page or contact the office staff or any board member.

As the year comes to a close we want to thank all the volunteer's that graciously donate their time throughout the year to put on our potlucks and holiday activities. Sadly, events will not continue in 2015 unless volunteers start stepping up to help.

As we reflect on 2014, we have accomplished: painting clubhouse restrooms, fixing pool leak, repairing pool expansion joints, cleaning up of river park, cleaning up of over grown blackberry bushes, open savings accounts with higher interest rates, updated and passed By Laws, updated many policies, hired full time property standards, upgraded camera systems at clubhouse and office and so many more!!

As we look forward to 2015, we wish you all a safe and Happy New Year!!

-Eric, Tonie and Joyce



**Volunteer's Needed!!! Homeowners we need YOU!!**

**Our community is in need of volunteers—**

**both for our board of directors and our committees.**

**Resolution Committee**—this committee is working to rewrite our out dated 94-1 Property Standards rules and fines. They were enacted when we had security and now most of these need updating. We have been researching other HOA's for comparisons and have some great ideas.

However, we need YOUR input—YOU live here or own in here and your opinion matters!!

**Board Positions:** We currently have 4 vacancies on the Board. We meet twice a month, meetings have been very productive and we feel we are getting a lot accomplished. However, the additional members would allow us to get more accomplished faster. Please come check out a meeting or two and see what is happening in our community and how you can help!!

We ask that you please consider coming out and joining us and help us continue to make the Pines a better place to live!



# Committee Happenings

## Adjudication

Members are:  
*Mary Risch, Phyllis Myers,  
Theresa Donovan, Rob Parkbill*

3 cases for October

Next meeting:  
Tuesday, December 9th 7pm  
Clubhouse

## Finance Committee

Members are:  
*Joyce Clapham, Tonie Barton,  
Mary Risch*

*Meeting will resume  
in January.*

Next meeting:  
TBD

## Events Committee

Members are:  
*Charity Mayerl, Rob Parkbill,  
Mary Risch,  
Tonie Barton, Joyce Clapham*

Next up:  
Pictures with Santa  
Sunday Dec. 7th 3pm-5pm  
Next Meeting:  
TBD



## C.E.R.T. Community Emergency Response Team

One of the first things you can do for you community is to prepare YOURSELF and YOUR FAMILY for emergencies. This is a continuing year round process that involves ongoing exercises and individual training. IT IS UP TO YOU!

Next meeting:  
Sunday, December 21st, 6 pm  
Clubhouse

## Resolutions

Members are:  
*Tonie Barton, Charity Mayerl, Eric  
Weaver*

On hold until after the holidays

**\*\*Need more volunteers\*\***

Next meeting:  
January TBD  
Clubhouse



*Most of our committees are small and consist of the same volunteers, please come out and listen to what they are working on and see if maybe you can help!*

*Please come out and join us and help us make the Nisqually Pines Community Club a better place to live!*

PLEASE be mindful of vehicle traffic!! For your safety, please walk along the edge of the roads or in the easement against oncoming traffic.

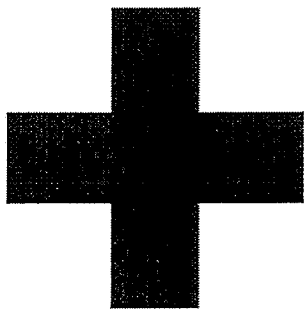
Carry a flashlight or wear bright colored clothes so you can be seen easier.



Bicycle riders—please make sure your reflectors work or you have a light on your bike so you are more visible.



In case of an emergency, power outage or storm, if you need assistance, please make sure the office has your name on their emergency assistance list.



This way during any type of emergency we can make sure to have a volunteer check on you.

Our clubhouse is an emergency shelter in case of extended power outages.

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**River Park hours**

**\*The River Park is for members and their guests only\***

Any vehicle found in the River Park parking area without a Nisqually Pines Pass will be towed at the owners expense. Parking is allowed only in the park, any vehicle on or near the road will immediately be towed.

Open year round Winter Hours are 8 am to 7:30 pm approx.

No lifeguard on duty - swim at your own risk.

No alcohol permitted on the premises.

No fires or over night camping!

Per Fish and Wildlife Dept. **ONLY** Catch and Release fishing is allowed on the Nisqually River!!



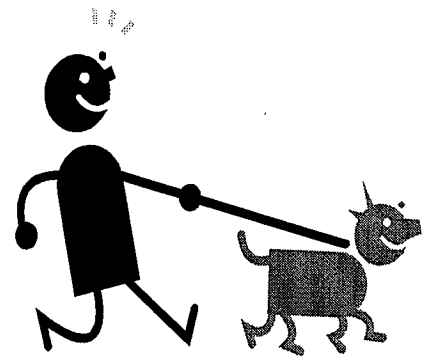
**ATTENTION DOG OWNERS:**

Dogs are to be on leashes at all times when outside their fenced yards. This includes all park areas, including River park, Little lake park, playground, clubhouse park area and office area.

Please make sure you are cleaning up after your pets!

Pet feces is toxic!!

Thank you!



# Classified Ads

## Handy Man

Jim the yard man lawn  
mowing & trim  
reasonable rates & dependable  
Call 360-458-9140

Roof repairs or replacement  
Skylight replacement, roof cleaning  
Call Wes Craney  
360-970-4480

Affordable prices, honest  
& efficient.

I'm experienced in painting, texture, flooring, tiling, carpeting, sheet rock, etc.

Also outside work: welding, trimming, cutting trees, landscaping, lawn mowing, pressure washing, deck repair & mechanic.  
Call 360-970-1992

## House Cleaning

Jody's house cleaning services  
I will clean anything in your home!  
I have excellent references  
Call Jody at 360-400-3119

## For Sale

Old Trunk \$50  
Ring size 7 \$40  
Garden Table \$200  
360-464-0993

## For Sale:

Crib/Toddler Bed  
Cherry Wood  
w/mattress  
\$40  
253-625-0485

## ESTATE SALE

American Eagles 1oz Silver Coins  
\$4.00  
American NVM is matic Morgon  
& Peace Coins, mint state graded,  
12 month food supplies also.  
Bobby 360-458-7907 <evenings>

## Looking for Odd Jobs

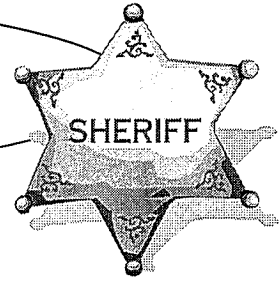
Teen trying to raise money for  
College.  
Dog Sitting/Walking, Babysitting,  
House Cleaning, Yard Help.  
Call April: 400-0822

**Certified In home provider  
Seeking clients or housekeeping  
jobs**

**Rides to appointments or chores  
Honest and dependable  
Will work by the hour or the job.  
Julie 360-688-4931**

To advertise here contact the  
office staff 360.458.7370

# Police Blotter



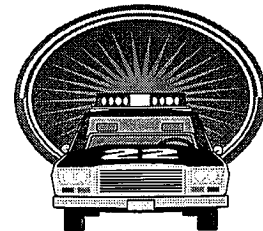
## October

- 27- Routine patrol
- 28- Disturbance on Port Orford & Heather Lane
- 30- Suspicious vehicle on Suntree Ct
- 31- Theft on Silverbell Ct and Narcotics complaint on Suntree Ct

## November

- 1- Assisted with traffic stop on Port Orford by entrance
- 2- Routine Patrol
- 4-Civil Complaint on Briar- Resolved Issue on Snowbell found bike – resolved
- 7- Routine patrol
- 8- Call of a found bike on Heather Lane
- 10-Routine patrol
- 13- Checked Thuja property after report of squatter. Property was vacant.
- 14-Unsecured premises on house check is now secure.
- 15-Follow up on 2 robbery suspects cleared with warrants.
- 16- Routine Patrol
- 18-Assistant in warrant on Suntree Ct
- 19-Protection order served on Sequoia Ct

Rest of Month will be in next month's newsletter.



Routine Patrol means house checks, Clubhouse, River Park, Office and area patrol. If you see something suspicious, call 911. Don't wait until the next day and call the Pines Office.

\*\*Please note that if you call the Sheriff and they aren't in the Pines on our time, their response time will vary on type of emergency. \*\*

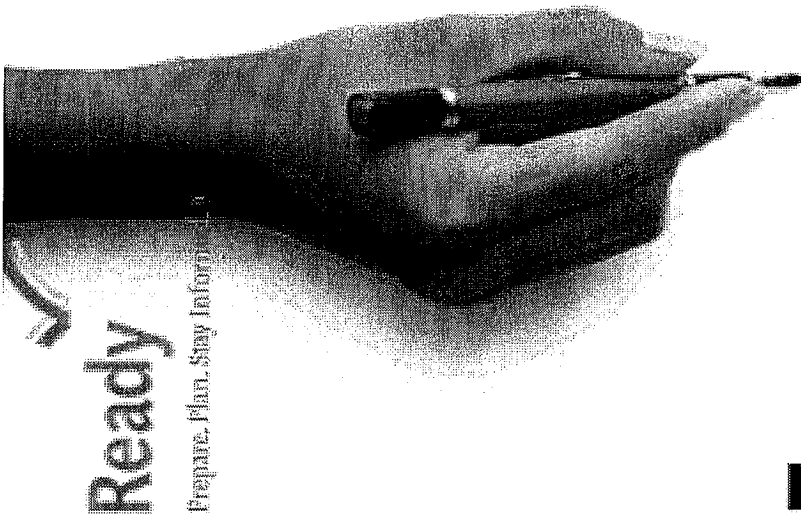
The non-emergency number for the sheriff is 360-704-2740 Please lock doors and don't leave valuables in your vehicles. If you are going on vacation, you can have the sheriff check your house to make sure it is secure.

Fill out a vacation request form at the office.



### Additional Items to Consider Adding to an Emergency Supply Kit:

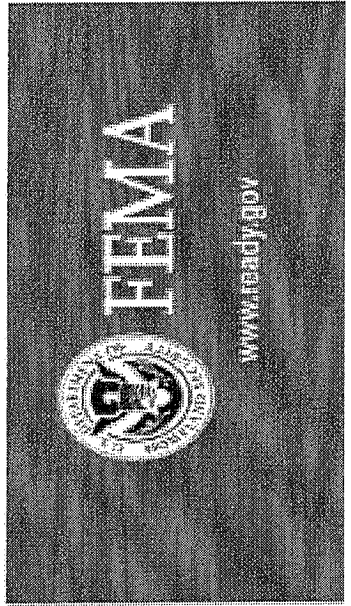
- Prescription medications and glasses
- Infant formula and diapers
- Pet food and extra water for your pet
- Important family documents such as copies of insurance policies, identification and bank account records in a waterproof, portable container
- Cash or traveler's checks and change
- Emergency reference material such as a first aid book or information from [www.ready.gov](http://www.ready.gov)
- Sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate.
- Complete change of clothing including a long sleeved shirt, long pants and sturdy shoes. Consider additional clothing if you live in a cold-weather climate.
- Household chlorine bleach and medicine dropper – When diluted nine parts water to one part bleach, bleach can be used as a disinfectant. Or in an emergency, you can use it to treat water by using 16 drops of regular household liquid bleach per gallon of water. Do not use scented, color safe or bleaches with added cleaners.
- Fire Extinguisher
- Matches in a waterproof container
- Feminine supplies and personal hygiene items
- Mess kits, paper cups, plates and plastic utensils, paper towels
- Paper and pencil
- Books, games, puzzles or other activities for children



# Ready

Prepare. Plan. Stay Informed.

# Emergency Supply List



## Recommended Items to Include in a Basic Emergency Supply Kit:

Water, one gallon of water per person per day for at least three days, for drinking and sanitation

Food, at least a three-day supply of non-perishable food

Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both

Flashlight and extra batteries

First aid kit

Whistle to signal for help

Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place

Moist towelettes, garbage bags and plastic ties for personal sanitation

Wrench or pliers to turn off utilities

Can opener for food (if kit contains canned food)

Local maps

Through its Ready Campaign, the Federal Emergency Management Agency educates and empowers Americans to take some simple steps to prepare for and respond to potential emergencies, including natural disasters and terrorist attacks. Ready asks individuals to do three key things: get an emergency supply kit, make a family emergency plan, and be informed about the different types of emergencies that could occur and their appropriate responses.

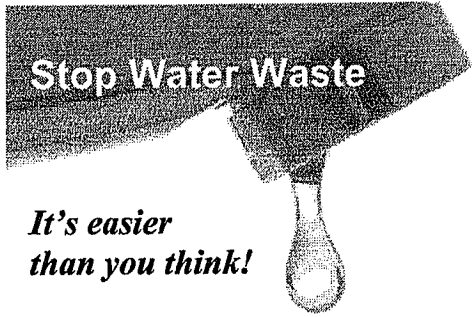
All Americans should have some basic supplies on hand in order to survive for at least three days if an emergency occurs.

Following is a listing of some basic items that every emergency supply kit should include.

However, it is important that individuals review this list and consider where they live and the unique needs of their family in order to create an emergency supply kit that will meet these needs. Individuals should also consider having at least two emergency supply kits, one full kit at home and smaller portable kits in their workplace, vehicle or other places they spend time.



Federal Emergency Management Agency  
Washington, DC 20472



## Residential Water Use Efficiency

Water is essential to our health, our communities, our environment, and our economy. As our state population grows, the demand for water will continue to rise. Not only must water systems ensure a safe and clean supply of water, but they also must ensure that there is enough water available to supply their customers every day of the year.

Water is a shared resource. Other uses include agriculture, fish habitat, industry, hydropower, and recreation. All of these uses add up and can put enormous pressure on local water supplies, especially during summer when the demand is highest.

Depleting reservoirs and groundwater can put water supplies, human health, and the environment at serious risk. Lower water levels can contribute to higher concentrations of natural or human pollutants. Using water more efficiently helps maintain supplies at safe levels, protecting human health and the environment.

The tips you'll find within this brochure are designed to not only save water, but also save you money on your water, energy/gas, and wastewater bills. Maybe all three!

## Eliminating Waste Makes Sense

Public water systems are the second largest water user in the state. They use about 18% annually of the total amount of freshwater withdrawn from surface and groundwater sources. By comparison, agriculture uses about 60% of the state's water every year, while industry and hydropower use about 8%.

A lot of hard work goes into providing the water that comes out of your tap every day. When the Department of Health adopted new water efficiency regulations in 2007, many water systems took notice and began to re-think just how efficient they can be. Now more than ever, they are taking action to find and fix leaks in their water distribution system, thereby eliminating waste.

**DID YOU KNOW?**  
The average person unknowingly wastes up to 30 gallons of water every day.

Think of "water efficiency" as a way to eliminate wasteful water practices and promote the long-term goal of saving water. Wasteful water practices are unnecessary and costing you money.

By making just a few small changes to your daily routine, you can save a significant amount of water, money, and preserve water supplies for the future.

As a customer of a water utility, think about:

- How much water is necessary for a specific purpose or task.
- How you can help minimize the impact of water use on local water supplies.

Ask yourself what you can do to eliminate wasteful practices and *use only what you need!*

- ◆ **Is your toilet leaking or faucet dripping?**  
If yes, then stop wasting water and fix it right away—or have someone fix it for you.
- ◆ **Do you leave the water on when brushing your teeth or doing the dishes?**  
If yes, make a conscious decision to stop wasting water. Change your habits and turn it off.
- ◆ **Are you watering your lawn too often?**  
If you're not sure, evaluate how much water your lawn needs and adjust watering times.
- ◆ **Did you really need that much water to accomplish the task?**  
No matter what it is you're doing, always ask yourself if you need that much water. Stop wasting water!

Water Waste Adds Up: Drops Turn Into Gallons		
Count the number of drips in 30 seconds to see how many gallons is wasted.		
	1 Day	1 Year
5 drops	0.8	292
10 drops	1.6	584
15 drops	2.4	876
20 drops	3.2	1,168
25 drops	4	1,460
30 drops	4.8	1,752



## Go Green: Reduce Energy and Water Use

It takes a lot of energy to treat and deliver the water to everyone in your community. Considerable amounts of energy also go to heat water for laundry, bathing, cooking, dishwashing, and cleaning our homes. Homes with electric water heaters use 25% of their electricity to heat water.

### DID YOU KNOW?

About 4% of the nation's electricity consumption is used moving or treating water and wastewater.



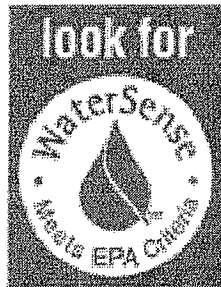
## Look for the WaterSense Label

WaterSense is a program sponsored by the U.S. Environmental Protection Agency. Much like the ENERGY STAR symbol for energy-efficient products and practices, WaterSense is the symbol for water-efficient products, services, and practices.

WaterSense helps consumers identify products that meet EPA's criteria for water efficiency and performance. WaterSense labeled products use 20% less than standard products.

Best of all, they work!

All WaterSense labeled products have been tested to ensure savings and performance. Look for WaterSense labeled products and start saving water today!



Visit [www.epa.gov/watersense](http://www.epa.gov/watersense) to learn more.

### DID YOU KNOW?

If a family of four replaces its older, inefficient toilets with new WaterSense toilets, it could save more than 16,000 gallons per year and \$2,000 in water and wastewater bills over the lifetime of the toilets.



One of the simplest ways to save both water and energy is to install water-efficient plumbing fixtures. This will save you money on your water and energy bills—it takes less energy to heat less water.

Look for WaterSense labeled products to save the most money. You can let these products do the saving for you!

- ◆ **High Efficiency Toilets** use 1.28 gallons per flush or less. Plus, they now have flush ratings that can tell you just how well they perform.
- ◆ **Faucet aerators** are very inexpensive and easy to install.
- ◆ **Low-flow showerheads.** Look for those that use 2 gallons per minute or less.
- ◆ **High Efficiency Washing machines.** Look for ENERGY STAR rated machines with low water use per load (water factor of 4.5 or lower).

### DID YOU KNOW?

Gardening professionals agree that most lawns and yards receive more water than they need. Over-watering creates runoff that carries toxic fertilizers and pesticides into our streams, rivers, and lakes—where it can contaminate drinking water supplies too!



## \$\$ Great Water/Money Saving Tips \$\$

Visit these Web sites to find rebates near you or simply ask your water or wastewater utility if they offer rebates.

[http://www.epa.gov/watersense/rebate\\_finder\\_saving\\_money\\_water.html](http://www.epa.gov/watersense/rebate_finder_saving_money_water.html)

[www.greenplumbersusa.com/green-plumber-water-rebates-in-your-area](http://www.greenplumbersusa.com/green-plumber-water-rebates-in-your-area)

Install moisture control sensors or rain sensors on your automated irrigation systems. These devices know when to water your lawn, keeping it healthy and green. Best of all they can substantially reduce your water bill and save a ton of water.

## Leak Repair

Many homes waste (and pay for) thousands of gallons of water each year because they don't fix leaks that can be easily repaired. Fix it yourself or ask a friend to help you.

### DID YOU KNOW?

In one year, water leaks in your home can waste enough water to fill a backyard swimming pool.



Replacement parts are inexpensive and can save you more than 10% on your water bill. In most cases, fixing a leaky toilet should cost you about \$10 or less in parts. You can fix most dripping faucets or showerheads by replacing worn washers. To check your toilet for leaks,

drop food coloring in the toilet tank. If color appears in the bowl without flushing, you have a leak.

### Water Saving Ideas

- Collect rainwater to irrigate indoor/outdoor plants.
- Install WaterSense labeled low-flow showerheads and save 3 gallons per minute.
- Take shorter showers by 2-3 minutes and save up to 10 gallons per shower.
- If you don't like mowing your yard, get rid of it and replace it with native or drought resistant (xeriscape) landscaping.
- Install WaterSense labeled low-flow fixtures or aerators for every faucet in the house.
- Most landscapes will do well being watered two or three times per week.
- To reduce evaporation, water the lawn in the early morning or evening. Watering during the heat of the day, or when it's windy, wastes water and is much less effective.
- Place a 2" to 4" layer of mulch around plants and trees to avoid excess evaporation and retain moisture.
- Consider using a commercial car wash that recycles water or wash your car on your lawn.
- Sell your lawn mower and use that money as a down payment to replace your lawn with a flower or vegetable garden.
- Protect water quality by limiting or eliminating the use of fertilizers, weed killers, and pesticides.
- Install micro/drip irrigation systems or use soaker hoses to water outdoors.

### How You Can Help

Understanding what you can do to save water is where it all begins. You can get the biggest water savings in your home by installing WaterSense fixtures and fixing leaks.

Since outdoor use often doubles in the summertime, use the tips in this brochure to think about what you can do to use less while still maintaining a healthy landscape. Limiting the use of fertilizers and pesticides will also help keep water clean and protect public health.

Using less water leaves more of it in the ground or in our streams, rivers, and lakes. This benefits the environment and provides recreational opportunities for you and your community.

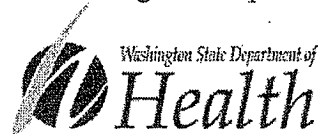
Do what you can to avoid unnecessary water use. You will contribute to the long-term health, adequate future water supply, and sustainability of your watershed!

To learn more about how you can use water efficiently, contact your local water system for more information or visit our website at <http://www.doh.wa.gov/CommunityandEnvironment/DrinkingWater/WaterSystemDesignandPlanning/WaterUseEfficiency.aspx>

#### *More Information*

Washington State Department of Health  
Office of Drinking Water  
360-236-3100 • 800-521-0323

<http://www.doh.wa.gov/CommunityandEnvironment/DrinkingWater.aspx>



DOH 331-450  
April 2010

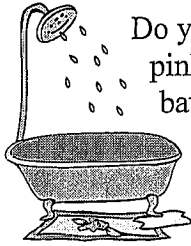


United States Department of Agriculture

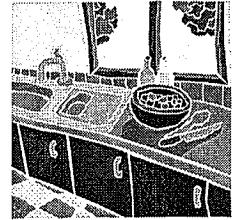
## Section 504 Repair Program

For more information, contact the local office near you, or visit our website at:

<http://www.rurdev.usda.gov/wa>



Do your kitchen cabinets come unhinged every time you open them? Does the pink toilet and matching sink scream "remodel me" every time you open the bathroom door? If this sounds like your house - Rural Development may be able to help repair your home with the Section 504 Loan program which provides financing to qualified very low income homeowners to repair, improve, or modernize their home. Examples of repair items which may be financed include:



- **Health and safety hazards** – such as electrical, sewage disposal, water, roof repair or replacement, structural repairs, disability accommodations, etc.
- **Home weatherization** - such as insulation, window replacement, heating, etc.
- **Utility** hookup, installation and/or assessment fees
- **Home Improvement or modernization** - such as flooring, modernization of kitchens and baths, etc.
- **Repairs to a manufactured home**, provided that the applicant owns the land and the structure is on a permanent foundation (or will be placed on a permanent foundation with the repair funds)

Applicants must be the owner-occupant of a rural dwelling with a market value not to exceed the area loan limit and generally no more than 1,800 square feet of above grade living area. Typically, an area is considered rural if the population is 10,000 or less. The following website can be used to determine if the property is eligible: <http://eligibility.sc.egov.usda.gov/eligibility/>.

In order to qualify for up to \$20,000 with the **1% interest rate loan** program, applicants must meet minimum eligibility requirements which include, but are not limited to:

- **Adjusted household income** which is at or below 50% of median income (see chart on page 2). Adjusted income is calculated by subtracting eligible deductions from the gross income of all adult household members.
- **A reasonable credit history.** Typically, a credit score of 640 or above indicates satisfactory credit. However, applicants with lower scores, or who have had credit difficulties, may be eligible under certain circumstances.
- **A stable source of income**, which provides adequate **ability to repay** the loan.
- **Be a U.S. Citizen or legally admitted U.S. resident** who is **18 years of age** or older and is **able to enter into a binding contract**.

Gross Annual Income:	\$35,000
Minus	
\$480 deduction per child:	\$ 960
Minus	
\$400 per month daycare:	\$ 4,800
Adjusted Income	\$29,240

### All applications are reviewed for loan eligibility first.

Applicants age 62 or older, **may** be considered for partial grant funding if the applicant cannot repay a portion of the loan request. However, grant funds may only be utilized to remove major health and safety issues and may not be used for modernization or remodeling.

**For a FREE Pre-Qualification  
please contact one of our offices today!**

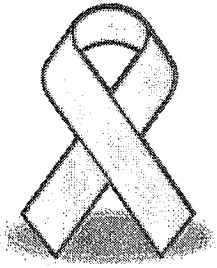
**SECTION 504 Repair Program  
INCOME and PROPERTY VALUE LIMITS**

Office	County	Maximum Adjusted Very Low income limits per number of persons in household								Maximum Property Value
		1	2	3	4	5	6	7	8	
<b>Mount Vernon</b> 2021 E College Mt Vernon, 98273 (360) 428-4322 Ext 4.	<b>Island</b>	\$27,250	\$31,150	\$35,050	\$38,950	\$42,050	\$45,200	\$48,300	\$51,400	\$ 214,600
	<b>King</b>	\$30,900	\$35,300	\$39,700	\$44,100	\$47,650	\$51,200	\$54,700	\$58,250	\$ 236,100
	<b>San Juan</b>	\$23,800	\$27,200	\$30,600	\$33,950	\$36,700	\$39,400	\$42,100	\$44,850	\$ 258,300
	<b>Skagit</b>	\$23,750	\$27,150	\$30,550	\$33,900	\$36,650	\$39,350	\$42,050	\$44,750	\$ 209,900
	<b>Snohomish</b>	\$30,900	\$35,300	\$39,700	\$44,100	\$47,650	\$51,200	\$54,700	\$58,250	\$ 252,100
	<b>Whatcom</b>	\$24,450	\$27,950	\$31,450	\$34,900	\$37,700	\$40,500	\$43,300	\$46,100	\$ 228,300
<b>Port Angeles</b> 1601 E Front St. Port Angeles, 98362 (360) 452-8994 Ext 4.	<b>Clallam</b>	\$20,850	\$23,800	\$26,800	\$29,750	\$32,150	\$34,550	\$36,900	\$39,300	\$ 198,800
	<b>Jefferson</b>	\$22,300	\$25,500	\$28,700	\$31,850	\$34,400	\$36,950	\$39,500	\$42,050	\$ 217,600
	<b>Kitsap</b>	\$26,500	\$30,250	\$34,050	\$37,800	\$40,850	\$43,850	\$46,900	\$49,900	\$ 225,800
<b>Olympia</b> 1835 Black Lake Blvd, Ste C Olympia, 98513 (360) 704-7760	<b>Clark</b>	\$25,550	\$29,200	\$32,850	\$36,500	\$39,450	\$42,350	\$45,300	\$48,200	\$ 212,000
	<b>Cowlitz</b>	\$20,700	\$23,650	\$26,600	\$29,550	\$31,950	\$34,300	\$36,650	\$39,050	\$ 212,600
	<b>Grays Harbor</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900	\$ 198,600
	<b>Lewis</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900	\$ 192,600
	<b>Mason</b>	\$21,150	\$24,200	\$27,200	\$30,200	\$32,650	\$35,050	\$37,450	\$39,900	\$ 194,100
	<b>Pacific</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900	\$ 187,100
	<b>Pierce</b>	\$25,100	\$28,700	\$32,300	\$35,850	\$38,750	\$41,600	\$44,500	\$47,350	\$ 204,600
	<b>Thurston</b>	\$27,100	\$30,950	\$34,800	\$38,650	\$41,750	\$44,850	\$47,950	\$51,050	\$ 202,100
	<b>Wahkiakum</b>	\$21,900	\$25,000	\$28,150	\$31,250	\$33,750	\$36,250	\$38,750	\$41,250	\$ 172,000
<b>Wenatchee</b> 301 Yakima St, Suite 317 Wenatchee, 98801 (509) 663-4019	<b>Chelan</b>	\$20,550	\$23,500	\$26,450	\$29,350	\$31,700	\$34,050	\$36,400	\$38,750	\$ 222,800
	<b>Douglas</b>	\$20,550	\$23,500	\$26,450	\$29,350	\$31,700	\$34,050	\$36,400	\$38,750	\$ 199,300
	<b>Ferry</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900	\$ 181,800
	<b>Grant</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900	\$ 171,800
	<b>Lincoln</b>	\$20,350	\$23,250	\$26,150	\$29,050	\$31,400	\$33,700	\$36,050	\$38,350	\$ 164,300
	<b>Okanogan</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900	\$ 166,800
	<b>Pend O'Reille</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900	\$ 164,300
	<b>Stevens</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900	\$ 172,300
	<b>Spokane</b>	\$22,200	\$25,400	\$28,550	\$31,700	\$34,250	\$36,800	\$39,350	\$41,850	\$ 180,300
<b>Yakima</b> 1606 Perry St Suite D Yakima, 98902 (509) 454-5740 Ext. 4	<b>Adams</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900	\$ 169,300
	<b>Asotin</b>	\$20,200	\$23,100	\$26,000	\$28,850	\$31,200	\$33,500	\$35,800	\$38,100	\$ 175,800
	<b>Benton</b>	\$23,750	\$27,150	\$30,550	\$33,900	\$36,650	\$39,350	\$42,050	\$44,750	\$ 185,800
	<b>Columbia</b>	\$20,600	\$23,550	\$26,500	\$29,400	\$31,800	\$34,150	\$36,500	\$38,850	\$ 178,300
	<b>Franklin</b>	\$23,750	\$27,150	\$30,550	\$33,900	\$36,650	\$39,350	\$42,050	\$44,750	\$ 187,800
	<b>Garfield</b>	\$21,800	\$24,900	\$28,000	\$31,100	\$33,600	\$36,100	\$38,600	\$41,100	\$ 175,800
	<b>Kittitas</b>	\$23,000	\$26,250	\$29,550	\$32,800	\$35,450	\$38,050	\$40,700	\$43,300	\$ 186,200
	<b>Klickitat</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900	\$ 180,000
	<b>Skamania</b>	\$25,550	\$29,200	\$32,850	\$36,500	\$39,450	\$42,350	\$45,300	\$48,200	\$ 202,000
	<b>Walla Walla</b>	\$21,100	\$24,100	\$27,100	\$30,100	\$32,550	\$34,950	\$37,350	\$39,750	\$ 200,800
	<b>Whitman</b>	\$22,650	\$25,900	\$29,150	\$32,350	\$34,950	\$37,550	\$40,150	\$42,750	\$ 164,300
	<b>Yakima</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900	\$ 178,200

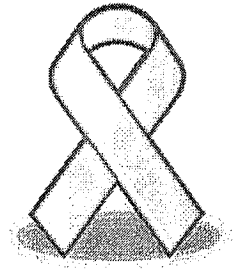


USDA, Rural Development is an Equal Opportunity Lender, Provider and Employer.  
Complaints of discrimination should be sent to:  
USDA, Director of Civil Rights, Washington D.C. 20250-9410

WA AN #1075  
Attachment C, Page 2 of 2  
05/01/2014



Help us in the fight against cancer!!



## Relay For Life Fundraiser— Holiday Shopping and Wine Tasting

Join us Friday December 5th from 7 pm-9 pm at the Nisqually Pines Clubhouse for Wine tasting, snacks and holiday shopping with some of my favorite local vendors!!

If you want to partake in the wine tasting, it is \$10/per person otherwise just come hang out and shop!! Will have sodas, water and snacks!!

Vendors are:

Samantha with 31 Bags

Cherie with Paparazzi

Kathy with Pampered Chef

Jean, homemade gift baskets

Scentsy

All are ready to show you their business and help make your holiday shopping easier!!

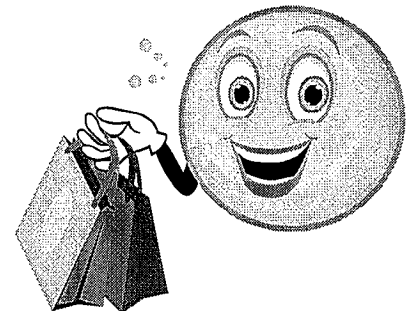
Come out, sit by the fire place and sip on some wine while you shop!!



More info contact:

Joyce 360-402-1190

Charity 360-400-0082



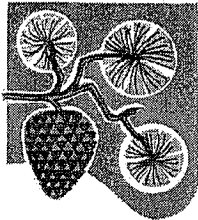
**Nisqually Pines  
Community Club**

8903 Pepperidge Lane SE  
Yelm, WA 98597

Phone: 360-458-9510  
Fax: 360-458-7157  
Hours of operation:  
Monday - Friday, 7:30 to 5 pm

We're on the Web too!  
[www.nisquallypines.com](http://www.nisquallypines.com)

*Come and live!*



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