



Housing Choice Voucher Property Owner Partnership

Cincinnati Metropolitan Housing Authority

"Landlord Orientation"



HCV General information

- Ensuring affordable housing options is the business of CMHA. Partnering with property owners like you, who understand that affordable housing is essential for strong communities and a healthy economy plays a part in the success of CMHA.
- CMHA is the largest facilitator of affordable housing in the Tri-state. The Housing Choice Voucher Program was previously known as the Section 8 Program.
- This presentation will explain how the HCV program works and provide you with information needed to ensure participation is compliant with federal regulations and CMHA policy.



HCV General information

- The Housing Choice Voucher Program (HCVP) is a federal program that facilitates rent subsidies, expands housing options for low-income renters, and connects good renters with good property owners throughout Hamilton County.
- A voucher closes the gap between what low-income renters can afford for housing and what the private market demands.
- Cincinnati Metropolitan Housing Authority's program serves all of Hamilton County with over 11,200 participants and over 3,500 property owners.
- CMHA spends more than \$78M per year in housing assistance payments, significantly impacting the local economy.



The many faces of HCV families

Participants are people you know:
Singles, couples, families and seniors
from all walks of life





Did you know...

- Affordable Housing is beneficial to communities
 - Creates jobs
 - Generates property taxes
 - Reduces vacancy rates
 - Provides stable workforce





Did you know...

- CMHA & HUD have basic guidelines to determine who can participate. Voucher holders must:
 - Meet federal income guidelines
 - Have no serious drug or criminal convictions
 - Agree to abide by voucher program rules





Voucher holder information

- There are income limits that determine who is eligible to receive a voucher.
- Income limits are based on the applicant's verified income and family size.
- CMHA **only** screens for program eligibility, not renter suitability.
 - This screening may not meet your requirements. It is your responsibility to conduct the necessary screenings. Examples: application, background check, reference checks, etc.



Did you know...

- Property owners gain many benefits from HCVP participation. You can receive:
 - Stable and fair rental payments
 - Ready access to potential renters
 - Free training sessions
 - No cost marketing opportunities
 - Continuous income





Property owner information

- Not every property owner is accepted into the program. Participation can be denied for many reasons, including the following:
 - If you have been debarred or suspended from the program by HUD
 - Violations of the Fair Housing Act or other federal equal opportunity requirements
 - Violations of a Housing Assistance Program (HAP) contract
 - Committed fraud, bribery or any criminal act connected with any federal housing program



Property owner information

- Property owner participation denial continued:
 - Engaging in drug-related or violent criminal activity
 - History or practice of non-compliance with the Housing Quality Standards for units under any federal housing program
 - Non-payment of state or local real estate taxes, fines or assessments
 - History of failing to evict those who threaten others' rights to the peaceful enjoyment of their homes, health or safety



Property owner information

- Property owner participation denial continued:
 - **If you rent to a family member?**
 - If the renter owns or has any interest in the unit
 - Failure to report changes in the renters residency status
 - Failure to report a change in your eligibility status
 - Failure to report tenants leaving due to an unforeseen circumstance, such as going to a nursing home, and CMHA doesn't know
 - Poor curb appeal issues



CMHA expectations for owners

- Manage your business and property professionally.
 - Maintain The Unit(s) by ensuring it remains quality, safe and affordable.





CMHA expectations for owners

- Manage your business and property professionally.
 - Operate in a Proactive Manner
 - Keep in touch with tenants
 - Check on unit regularly
 - Communicate with tenants about issues and fix problems quickly



CMHA expectations for owners

- Manage your business and property professionally.
 - Enforce the Lease
 - Ensure tenants abide by the lease agreement
 - Work to modify inappropriate behavior
 - Encourage tenants to be good neighbors





CMHA expectations for owners

- Manage your business and property professionally.
 - Handle Complaints.
 - Respond quickly
 - CMHA operates a Talk 2 Us hotline where calls about fraud, criminal activity, curb appeal and more are received
 - CMHA investigates all calls. You will be contacted if your unit is involved.





How the program works

- CMHA staff verifies specific information about participants, including income and family size.
- Once determined eligible, the participant affordability is determined, a unit is selected, a completed and signed RTA is submitted, Rent Reasonableness is processed, an HQS inspection is performed and the lease and contract are signed.
- A voucher holder **cannot** move in the unit if the rent and utilities **exceed 40%** of the household income.



How the Program Works

- Selecting a unit
 - Vouchers allow participants to expand their housing choices
 - Renters consider amenities, utility costs, public transportation, schools, stores, safety and more.
 - Vouchers state the bedroom size for the family





How the Program Works

- The RTA (Request for Tenancy Approval) is filled out by the tenant & landlord. It includes:
 - Security deposit amount
 - Requested rent
 - Number of bedrooms
 - Utility responsibilities
 - Unit amenities





How the Program Works

- The HQS (Housing Quality Standards) Inspection:
 - A customer service rep will contact you to schedule the inspection
 - Inspections are done even if a renter is currently living in the unit
 - Inspections are scheduled after the RTA is received
 - **Units must be ready for inspection when submitting RTA**
 - The potential unit and common areas are inspected
 - The unit must be in move-in condition





How the Program Works

- CMHA Inspectors Check The Following:
 - Living room, kitchen and private working bathroom
 - Hot and cold running water
 - Bathtub or shower
 - Working locks on exterior doors and windows
 - One sleeping room for every two persons
 - Adequately vented cooling and heating facilities





Helpful hint

- You are encouraged to conduct your own inspection prior to the HQS inspection:
 - Address any potential problems
 - A Pre-Inspection Checklist can be found on the CMHA site at:
 - <https://www.cintimha.com/hcv-documents.aspx>

Please remember tenant may not move-in the unit until affordability, rent reasonableness and the inspection are approved.



How the Program Works

- **If A Unit Fails Inspection:**
 - An additional inspection is required
 - The “move-in” date for the renter is delayed
 - Longer vacancy period and lost rent for you
 - Repairs must be made before tenant moves in





How the Program Works

- **If A Unit Fails Inspection:**

- You will receive a list of failed items
- Schedule a new inspection once repairs are made
- If repairs take more than 15 days or you choose not to make them the RTA will be cancelled
- You are under no obligation to CMHA or the voucher holder to sign a contract





How the Program Works

- Using a Voucher in a Current Unit:
 - Tenant can remain if the unit meets requirements
 - Unit must be the appropriate size for family
 - Must pass inspection
 - Rent and utilities must be affordable
 - 30-40% of income





How the Program Works

- How Much Rent Can You Charge:
 - A fair market rate
 - CMHA is required to approve all amounts
 - CMHA verifies each rent passes three tests
 - Voucher payment standard affordability
 - Renter income affordability
 - Rent reasonableness





How the program works

- The Fair Market Rent (FMR) is the HUD established local maximums for gross rent, participants' total rent and utilities, categorized by unit size.
- Voucher payment standard is the established per contract subsidy based on a percentage of FMR
- Rent reasonableness ensures voucher rents are commensurate with the private and local rent markets
 - Reasonableness is what a knowledgeable consumer would pay to rent a specific unit in a particular rental market



How the Program Works

- Rent Reasonableness:
 - Ensures participant pays rent comparable to the market
 - Ensures program rents do not adversely affect the local rent market
 - Required before a HAP contract is complete
 - Required before CMHA grants a rent increase





How the program works

- CMHA uses a rental market study to verify the comparability of your unit to similar units in Hamilton County
 - The study assigns an average rent based on the data provided on the assessment form
 - Adjustments are based on individual feature ratings



How the Program Works

- Rent Calculation:
 - CMHA determines the final rent amount
 - This includes tenant responsibility and CMHA responsibility
 - Payment must be no more than the amount calculated at the most recent review
 - **No Side Payments Allowed**





How the program works

- If the requested amount is too high, we will ask you to lower the rent
- Nothing is final until an agreement is reached and the HAP Contract is signed
- The lease and contract packet will be mailed to you. This packet contains the required tax forms and a request for a copy of the tenant lease
- The agreement is final when all contracts are signed and returned. Payments will be issued when all required paperwork is submitted.



How the Program Works

- Keys To Being A Successful Participant:
 - Maintain the property
 - The unit must remain compliant with HQS and neighborhood standards
 - Manage your property proactively





How the Program Works

- Keys To Being A Successful Participant:
 - **Enforce Your Lease**
 - Your lease is critical because it should spell out the responsibilities of you and your tenant. You are responsible for making sure the appropriate items and systems are well maintained at all times.
 - Create a maintenance charge list



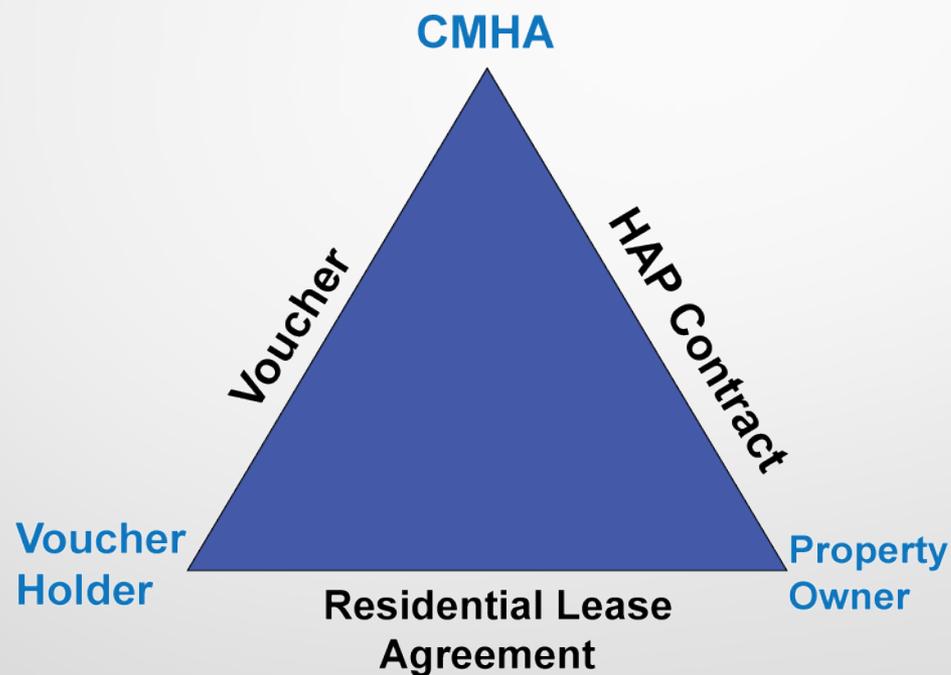


How the program works

- HUD requires that the lease include the following information:
 - Names of the owner and tenant
 - Full unit address (street, apartment #, etc.)
 - Term of the lease including provisions for renewal
 - Amount of monthly rent
 - Specifications of what utilities & appliances are supplied by the owner and those supplied by the renter
 - **Signatures from both parties**



How the program works





How the program works

- HUD requires Property Owner to be bound by the following:
 - You and renter must enter a written lease for the unit, executed by both parties
 - If you lease to market rate tenants, the lease used for voucher holders must be in a standard form
 - CMHA will review the lease to determine if it complies with state and local law

- If the voucher is terminated, the renter is responsible for the lease. CMHA will not continue to pay rent or pay back rent



How the program works

- Setting the foundation for a good tenant/owner relationship:
 - Evaluate prospective tenants; look for someone who will maintain your property the way you like
 - Always use a rental application
 - Use standard processes to ensure equal treatment
 - Include all family members
 - Collect information on all adults
 - Conduct appropriate background checks
 - Credit reporting services, police checks, rental history, photo ID
 - Document condition of rooms with photos, video & a written checklist



How the program works

- Setting the foundation for a good tenant/owner relationship:
 - Conduct a 90 day inspection to ensure no problems have arisen
 - Modify inappropriate behavior immediately, examples below:
 - Non-payment of rent or late payments
 - Unit damage (create a repair cost sheet)
 - Unauthorized boarders
 - Drug or criminal activity
 - Nuisance behavior



Helpful hint

- You are encouraged to become familiar with:

- The Partner & RTA Portals
- Ohio's Landlord-Tenant Law
- Fair Housing Act
- Housing Assistance Payments (HAP) Contracts



- Participate in Free CMHA Trainings & Events

- Marketing Mondays
- CMHA U Courses
- HCV's Quick Connect
- RTA Express





How the Program Works

- Keys To Being A Successful Participant:
 - Communicate with tenants and CMHA
 - Develop a strong relationship by staying in regular contact with tenants
 - Handle complaints quickly
 - Encourage tenants to contact you with problems





How the Program Works

- Rent Payments
 - All landlords are required to sign up for direct deposit
 - Payments are posted between the 1st -5th and the 15th of each month
 - Your subsidy will continue as long as you and the tenant remain in compliance with the program





Communicating with CMHA

➤ Landlord Outreach Coordinator

➤ Ms. Taylor (513) 977-5861 or Landlordoutreach@cintimha.com

➤ Customer Service

➤ (513) 977-5800

➤ On-line

www.cintimha.com

