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COMMUNITY DEVELOPMENT CORPORATION

# SO FRESH SO CLEAN FOR A HEALTHY LIFE

Cleaning really can have benefits that go beyond just having a clean home. Spring cleaning can be an act of self care instead of a chore, especially when you realize just how many health benefits it has to offer. Here's how a little cleanliness and organization can work double time for you.

## A STRONG IMMUNE SYSTEM

If you're someone who suffers from seasonal allergies, it may not only be pollen that is responsible for those sneezing fits. Dust, mildew, mold, pet dander and even bugs can be big immune system triggers for people prone to allergies, and cluttered homes tend to gather a lot of these pollutants during the winter months.

## CLEANING REDUCES STRESS

The physical act of cleaning may turn your brain off for a bit to allow you to relax your mind, some experts say. So while cleaning may seem like a repetitive, mindless task, that may actually be just what your brain needs to de-stress.

## INCREASE YOUR PRODUCTIVITY

The nature of clutter in your direct environment has significant effects on your ability to focus. When you are less distracted by the chaos that surrounds you or the extra things piled up in your home, you actually free up mental space that allows you to concentrate on any given task more fully.



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# HOW TO BECOME A HOMEOWNER

## EVEN WITH A LOW INCOME

If you have a stable job but are earning less than you'd like, you might be concerned that this can impede your ability to purchase a home. **THE GOOD NEWS:** There are mortgages and assistance options that can help you become a homeowner, even with a low income.

## LOW-INCOME MORTGAGES AND ASSISTANCE

### HOMEREDY MORTGAGE

Fannie Mae's HomeReady mortgage program addresses one of the challenges of buying a home with a low income by requiring just 3 percent as a down payment. With this loan, your down payment and/or closing cost funds can come from other sources beyond savings, including grants and gifts, and you don't need to contribute any of the money personally.

To qualify, your income can't exceed 80 percent of the area median income (AMI) for the location where you're buying a home. (You can look up local limits using Fannie Mae's tool.)

While you can put down as little as 3 percent with a HomeReady mortgage, you'll be obligated to pay for mortgage insurance. However, those insurance premiums can be canceled once you attain 20 percent equity in your home. You'll pay the mortgage insurance with your monthly mortgage payment, so it'll add to that cost, but it's easy to get out of once you hit that 20 percent.



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