

Housing Choice Voucher Landlord Symposium

Salem, Marion County, Polk County June 28, 2023

Agenda

- Welcoming/Opening Remarks
- Section 8 Housing Choice Voucher Program Overview
- Public Housing Authority (PHA) Policy Differences
- Oregon Housing and Community Services (OHCS) Housing Choice Landlord Guarantee Assistance
- Panel Q&A

Welcome/Opening Remarks

- ► Nicole Utz, Executive Director, Salem Housing Authority
- ▶ Jason Icenbice, Executive Director, Marion County Housing Authority
- Christian Edelblute, Executive Director, West Valley Housing Authority (Polk County)



Housing Choice Voucher (HCV) Program Overview

Presenters: Laure Rawson, Chad Trepinski, John Burke, Portland HUD

Housing Choice Voucher Program Overview

- Introduction
- HCV Families Served
- Benefits for Families and Landlords
- Roles and Responsibilities
- HCV Overview and Lease-up Process
- Special Purpose Vouchers
- VASH

Housing Choice Voucher (HCV)

- HCV is the Federal Government's major program for assisting low-income families to afford decent, safe and sanitary housing in the private market.
- Public Housing Agencies (PHAs) receive funding from the federal government to administer the HCV Program locally and help low-income families afford rent
- Participants receive rental assistance from their PHA but find housing units in the rental market that meets their needs
- In other words, the rental assistance is provided on behalf of the participant directly to the landlord

HCV - Families Served

- The HCV program provides rental assistance to more than 2.2 million low-income households nationwide, and approximately 35,500 in the State of Oregon.
- Salem Housing Authority, Marion County Housing Authority, and West Valley Housing Authority (Polk County) collectively, provide rental assistance through the HCV program to nearly 4,000 low-income households

HCV Benefits for Families

- ► Families are free to choose housing that meets program requirements and their specific housing needs, including finding housing in areas of opportunity (i.e., more access to employment opportunities and schools).
- May move with their voucher within the PHA's jurisdiction or to another PHA's jurisdiction.
- ► Typically pay between 30% and 40% of their adjusted monthly income towards rent.
- ▶ If a participant's income decreases, their portion of rent will also decrease while the rental subsidy increases, so the total rent paid to the landlord remains the same

HCV Benefits for Landlords

- Provides another opportunity for landlords to find prospective tenants
- Landlords apply the same screening criteria they would for any other applicant
- HCV tenants tend to be stable and long-term. Tenants stay in the same property on average 8-9 years
- The PHA sends the subsidy payment directly to the landlord every single month
- Periodic inspections can help identify maintenance needs early on

HCV Program: Roles



Housing Authority

- Issues the Voucher
- Inspects rental unit
- Reviews lease
- Contracts with the landlord
- Pays rental assistance



Family

- Pays their portion of rent and utilities
- Follows program rules
- Is a good tenant
- Pays rent & utilities



Landlord

- Screens family
- Enforces lease
- Maintains unit
- Contracts with the Housing Authority
- Receives full contract rent

HCV General Process

- ► A family applies to the PHA's waiting list. PHAs may close waiting lists and must advertise when waiting list reopens.
- ► The PHA selects the family from its waiting list, in accordance with written policies and preferences. Families who qualify for a preference may be offered a voucher ahead of others that do not qualify for preferences.
- ► The PHA determines the family's eligibility for the program (e.g., income, criminal history).
- ► The PHA briefs the family about the program and issues the family a voucher to begin searching for a suitable unit.

HCV General Process (continued)

- ► The family finds a unit. The prospective landlord completes paperwork (request for tenancy approval). Prospective landlord and tenant sign the document and submit to PHA. Form requires:
 - ► Address and type of unit
 - Proposed rent and security deposit
 - Utilities type and who is responsible
 - Owner certifications
 - Date unit ready for inspection
 - Copy of Lease
- The PHA schedules an inspection and determines if the rent is reasonable.

Inspections

Currently, all HCV units must meet basic Housing Quality Standards.

- Condition of each room (ceilings, floors, walls, doors, windows)
- Electricity (including hazards),
- Required items must be present and operable (sinks, toilets, stove/oven, area for food storage/prep)
- Unit must be secure and have appropriate access and egress
- Heating/plumbing
- Building exterior
- Lead-based Paint (if applicable)
- Other general health and safety items.

HUD is implementing new inspection standards called NSPIRE. The NSPIRE model prioritizes health, safety and functional defects over appearance. The new standards will be effective October 1, 2023. More information will be forthcoming.

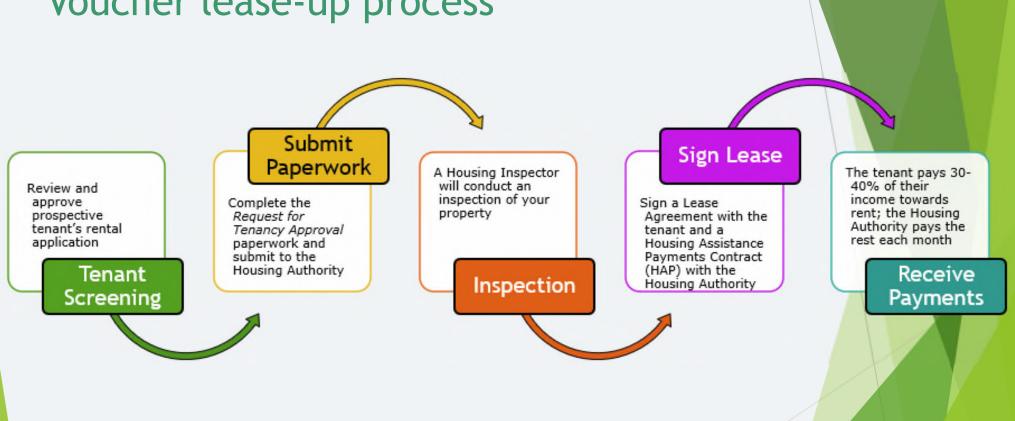
Rent Reasonableness

- Prior to approving the tenancy, the PHA must determine the proposed rent is reasonable in comparison to rent for other comparable unassisted units.
- The PHA must consider:
 - Location, quality, size, unit type, and age of the unit, as well as any amenities, housing services, maintenance and utilities to be provided by the owner in accordance with the lease
- After the initial lease term (typically 12 months), the owner may request a rent increase. The owner must provide at least 60 days notice to the PHA and tenant (State law requires 90-day notice to tenant), and the PHA will have to redetermine whether the proposed higher rent is reasonable before approving it.
- While the unit is receiving assistance, the rent can never exceed the reasonable rent, as most recently determined by the PHA

HCV General Process (continued)

- ► The PHA approves the unit **if** it passes a housing quality standards (HQS) inspection, the rent is determined reasonable, and the family will not be rent burdened.
- ► PHA calculates the PHA share of the rent (housing assistance payment (HAP)) and the family's share of rent based on the family's income and the PHA's payment standard.
- ► The PHA executes the HAP contract with the landlord. The family and landlord execute a lease agreement. The PHA nor HUD is a party to the lease. The family moves-in.
- ► At least annually, the family's composition and income are reexamined.
- ► At least biennially, the unit must be inspected (HQS)

Voucher lease-up process



Special Purpose Vouchers

- HUD funds HCV assistance to serve special populations including:
 - Veterans (HUD-VASH vouchers)
 - Youth aging out of foster care (FUP or FYI vouchers)
 - Non-elderly disabled (Mainstream voucher)
 - Victims of natural disasters and domestic violence

What is the HUD-VASH Program?

- HUD-VASH is a collaborative program between HUD and the Department of Veterans Affairs (VA) to serve veterans experiencing homelessness. It is administered locally by public housing authorities (PHAs) and VA Medical Centers (VAMCs)
- The VA refers the veteran to the local housing authority who issues the Voucher, inspects the rental unit and contracts with the landlord. The VA continues to provide support to the Veteran after they move in
- HUD-VASH combines housing choice vouchers (HCV) with wraparound VA services to help homeless veterans and their families find and maintain permanent, affordable housing
- No waiting list veterans are referred from the VA to the housing authority

HUD-VASH - landlord benefits

In addition to the benefits landlords receive through the Housing Choice Voucher Program, HUD-VASH offers these additional benefits through the VA's provision of case managers who:

- May assist with paperwork and coordination with the housing authority
- Provide support to veterans during their move-in and adjustment to a new environment
- Conduct home visits regularly
- Provide ongoing support to the veteran to maintain stable housing

Where to learn more

- HUD's Landlord Page: <u>https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/landlord</u>
- HUD Exchange Landlord Page:
- https://www.hudexchange.info/programs/public-housing/hcv-landlord-resources/
- Housing Choice Voucher Fact Sheet: <u>https://files.hudexchange.info/resources/documents/PIH-HCV-Landlord-Fact-Sheet.pdf</u>



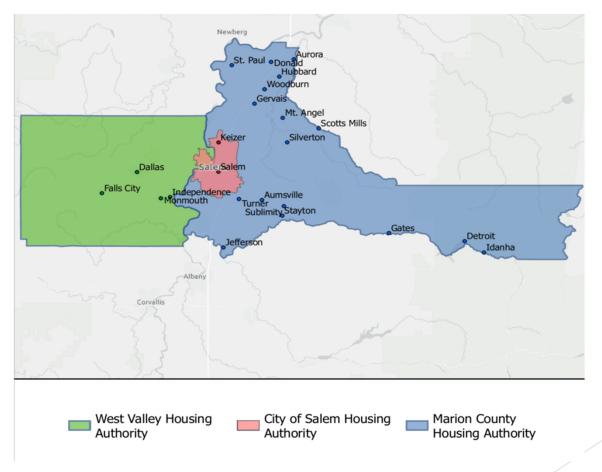
Housing Choice Voucher (HCV) PHA Policies and Processes

Lynette Brown, Salem Christine Sommer, Marion County Cheryl Slagle, West Valley

PHA Policies

- PHA Jurisdictions
- Landlord Listings
- Payment Standards
- Subsidy Standards
- Voucher Issuance
- Inspection Process
- HAP Contract Execution and HAP Payments

PHA Jurisdictions



Landlord Listings

Salem

- Landlord Navigator on staff
- Flyers available at front desk with contact information for landlords/ management companies in our jurisdiction.

Marion County

- Voucher Navigator
- Navigation Station in Lobby

- Resource
 Connection/Housing
 Navigation provided
 in partnership with
 Polk County Family &
 Community Outreach
- Spreadsheet of current available rental units from an internet search every Wednesday.

Payment Standards - Maximum Subsidy

Salem

- Payment
 Standards are set
 using the Small
 Area Fair Market
 Rents (SAFMR).
 They vary by zip
 code.
- Payment standards are set at 110% of Fair Market Rent (FMR)

Marion County

- Payment
 Standards are set
 using the Small
 Area Fair Market
 Rents (SAFMR).
- Payment standards are set at 110% of FMR

- Payment standards set at 110% of Fair Market Rent (FMR) for the Salem, OR MSA (Metropolitan Statistical Area)
- Payment standards do NOT vary throughout the jurisdiction

Subsidy/Occupancy Standards

Salem

- One bedroom for the head of household and spouse/cohead, and one bedroom for each two persons within the household, except in the following circumstances:
- Family members of different genders, who do not have a spousal relationship, age 6 and over shall be allocated separate bedrooms.
- Live-in aides will be allocated a separate bedroom
- Single pregnant individual will be assigned a two-bedroom youcher.

Marion County

- One bedroom for the head of household and spouse/cohead, and one bedroom for each two persons within the household, except in the following circumstances:
- Family members of different genders, who do not have a spousal relationship, age 6 and over shall be allocated separate bedrooms.
- Live-in aides will be allocated a separate bedroom
- Single person families and cohabitating adults will be allocated one bedroom.

- One bedroom for the head of household and spouse/cohead, and one bedroom for each two persons within the household, except in the following circumstances:
- Live-in aides will be allocated a separate bedroom
- Family members of different genders, age 6 and over shall be allocated a separate bedroom.

Voucher Issuance

Salem

- Eligible clients are issued a Voucher for a period of 120 days.
- All clients with valid voucher are referred to our Landlord Navigator to assist in finding units that meet their specific criteria at the time of voucher issuance.
- One automatic 60-day extension when requested in writing before for the initial expiration date.
- Any further extensions are only reviewed with a Reasonable Accommodation. Approved if there is a disability related reason to not being able to utilize the voucher in the first 180 days.

Marion County

- •Eligible clients are issued a Voucher for a period of 120 days.
- Automatic one-time 60-day extension upon written request and supporting documentation of the family's search efforts.
- •for a voucher extension past the 60 day.
- •The PHA will approve additional extensions only in the following circumstances:
- It is necessary as a reasonable accommodation for a person with disabilities.
- •It is necessary due to reasons beyond the family's control, as determined by the PHA.
- •Examples: Serious illness or death in the family
- Other family emergency
- •Obstacles due to employment
- Whether family size or other special circumstances make it difficult to
- find a suitable unit.

- Eligible clients are issued a Voucher for a period of 120 days.
- Automatic 60-day extension upon written request and supporting documentation of the family's search efforts being presented before the initial expiration date.
- Additional extensions only provided as a Reasonable Accommodation for persons with a disability.

Inspections - Initial and Ongoing

Salem

- Initial inspections are scheduled via phone/email and generally inspected within 5 business days of receiving the Request for Tenancy Approval (RTA)
- Contracts can start the day it passes inspection or the day the client moves in, whichever is later.
- Units under HAP Contract will be inspected on a biennial basis.
- Housing Authority does have the ability to inspect more frequently when necessary.
- Special inspections are conducted when the tenant contacts SHA regarding deficiencies in the unit that are not being addressed or for life-threatening conditions reported by the tenant or landlord.

Marion County

- The PHA will complete the initial inspection, determine whether the unit satisfies HQS, and notify the owner and the family of the determination within 15 days of submission of the Request for Tenancy Approval (RTA).
- If utility service is not available for testing at the time of inspection, the PHA will fail the unit. All utilities must be placed in service at the time of inspection for HQS requirements.
- Units under HAP contract will be inspected in accordance with the PHA's biennial policy.

- Regulations require initial inspections to be completed within 15 days of receipt of RTA, but we complete them generally within 5 business days, as long as the unit is rent ready and made accessible to HA staff.
- If utilities are out of service at the time of inspection, the PHA will fail the unit. All utilities must be in service at the time of inspection for component testing under HQS requirements.
- Ongoing inspections on all contracted units are completed on an annual basis.
- Special inspections may be conducted if a participant makes complaint of deficiencies in the unit that are not being adequately addressed by landlord

HAP Contract Execution and Payments

Salem

- •Once the unit has passed inspection, and a move-in date has been determined, SHA will prepare and send/email contracts to the landlord for signature.
- •The landlord then signs the contracts and returns it to SHA with a copy of the executed lease (including lead-based paint disclosure if unit was built prior to 1978).
- •Once the contract and lease are returned with matching start dates, SHA will process a Housing Assistance Payment (HAP) payment back to the contract start date. Copies of the executed HAP contract will be sent/emailed to the landlord.
- •If leasing in place and using existing lease, an addendum must be provided signed by the landlord and the tenant stating that both parties agree that the housing contract starts on the beginning day of the contract.
- Payments are made electronically for most landlords to an account designated by the landlord. Very few landlords receive checks for rent. Payments go out on the first of every month and weekly for mid-month move-ins.

Marion County

- •Owners who have not previously participated in the HCV program must attend a meeting with the PHA in which the terms of the Tenancy Addendum and the HAP contract will be explained. The PHA may waive this requirement on a case-by-case basis, if it determines that the owner is sufficiently familiar with the requirements and responsibilities under the HCV program.
- •The owner and the assisted family will execute the dwelling lease and the owner must provide a copy to the PHA. The PHA will ensure that both the owner and the assisted family receive copies of the dwelling lease.
- •The owner and the PHA will execute the HAP contract. The PHA will ensure that the owner received a copy of the executed HAP contract.

- Once a unit is determined to charge a reasonable rent, passes inspection, and a copy of the executed lease is provided, our office will complete a HAP contract.
 The contract is effective the date the unit passed inspection AND the client has possession of the unit (keys in hand).
- Landlords must provide a copy of their W-9 and Electronic Funds Transfer (EFT) forms
- Payments are made electronically to an account designated by the landlord and landlords may access their statements through the use of a Landlord Portal.
- Payments go out the first of every month for regular payments and the 15th for midmonth move-ins.

Housing Authority Contacts

Salem

- Main office number: 503.588.6368
- Lynette Brown, Section 8
 Manager: 503.763.3115 or lbrown@salemhousingor.com
- Sara Quick, Special Programs Manager: 503.588.6453 or squick@salemhousingor.com
- Rent increases should be emailed to: amartin@salemhousingor.co m
- Inspection scheduling/questions: <u>hkehoethommen@salemhous</u> <u>ingor.com</u>

Marion County

- Jason Icenbice, Executive Director: jason@mchaor.org
- Christine Sommer, HCV Program Manager: Christine@mchaor.org
- Marisa Ball, Compliance Manager: mball@mchaor.org

- Main office number: 503.623.8387
- Maria Pacheco, HCV
 Caseworker/Inspector Client Last Names A-K, ext.
 321, or email at
 mpacheco@wvpha.org
- Allura Eldridge, HCV
 Caseworker/Inspector Client Last Names L-Z, ext.
 319, or email at
 aeldridge@wvpha.org
- Cheryl Slagle, Housing Programs Manager, ext. 328, or email at cslagle@wvpha.org

Helpful Resources

- ► Housing Choice Voucher
- Request For Tenancy Approval
- ► HAP Contract
- ► <u>Tenancy Addendum</u>
- ► HQS Inspection Form
- ► New NSPIRE Inspection Standards





OHCS - Housing Choice Landlord Guarantee Assistance

Presenter: Sheila Parkins, Oregon Housing and Community Services

Housing Choice Landlord Guarantee Assistance

- ▶ If you have unpaid rent or damages that exceed a tenant's security deposit, up to \$5,000 in assistance may be available to you if you rented to a tenant under the Housing Choice voucher program after July 1, 2014.
- ► Visit this website to complete an application and review requirements:

https://app.smartsheet.com/b/publish?EQBCT=c6e839a87 fea4020acddbc2902115019

Housing Choice Landlord Guarantee Assistance

- What you will need to apply:
 - □ Proof of Housing Choice Voucher
 - □ Executed rental/lease agreement
 - □ Move-in condition report signed by landlord and tenant
 - Move-out condition report
 - □ Tenant ledger showing the previous 24 months of rental history
 - □ Notice sent to tenant for unpaid balances being claimed (security deposit accounting)
 - Copies of all repair invoices/receipts/bills/statements
 - Before and after photos of damages with description
 - □ W-9 form

Housing Choice Landlord Guarantee Assistance

For questions contact Oregon Housing and Community Services at:

► Email: <u>landlord.guarantee@hcs.oregon.gov</u>

► Phone: 1-800-453-5511 option 8



Panel Q & A