



Resident Handbook:

For Orientation & Reference

WELCOME HOME

*We offer a quality home at an affordable price
for great residents like yourself.*

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ABOUT THIS HANDBOOK

This handbook will help you with the transition into your new home and serve as a reference guide during your stay with us.

It will also give an overview of both our and your responsibilities and expectations and is part of your Lease Agreement.

Please visit www.brandscapital.com for an up-to-date version of this handbook.

BEFORE YOU MOVE IN

Welcome and congratulations to your new home.

Please make sure you read your Lease Agreement carefully and fully understand everything.

Please contact your utility companies immediately to activate your account and avoid disconnection.

Utilities must be transferred into your name prior to move-in

and prior to lease start date. If you do not transfer your utilities in time, you will be held liable for all charges, regardless of move-in or lease start date and you may forfeit all of your security deposit. Please refer to page 4 for your utility companies' phone numbers.

- *Transfer Utilities*
- *Obtain Renter's Insurance*
- *Fill Out Move-in Checklist*
- *Check Smoke Detector Batteries*
- *Make Key Copies*

Please obtain Renter's Insurance and return the *Proof of Renter's Insurance* form on page 26 to us. Remember that this is for your own protection and is relatively inexpensive. We don't sell insurance but if you need help locating an insurance agent please contact us. For more about Renter's Insurance see page 12.

Please fill out your move-in checklist within 3 business days of moving in. Failure to do so may result in you being charged for defects you didn't cause!

Please check your smoke and carbon monoxide detector batteries.

We recommend you to make copies of your keys soon.

UTILITY PROVIDERS

Electric

You are / are not responsible for Electric Service

Your provider is:

- Duquesne Light (412) 393-7100
- West Penn Power (800) 686-0021

Gas

You are / are not responsible for Gas Service

Your provider is:

- Peoples Natural Gas (800) 764-0111
- Columbia Gas of PA (888) 460-4332

Water & Sewage

You are / are not responsible for Water & Sewage Service.

Your provider is:

- Pittsburgh Water and Sewer Authority (412) 255-2423
- Wilkensburg-Penn Joint Water Authority (412) 243-6200
- Pennsylvania American Water Company (800)565-7292
- Water Authority of the Boro of Braddock (412) 351-2272
- Oakmont Water Authority (412) 828-7220
- West View Water Authority (412) 931-3500
- Other:

Please note you may be billed for sewage charges separately.

Trash and Fire Protection Services

You are / are not responsible for Trash Service

You are / are not responsible for Fire Protection fees

Other

Currently we do not include Internet, phone or TV service in any of our managed homes.

OUR CONTACTS

E-mail

For property non emergency repair requests e-mail:
service@brandscapital.com

For billing and administrative questions e-mail:
office@brandscapital.com

Phone

To reach us by phone call:
(412) 226-8989

Property Manager

Your Property Manager is _____.

- S/he can be reached at extension _____.
- You can also text him/her at _____
- Or e-mail _____

Emergencies

Please call 911 for any non-property issue/emergency such as a medical emergency, a fire, a weather tragedy such as flood or a crime in progress.

For property-related emergencies that cannot wait until the next business day call the main line.

Select the option for emergencies, leave a voice message or a message with the answering service. If you don't get a response within a few minutes call again.

RESIDENT ALL-STAR REWARD PROGRAM

Earn **FREE** Rent

IT'S EASY TO BECOME A RESIDENT ALL-STAR
All you need to do is make all of your rent
payments on-time and don't violate the lease.



**Earn 1 Star after 12 months and get
10% off the 13th month**



**Earn 2 Stars after 24 months and get
25% off the 25th month.**



**Earn 3 Stars after 36 months and get 1
month free* or take 50% off each year**

*Free rent requires signing a 36-month lease, otherwise a 50% discount applies

**Please read the FAQ's on page 7 and 8 carefully to
understand program rules and limitations.**

Resident All-Star Program FAQ's

How can I earn a free month of rent?

If you don't violate your lease agreement and you make on-time rental payments for 12 **consecutive** months, you will earn one star and receive a 10% discount on your rent in the 13th month. If you continue to make on-time rent payments for another 12 months, you will receive 2 stars and a 25% discount on your rent in the 25th month. After completing 36 months of consecutive on-time payments, you are eligible to receive one free month of rent (if you signed a three year lease) or you will receive the 50% discount. You can maintain your 3-star status as long as you make on-time payments. If you fail to make on-time payments you will lose your stars and have to start over again.

What is considered on time?

We consider an on-time payment as a payment that was received on or before the 1st of each month and the payment covers the full balance due. If the 1st falls on a holiday or any day where the payment cannot be delivered, the previous business day becomes the due date.

I was late by just one day once. Am I not eligible anymore?

The All Star Resident Rewards Program will allow your full payment to be received between the 2nd and 5th of the month for up to two(2) times in the 12-month period.

Will someone come and pick up my payment so I can be on time?

No. You are responsible to get the payment to us, if someone from Brands Capital has to come to pick up your rent payment it will be considered late for this program. Furthermore, it may also be considered late under your current rental agreement. Please check your rental agreement on your specific due dates and late fees.

I mailed the payment but it got delayed in the mail.

Unfortunately, payments are recorded on the day they were received and delays in the mail fall on the resident. We suggest that you mail your payment 5 business days before the due date to ensure payments are received on time. In some rare cases we may investigate a delayed payment and give you on-time payment credit. We do allow exceptions if you use a third party payment processor that mails the payment for you such as your bank's Billpay. Please see page 18 for details.

Resident All-Star Program - FAQ's (cont'd)

Can I pay a month in advance to make sure I'm not late?

Absolutely. If you are in the financial position to pay a month ahead it will assure you that you will be on time every time, even if your payment comes in on the 2nd, 5th or 10th.

If you have a credit balance to at least cover the rent due it will be considered an on-time payment even if you actually didn't send any payment.

My rent has changed over the year - what is the discount based on?

The discount is based on average rent you paid during the applicable period of time for your discount (previous 12 months, 24 months, or 36 months). For example if your rent in the first 3 months of the program was \$800 and in the remaining 9 months it was \$900, your discount will be based on your weighted average rent of \$875.

My lease is up and I am moving. Will I still get my earned discount?

Unfortunately, the program is designed for the current residents giving them a discount on their continued stay. If you are moving out you are forfeiting any earned discounts.

I like this program. Will you ever cancel it or change it?

This program is designed to reward great residents like yourself and to provide a win-win situation for everyone. This reward program is absolutely free to all residents and is not a contract, therefore Brands Capital Corp reserves the right to cancel or modify the program at any time. If for any reason it is necessary to cancel the program, we will do our best to make good on any earned rewards.

I am a Section 8 participant, can I still participate?

Yes but you must have a rent portion. Your rewards are based on your weighted average rent portion within the applicable discount period. For example if your portion was \$400 per month for 6 months and \$200 for 6 months you would receive a 10% discount on your \$300 average weighted monthly rent portion in the first year. Please note that you do not get credit for an on-time payment if your portion is \$0, so your participation in this program will be temporarily paused until your portion changes.

YOUR RESPONSIBILITIES & EXPECTATIONS

Prompt Rent Payment

All rents are due on the 1st of each month or the previous business day if the 1st falls on a weekend or holiday.

No penalties or late fees are assessed if the full payment balance is received by the 5th of the month or the previous business day if the 5th falls on a weekend or holiday.

Please see page 15 for our payment options.

Late, Returned Check Fees & Eviction Policy

A **\$50 Late Fee** will be added if there is any outstanding balance remaining on the 5th of the month or the previous business day if the 5th falls on a weekend or holiday.

A **\$40 Returned Check Fee** will be added to any returned check or ACH payment regardless of reason.

Our policy requires us to file legal actions against all residents who have not satisfied their rent balance by the 15th of the month.

Basic Maintenance & Cleaning

You are expected to perform basic maintenance and housekeeping.

If you live in a single family house you are expected to maintain the exterior. This includes proper lawn care, maintaining any scrubs and trees, keeping the premises clean and free of debris and trash.

You also need to keep the steps and sidewalk free of snow and ice.

You need to:

- *Maintain lawn, shrubs, etc*
- *Maintain sidewalks (snow, ice, weeds)*
- *Keep exterior free of trash*

If you live in an apartment or row house you may still be responsible for some or all of the above depending on your building setup. For example if you have your own walkway/steps to your door, have an assigned portion of the lawn, or your own section of side walk you are responsible to maintain it.

You are responsible for all consumables used in your home.

These typically include light bulbs, smoke/carbon monoxide detector batteries and furnace filters.

Consumables are your responsibility

- *Light bulbs*
- *Smoke detector batteries*
- *Furnace filter*

Furnace filters should be changed every 2 months during heating season and cooling season if you have air conditioning. Smoke, and, if applicable, carbon monoxide detectors batteries should be changes every 6 months.

Our housekeeping requirements are based on maximizing the longevity of your home. For example, you keep your floors clean to minimize scratches or stains, spills need to be cleaned up immediately. Pet accidents need to be cleaned and treated with an Enzyme based cleaner such as OdoBan.

Repair Items You Are Responsible For

You will be held liable for anything that breaks because of misuse or the use of too much force. Such items may include broken faucet knobs, windows, doors, locks, glass or drywall. Even if the property gets vandalized you may be held responsible and this is another reason why you need to get Renter's Insurance.

You are required to pay for any damages due to improper cleanliness or care such as stains on a carpets, hand prints on walls or door frames.

You are be responsible for getting your drains unclogged. Often a

plunger or a cheap tool such as the Zip-It can get your drain unclogged. Please see the price list on page 21 if you require us to unclog your drain.

You will be required to pay for any damages and wear and tear from your pet(s). Please see page 14 for your pet policy.

Damage you need to pay for

- *Damage from misuse or excess force*
- *All carpet stains*
- *Clogged drains*
- *Your pet(s) wear & tear*

Time sensitive & corroding defects

It is very important that you let us know right away of any defects in your home which, if not addressed, will cause more damage to the building or cause excessive consumption of utilities .

If you do not inform us right away you will be held liable for damages. You need to let us know if you encounter any of the following in your home:

- A running toilet or dripping faucet.
- Any kind of water penetration or water stains such as a roof leaks, broken pipes, etc.
- You suspect termite infestation

Renter's Insurance

You are required to have Renter's Insurance.

Remember even though the building may be insured none of your belongings are insured. If we have a roof leak, a flood, a fire, your guest gets hurt and even if the refrigerator stops working we are not responsible for your loss. You could have done everything right and the damages are not your fault, but you are not protected.

Renter's Insurance is relatively inexpensive and it protects YOU, your family and your property from building defects, fire, burglary, mother nature and any guests who get injured at your home!

You can obtain Renter's Insurance from your insurance agent. We don't sell insurance but if you need an insurance agent you can contact:

Mary Darkmoor

724-450-0400

marydarkmoor@allstate.com

Allstate Insurance Company, Ralph Family Insurance

Once you obtain your Renter's Insurance, please provide us with proof of insurance by completing and sending in the *Proof of Renter's Insurance* form on page 26.

Garbage Policy

If your home has a dumpster

- All trash must be placed **inside** the dumpster. Trash placed outside the dumpster will not be picked up and is easy prey for animals.
- Please seal your garbage bags and have the dumpster lid closed at all times.
- Please contact us if there is no room in the dumpster.
- We will be imposing a \$100 cleanup fee if you place trash outside the dumpster or do not clean up. In addition you will be held responsible for any fines imposed by the municipality.

If your home does not have a dumpster

- You must supply your own trash can with lid for your unit. Please mark the trash can with your apartment number if applicable.
- Do not place your trash can on the curb/street before 7pm the night before the pickup.
- All your trash must fit in your trash can. You cannot place any trash bags outside your trash can.
- If you live in a multi-unit building, do not place your trash in someone else's trash can.
- Promptly move your can from the curb after the pickup.
- Keep the area around clean.
- If you violate these rules and cause a mess we will be imposing a \$100 cleanup fee. In addition, you will be held responsible for any fines imposed by the municipality.

Pet Policy

- Your Pet can not be disturbing your neighbors.
- You are responsible for all damages and all wear and tear from your pet.
- Additional security deposit is required as stated in your lease.
- You must clean up after your pet.

Other Rules & Policies

Most of our policies are written right inside the Lease Agreement. Please refer to your current Lease Agreement for more details. If you have misplaced your Lease Agreement or are unclear about any specific sections please contact us.

PAYMENT OPTIONS



We offer a diverse selection of payment options for our residents. For updated and more in-depth explanations of our options visit our website by using this QR code or URL:

<https://brandscapital.com/paymentoptions.php>

Some of our more popular options are on the following pages.

Payment by mail

If you wish to pay with a personal check, cashier's check or money order via regular mail, please make the payment payable to and send to:

Brands Capital Corp
P.O. Box 8221
Pittsburgh, PA 15217-0221

IMPORTANT:

- You will get credit for payment on the date we RECEIVED your payment, not when it was sent or post marked.
- We do not assume any responsibility for lost or delayed mail. Make sure you keep your receipts for all money orders or certified checks.
- For prompt and accurate processing of your payment, please write down your rental unit address on your check and return it with your payment stub in the envelope provided with your statement.
- Do not mail cash!

Pay online with an eCheck



You can pay us online using your checking account.

You will need to register with a valid e-mail address and log in on our website.

Please use this QR code or URL:

<https://brandscapital.com/tenants.php>

- You will get credit for payment on the date you submitted your payment.
- The bounced check fee applies to electronically submitted check payments. See page 21 for our fees.

Automatic ACH or Credit/Debit withdrawal

We can automatically withdraw your rent from your checking account or your credit/debit card.

To take advantage of this service, please complete the Authorization form and send it to:

Brands Capital Corp
P.O. Box 8221
Pittsburgh, PA 15217-0221

The authorization forms can be found on page 27 and 28 or you can download them from our website by using this QR code or URL:

<https://brandscapital.com/notices.php>



IMPORTANT:

- We don't recommend paying through your Credit or Debit card as we have to add a 4% fee to your payment.

Direct Bank Deposit

You can make a payment by directly depositing your rent into our PNC Bank account.

Bank: **PNC Bank**
Account name: **Brands Capital Corp**
Account number: **1032530633**

IMPORTANT INSTRUCTIONS:

- When you fill out the deposit slip, please write 1032530633 in the ACCOUNT NUMBER field, Brands Capital Corp in the NAME field and **your name & unit number underneath** the NAME field of the deposit slip. See below for an example.

DEPOSIT TICKET
PNC BANK

ACCOUNT NUMBER: **1032530633** REGIONAL ID: []

FOR CREDIT TO THE ACCOUNT NAMED HEREON
DATE: **11/22/15**
NAME: **Brands Capital Corp**
From: Your Name here

CASH **800 00**
 CHECKING
 SAVINGS
 CONSUMER
 BUSINESS

CHECK OFF TOTAL FROM OTHER SIDE
SUB TOTAL
LESS CASH RECEIVED

NET DEPOSIT \$ 800.00

FORM 162269
THIS DEPOSIT IS ACCEPTED SUBJECT TO VERIFICATION AND TO THE RULES AND REGULATIONS OF THIS BANK.
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL.

⑆ 6409 99 10 ⑆

- Your payment must be matched manually with our bank records; therefore you **MUST** inform us of your deposit. Please email transactions@brandscapital.com, call the office at (412) 226-8989 or call/text your property manager once you have completed the deposit with your name and property address, the amount, time, branch location of deposit. If you do not inform us of the deposit we reserve the right to charge you a **\$30 administrative fee**.

Using your Banks' Online Bill Pay Service

Schedule a onetime payment or schedule automatic recurring payments by using your banks' online Bill Pay service.

The process of setting up online Bill Pay is slightly different with different banks but you typically access the service through your online banking as illustrated below.



You will need to add *Brands Capital Corp* as the payee. Use our main phone number and address as shown here: **(412) 226-8989**

Brands Capital Corp
P.O. Box 8221
Pittsburgh, PA 15217-0221

For the account number we suggest to use your account number as it shows on the payment stub portion of your monthly statements in conjunction with your rentals' street address and apartment number if applicable. Ex.: *015218 123 Main St. Apt #1*

Contact us or your bank if you need help setting up this service.

- You will get credit for date the payment was supposed to have arrived. PLEASE NOTE: With some Bill Pay services you specify when the payment is scheduled to arrive while others you specify the sent date.

In Person Payments (Including Cash)

Payments may be dropped off at our office located at:

**5828 Forbes Ave, 2nd Floor
Pittsburgh, PA 15217**

We are located on the second floor of The Chocolate Moose towards the back of the building.

IMPORTANT:

- Many at Brands Capital Corp are working at home offices or on property locations, therefore there may be no one from Brands Capital at the office to take your payment. The receptionist is NOT a Brands Capital employee and therefore cannot give you a receipt or answer any specific Brands Capital Corp related questions.
- Place your non-cash payment in an envelope, seal it, and write *Brands Capital* and the current date and time on it. We recommend
 - 1) you use the payment stub and the envelope we provided with your monthly statement and
 - 2) write down your rental unit address on your check
- If the front door is locked please slide your envelope upside down through the mail slot at the bottom of the front door.
- If you want to make a payment with cash or desire a receipt, you must make an appointment with us in advance.

Other Payment Options.

We have other payment option available as briefly discussed below. For a more detailed instructions please contact us or visit our website at

<https://brandscapital.com/paymentoptions.php>

Credit/Debit Card Payments

Currently card payments can only be taken by phone. Please call our main line at to make a payment.

PLEASE NOTE: There will be a **4% fee** for this payment method.

One time eCheck (ACH) Payment by Phone

We can pull payments directly from your checking account. To authorize payments with this method please call the main office w

Bitcoins and other Crypto currencies

To make a payment with Bitcoin or other crypto currencies and learn more about it, please contact Marc at extension 21 or e-mail him at marc@brandscapital.com.

We offer a \$50 discount on your first payment for any amount

Pay with PayPal, Google Wallet, Venmo or Dwolla

To pay through the CashApp, Venmo, *Google Wallet* or *PayPal* platforms use the account ID's as listed below.

Provider	Account ID / address	Fee
CashApp	\$BrandsCapitalCorp	free
Venmo:	BrandsCapitalCorp	free
Google Wallet	brandscapital@gmail.com	free
PayPal:	paypal.com@marcbrands.com	3.0%*

*Use "**Send money to friends and family**" and pay us **no fee**.

FEES AND SERVICE CHARGES

Administrative Fees

Payment Late Fee.....	\$50.00
Please see page 9 late fee policy rules	
Returned Check ACH Fee.....	\$40.00
Please see page 9 returned check fee policy rules	
Payment Investigation Fee.....	\$30.00
Please see page 17 for details	
Garbage policy violation	\$100.00
Please see page 13 for details	
Credit & Debit Card Payment Fee	4.0%
PayPal Payment Fee*.....	3.0%
Use "Send money to friends and family" and pay us no fee .	

Service Fees

Missed Appointment Fee.....	\$85.00
Unlocking Residence.....	\$95.00
Unclogging Drain.....	\$150.00
Other Services.....	Call

FINANCIAL ASSISTANCE RESOURCES

Sometimes financial disasters happen. Don't let things get out of control. Below is a list of some organizations that may be able to help you with your rent or other bills.

Your local church

Sometimes your church may be able to help you.

Churches and Church Associations known to help tenants include:

Pittsburgh Presbyterian Lazarus	(412) 323-1400
Catholic Charities	(412) 456-6999
St. Vincent de Paul Society	(412) 363-5182
Network of Hope	(412) 321-7100
South Hills Interfaith Ministries	(412) 854-2120
Pittsburgh Northside Worship and Service Center	(412) 321-0290

Community Human Services (CHS) (412) 246-1640
1945 Fifth Avenue Pittsburgh, PA 15219 www.chscorp.org
Assists to stabilize housing and prevent becoming homeless.

Urban League of Greater Pittsburgh, Inc 412-227-4805
610 Wood St, Pittsburgh, PA 15222 ulpgh.org
Urban League has grants to help families to avoid eviction.

Nazareth Housing Services 412-931-6996 x6510
301 Bellevue Rd, Pgh, PA 15229 www.nazarethcsfn.org

Salvation Army (412) 391-4850
<http://www.salvationarmyusa.org/>

Allegheny Valley Association of Churches (724) 226-0606
1913 Freeport Rd, Natrona Heights, PA 15065 avaoc.org
A partnership of local churches providing assistance to North Eastern Allegheny County residents

YWCA Greater Pittsburgh (412) 361-6433
6907 Frankstown Ave, Pgh, PA 15208 www.ywcapgh.org
YWCA has various housing programs for women

Department of Welfare (412) 565-2232
400 Stanwix St. #900, Pgh, PA 15222 www.dhs.state.pa.us

Mon Valley Initiative (412) 464-400
305 East 8th Ave. monvalleyinitiative.com
Homestead, PA 15120

**Allegheny County Bureau of Hunger and
Housing Services** (412) 350-4354
Provides rental assistance for low income residents

North Hills Community Outreach (412) 487-6316
1975 Ferguson Rd, Allison Park, PA 15101 nhco.org
Can provide emergency financial assistance to those who have
received an eviction notice

**Veterans Leadership Program of Western
PA and Allegheny** (412) 481-8200
Veterans can receive grants to pay rent.

The Michael J. Novosel Foundation (412) 266-8823
Veterans can receive help and Support

Garfield Jubilee (412) 665-5200
5323 Penn Ave, Pittsburgh, PA 15206 garfieldjubilee.com

This list can give you a starting point in times of need. You may want to ask these organizations for other places that can provide resources. There are also utility assistance programs and other programs to help you pay your bills or get financially educated. Try the Internet to find more help. This website is very helpful www.needhelppayingbills.com If you see errors on this list or know of another program please let us know.

FORMS

The following pages include forms you may require. You can cut out the pages, fill them out and submit them to us.

You may also download these forms from our website by using this QR code or URL:
<https://brandscapital.com/notices.php>



Proof of Renter's Insurance

I. Resident Information:

Resident Name:
Property Address:

II. Insurance Information:

Insurance Company:
Insurance Agent Name :
Insurance Agent Phone Number :
Effective Date:

III. Signature

I hereby certify that I, the undersigned, have obtained Renters' Insurance and will maintain coverage throughout my stay at a Brands Capital Corp managed property.

Print Name Signature Date

Please include a copy of your insurance declaration page with this form.

If you are unable to make a paper copy you may e-mail a legible photo or scanned copy to office@brandscapital.com



Authorization for Electronic Funds Release (ACH / Checking Account)

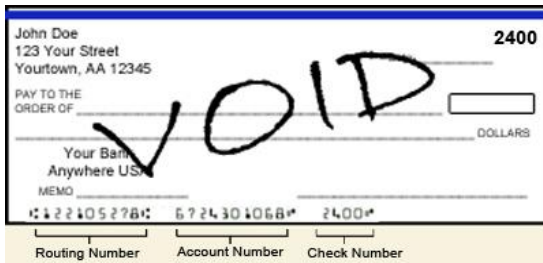
I am: Setting up Modifying Cancelling my account

IV. Applicant Information:

Resident Name:
 Property Address:

V. Bank & Account Information:

Account Holder's Name:
 Bank Name:
 Bank Address, City & Zip:



Routing Number:
 Account Number:

VI. Signature

I hereby authorize Brands Capital Corp to begin withdrawing funds on the ____ day of each month (on the 1st if not specified) from the checking account listed above, in the amount of my monthly rent charges.

 Name of Account Holder Signature of Account Holder Date

**Please included a blank check or savings deposit slip with the word
 "VOID" written on it.**



Authorization for Electronic Funds Release (Credit/Debit Card)

I am: <input type="checkbox"/> Setting up <input type="checkbox"/> Modifying <input type="checkbox"/> Cancelling my account

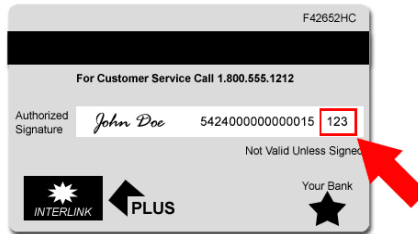
VII. Applicant Information:

Resident Name:
Property Address:

VIII. Credit / Debit Card Information:

Account Holder's Name:
Card Number:
Expiration Date:
Security Code (see below):
Billing Zip Code:

Back of Your Credit Card



PLEASE NOTE:


A 4% fee for Card payments will be added.

IX. Signature

I hereby authorize Brands Capital Corp to begin withdrawing funds on the ____ day of each month (on the 1st if not specified) from the checking account listed above, in the amount of my monthly rent charges.

_____	_____	_____
Name of Account Holder	Signature of Account Holder	Date





P.O. Box 8221
Pittsburgh, PA 15217

Main: (412) 226-8989

office@brandscapital.com
<https://www.brandscapital.com>