

FOOTHILLS REGIONAL HOUSING

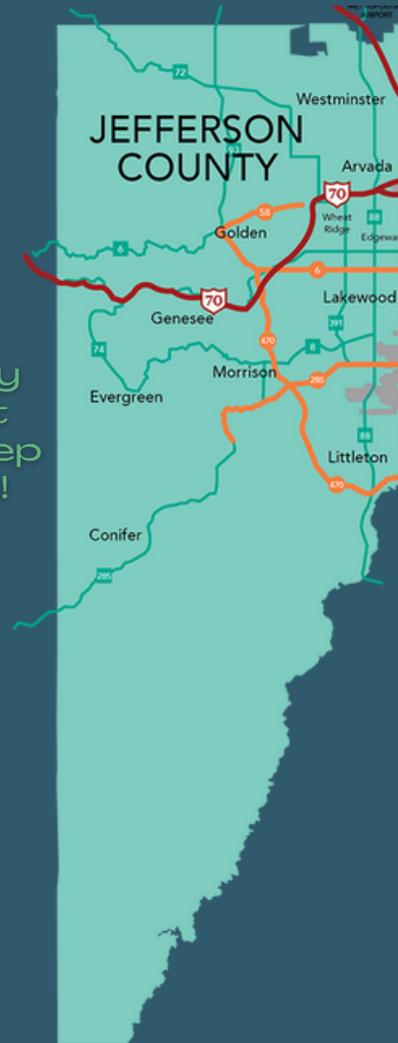


HOUSING CHOICE VOUCHER LANDLORD HANDBOOK



TABLE OF CONTENTS

Have a property for rent here? Keep reading!



01

Glossary

02

Mission & Welcome
HCV Trio

02

What is HCV?
Application and Eligibility

04

HCV Benefits for Landlords

05

Leasing Process

06

Ongoing Obligations

GLOSSARY

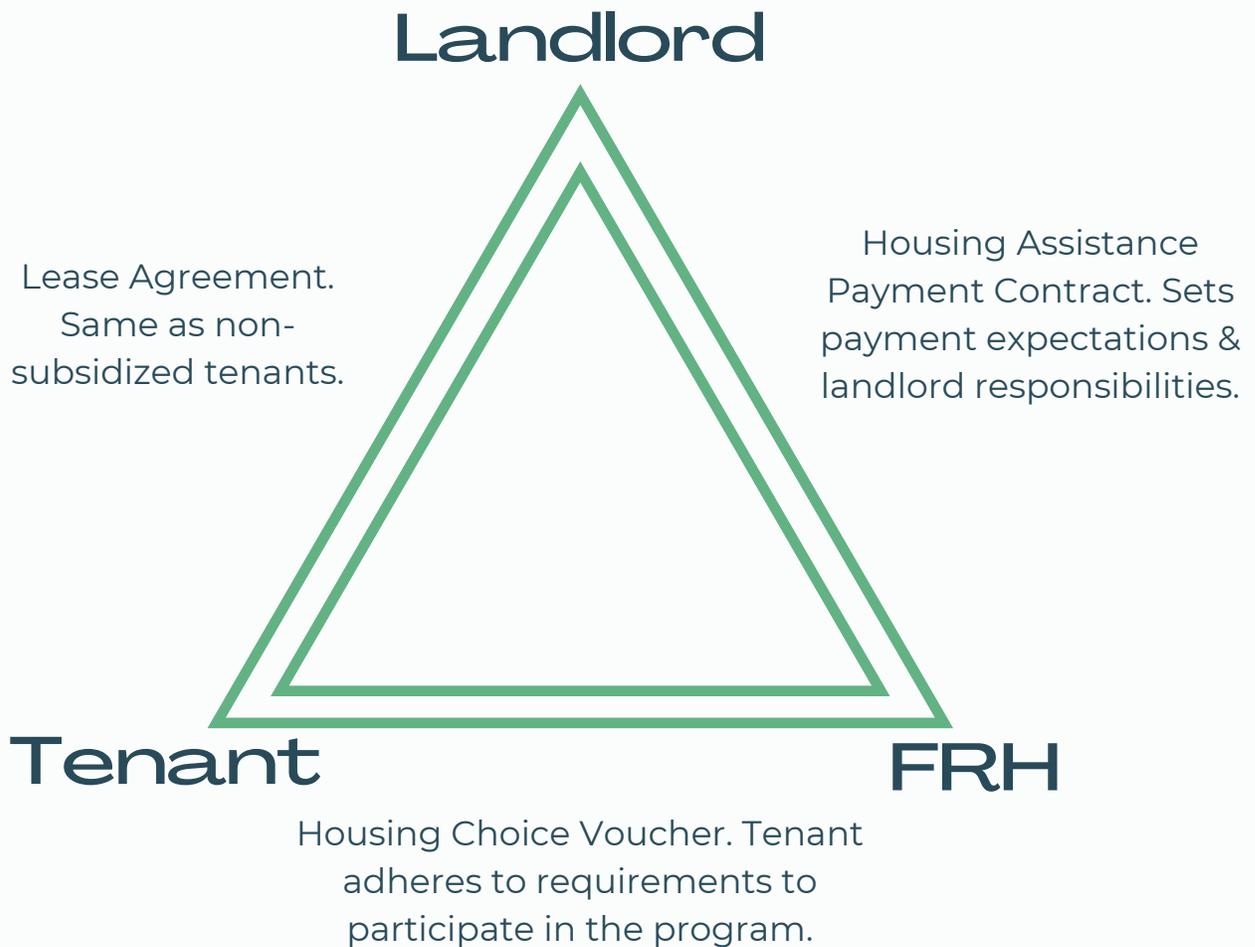
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|-------------|---|
| EFT | Electronic Funds Transfer |
| FRH | Foothills Regional Housing |
| HAP | Housing Assistance Payment |
| HCV | Housing Choice Voucher |
| HQS | Housing Quality Standards |
| HUD | U.S. Department of Housing and Urban Development |
| PHA | Public Housing Authority |
| RFTA | Request for Tenancy Approval |

OUR MISSION

To create vibrant, stable communities in areas of opportunity via bold and strategic initiatives, and to provide families and individuals with housing options driven by compassion and respect throughout Jefferson County.

WELCOME

This handbook was created by Foothills Regional Housing to provide an overview of the Housing Choice Voucher Program, its policies, procedures, and the ways it can benefit both you as a landlord and our community at large. If you have additional questions after reading through this, don't hesitate to reach out. Our team is here to help and is grateful for your interest in renting to HCV tenants.



WHAT IS THE HOUSING CHOICE VOUCHER PROGRAM?



The Housing Choice Voucher (HCV) program, formerly known as Section 8, exists to give low-income households the ability to rent market-rate housing in the private rental market. The program is funded by the U.S. Department of Housing and Urban Development (HUD) and administered at the local level by Public Housing Authorities (PHAs). Foothills Regional Housing (FRH) administers this program for Jefferson County.

HCV recipients pay about 30% of their income (and no more than 40%) to private landlords and FRH pays the difference directly to the landlords. This allows low-income households to live in neighborhoods that might otherwise be out of reach, many of which have better access to education, jobs, and nutritious food, among other benefits. When landlords rent to HCV holders, the tenants still sign and abide by the landlord's lease. Landlords will also sign a Housing Assistance Payment (HAP) contract with FRH which guarantees the on-time payment of FRH's portion of rent.

Application Process and Eligibility

FRH operates the HCV program on a random lottery system. Every three years, FRH opens the lottery and eligible families apply for a spot. When FRH has a voucher come available, either by a participant leaving the program or by receiving an additional allocation of vouchers from HUD, a household will be chosen at random from the lottery list and invited to apply. Applicants are screened to ensure eligibility for the program and, once approved, will seek a rental unit on the private market.



Program Eligibility:

1. U.S. Citizen (at least one family member)
2. Household income below 80% of Area Median Income
3. Ineligible if convicted of sexual assault or drug felonies, or for the manufacturing of controlled substances; has shown violence towards neighbors, staff or landlord; or has been evicted from an FRH program. May be ineligible if person(s) have drug related or violent misdemeanors in the past three years.

LANDLORD BENEFITS

FRH is always seeking landlords to join our HCV program. Please visit our website www.foothillsrh.org/landlords to learn more!



At FRH we truly value our landlord partners and recognize we couldn't sustain this program without them. We'd love to have you as a partner and there are lots of benefits to joining the HCV program:

1. Guaranteed Monthly Income

FRH's portion of rent is guaranteed. Because HCV participants are paying truly affordable rent they are more likely to have enough money to pay in full.

If an HCV participant's income decreases, the portion of rent paid by FRH and the tenant is adjusted which means landlords will still receive full rent.

2. On-Time Payments

When you sign up for direct deposit with FRH you will receive an EFT of FRH's portion of rent each month on the first of the month. Tenants must follow your lease to remain in the HCV program, making them motivated to pay on time.

3. Have a Partner in the Housing Market

FRH will help you market your vacant units to our HCV participants looking for somewhere to live. If issues between you and your tenant arise FRH can help to mediate the situation.

4. Keep Tenants Longer

The average length of time an HCV participant stays in one rental is 8.75 years (HUD). This allows landlords to have reliable renters for multiple years, lessening the costs of making ready units and marketing vacancies, and ensuring you don't miss rent while looking for a new tenant.

5. Maintain Control Over Your Property and Policies

HCV tenants must qualify for the unit based on the landlord's screening criteria and sign the landlord's lease. Landlords can request a rental increase after the first year of tenancy. Though rare, HCV tenants are able to be evicted just as non-subsidized tenants are.

6. Free Property Inspections

All units must undergo a Housing Quality Standards (HQS) inspection. These can help landlords identify minor maintenance issues before they snowball into something more severe and costly.

LEASING PROCESS

HOUSEHOLD FINDS A UNIT

After being issued a voucher, households will identify and apply for a unit that fits their needs. Landlords will screen HCV applicants as they would non-subsidized applicants and makes the decision to approve or deny the application.



REQUEST FOR TENANCY APPROVAL (RFTA)

Once the landlord and residents agree to move forward, they will fill out a RFTA and return to FRH. This is used to draft rent portions and the HAP contract. The landlord will also provide FRH with a copy of the proposed lease including HUD's tenancy addendum for subsidized renters. If the unit was built before 1978, a lead based paint disclosure must be submitted.



RENT REASONABLENESS

FRH will review the proposed rent to ensure that it is considered reasonable based on HUD-set Fair Market Rents for Jefferson County and in comparison to similar units in a 0.25 mi radius. FRH sets payment standards which are the maximum monthly assistance FRH can pay. This is used to calculate the tenant's and FRH's portion of rent.



HOUSING QUALITY STANDARDS (HQS) INSPECTION

FRH is required by HUD to inspect the units that HCV holders are to move into for basic health and safety standards. If a unit fails inspection, landlords have 30 days to remedy non-life-threatening failed items and will need to remedy any life-threatening failed items before FRH will sign the HAP and issue any payment. Inspections are conducted annually after the initial one.



RENEWAL

60 days before the end of the lease term the landlord can submit a Request for Rental Increase to FRH if they wish to renew the tenants lease and to raise the rent. FRH will ensure that the rental increase still falls under FRH's payment standards and is considered reasonable. Landlords also have the ability to non-renew a lease with proper notice.



RESIDENCY

The tenants move in! The first month's HAP payment from FRH may be delayed up to 30 days due to processing but will be direct deposited on the 1st of every month after that (with landlord opting in to direct deposit). As with any other tenant, if they are found in breach of their lease, landlords are able to pursue legal eviction. FRH staff is available to mediate issues before eviction is pursued.



HOUSING ASSISTANCE PAYMENTS (HAP) CONTRACT

FRH and landlords sign a HAP contract which guarantees FRH's portion of rent to be paid to the landlord each month so long as the landlord is in compliance with the HAP contract. The landlord is required to submit a completed W-9 before the HAP can be executed.

ONGOING OBLIGATIONS

FOR TENANTS

1. Annual Re-Certification

Each year, HCV tenants are required to verify their income and household composition to ensure accurate rent portions and affordability. Once complete, the tenant and Landlord will receive a Contract Change Clause form which details the new rent portions.

2. Interim Re-Determination

If HCV tenants experience a change in household composition or income they must report this to FRH's HCV department. Changes may impact rent portions.

3. Grounds for Termination

Tenants may be terminated for failure to comply with re-certification or re-determination requirements, eviction, conviction for violent criminal activity or drugs, having unauthorized occupants, failure to comply with Landlord's lease, among other reasons. Terminations are communicated with a 30-day notice to HCV tenants.

4. Hearing/Appeal Process

Terminated households may, in most cases, dispute the termination within 10 days of receiving the notice of termination. An Informal Hearing conducted by a third-party will occur between FRH and the household with a determination being made within 10 days. If termination is reversed, HAP payments will resume as normal. If termination is upheld, no future payments for that household will be made by FRH.

FOR LANDLORDS

1. HAP Cancellations

FRH may stop HAP payments if Landlord does not enforce their lease, does not maintain the unit, personally engages in violent or drug-related criminal activity, is threatening or violent towards FRH staff, accepts additional rent "on the side", or does not report tenant drug-related or violent criminal activity.

2. Unit Maintenance

Landlords are responsible for ensuring their unit always meets HQS standards. Part of this is responding to and remedying tenant reports of maintenance problems. The unit has to pass HQS inspections annually in order for HAP payments to continue.

3. Lease Enforcement

Landlords are responsible for enforcing their own lease (FRH is *not* a party to the lease). This can include assessing late fees, responding to maintenance concerns, issuing lease violations, and evicting tenants for breaching the lease agreement. Landlords may, in cases of nonpayment or minor lease violations, seek out FRH's assistance in mediation before pursuing eviction.

4. Ownership Changes

If ownership or property management changes FRH must be notified, in writing, of these changes. A change of ownership form may be found on our website. Additional documents may be required.



FOOTHILLS REGIONAL HOUSING

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