

HOUSING MATTERS

SUMMER 2016

A Message from CVR New York's Program Director



Greetings to all of our participating property owners, landlords, and managers. In April, we entered our fifth year as Local Administrator of the Housing Choice Voucher Program. During this time, we have modernized and automated many aspects of the program to provide more efficient and

more accurate service. We would like to thank you all for your continued support in helping us provide affordable, safe and decent housing to low-income families as well as to our veterans.

This year has been a busy one. The federal government has softened some of the budget cuts imposed in the 2013 Federal Budget Sequestration. This has allowed

us to work on offering vouchers to the families on our waiting list. As we issue vouchers to these families, many have had difficulty utilizing their vouchers to find available housing. In an effort to try to assist these families in their housing search, we ask that you please contact our Owner Relations Department at info@cvrnewyork.com if you have vacant units available for rent.

An interesting fact is that summer is CVR's busy season for leasing. This issue of Housing Matters explains both the administrative and inspections aspect of the leasing process. I hope you find it insightful and informative.

Kind Regards,
Felicia Ramos
HCV Program Director

Celebrating Five Years

It is difficult to imagine that five years ago, inspections were conducted using a pen and paper. Now, our inspectors use a CVR designed smartphone app that has since been deployed by Housing Authorities across the nation.

Prior to CVR's software implementation, a landlord wanting to know her tenant's rent share had to call the office between 9:00 and 5:00 only. Now, this information is readily available on our Owner Portal (<http://nyowner.hcvportal.org>) 24 hours a day.

What is your favorite innovation that CVR has implemented in the past five year? What is the one innovation that you are still waiting for? Email us at info@cvrnewyork.com and let us know.



CVR's motto is "Founded on Experience. Built on Performance." Some of our staff have been with us since we opened our doors in April 2011. Congratulations to all.

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"This Dream that I Had is Now a Reality": Congratulations to CVR's Newest Homeowner.

CVR New York would like to congratulate our participant, Michelle Logan, for becoming a first-time homeowner. Ms. Logan began working toward homeownership in 2010, and she and her two daughters moved to their new 2 bedroom condominium in April 2016. When asked how becoming a homeowner had changed her life, Ms. Logan

stated, "This dream that I once had is now a reality. It has changed my life in so many ways... my children and I are at peace because we know that this is our home. We are happier; we have much more peace and gratitude."

CVR wishes Ms. Logan and her family continued success in pursuing their goals. CVR New York is the Local Administrator for the Section 8 Homeownership Voucher program. With this program, Housing Choice Voucher program participants must take Homeownership counseling courses and meet certain self-sufficiency requirements. They must be approved for a mortgage and schedule a private inspection. They can receive up to 10 years of assistance with their mortgage.

Inspection Checklist for Initial Tenancies

Do you have a prospective tenant with a voucher from CVR New York? Pass your inspection the first time by following these tips: (keep in mind that this list is not exhaustive and is for reference only)

- The unit must be vacant.
- Major utilities (e.g. electricity, gas, water) must be turned on.
- The cooking stove and oven must be clean and in working condition. All burner control knobs must be present.
- All electrical outlets must have cover plates that are not cracked or broken. All three-prong outlets must be grounded or GFCI-protected. No exposed light sockets or missing bulbs are permitted.
- You must have hot and cold running water in the kitchen and bathroom(s).
- The heating unit must be properly installed and vented and otherwise in good working order. The heater must be operational at the time of inspection.
- There must be a shower or bathtub that is in good working condition.
- There must be a flush toilet that works and does not leak.
- The bathroom must have a window or working ventilation fan.
- There must be no plumbing leaks or plugged drains.
- There must be working locks for all accessible outside doors and windows.
- There must be no missing, broken or badly cracked windows.
- The carpet or linoleum must not have holes, tears, or loose seams.
- Stairs and railings, inside and out, must be secure. A stairway of four or more stairs requires a railing.
- There can be no mice, rats, or insect infestations.
- There **MUST** be a properly operating smoke detector on every level of the unit.
- There must be no cracking, chipping, scaling, or loose paint anywhere inside or outside of the unit, especially if a child under the age of six resides or is expected to reside in the unit.

Fair Housing Fines Impact Local Landlords

The New York State Attorney General recently announced fines for three local landlords who discriminated against Section 8 voucher holders. It was determined that the voucher holders were denied rental housing solely because they had a Section 8 voucher. As a result, \$88,000 in fines were levied against the respective landlords.

It is important to recognize that the Fair Housing Act doesn't just apply to voucher holders. The Act covers private market tenants as well. As Fair Housing has become a hot-button issue for the United States Department of Housing and Urban Development (HUD), tenants, and tenant advocates, it is important for landlords and property managers to understand that discrimination does not have to be intentional to be illegal and punishable by fine. Even the best intentioned landlords may find themselves subject to fines or worse for violating laws they were not aware of.

Are your policies and procedures illegal under Fair Housing rules? Don't leave it up to chance and end up paying a massive fine. It may be a good idea to enroll in a Fair Housing training provided by an accredited organization. You can also review Fair Housing laws on the New York State Attorney General's website.

The Leasing Process, Explained

Step 1:

The Leasing Packet and Voucher is issued to the participant at their briefing. The participant then begins their housing search. They must find a unit before their voucher expires. Once the participant finds a unit they are interested in renting, and the landlord has completed their screening process for this prospective tenant, the participant and the landlord must fill out and sign the Request for Tenancy Approval and Lead-Based Paint Disclosure forms. The landlord must also sign the Owner Responsibilities form. The landlord or the participant must then submit these documents to CVR New York. Owners who participate in the Owner Portal can submit this paperwork electronically.

Step 2:

The Housing Specialist receives the packet and makes sure the packet is filled out correctly and completely. Then the Housing Specialist determines if the unit is affordable for the applicant/participant according to the tenant's income, utility responsibilities and the contract rent. If the paperwork is filled out correctly and the unit is within the payment standard (or above the payment standard but still affordable for that participant), the packet will then be sent to the Inspections Department.

Step 3:

The Inspections Department contacts the owner of the property to schedule the initial inspection. If the first inspection fails or the unit is not ready, the owner has 15 business days to contact the Inspections Department and reschedule the inspection. If the unit fails two consecutive times, the participant will be advised to find another unit.

Step 4:

Once the unit passes inspection, a Rent Reasonableness Determination will be completed to determine if the proposed rent is comparable with unassisted units in the area. If the rent the owner requests is not accepted due to the contract rent being higher than the unassisted rents in that area, CVR will contact the landlord and negotiate the rent. If a negotiation cannot be made between CVR and the owner, the leasing packet will be denied and the participant will be informed to locate another unit.

Step 5:

If the unit passes inspection and all requirements have been met, the Inspections Department will give the leasing packet back to the Housing Specialist so the tenant and subsidy portions of the rent can be calculated. Then the Housing Specialist will send out the Housing Assistance Payments (HAP) Contract to the landlord with a request for the signed lease between the landlord and the tenant. We do not provide leases as the lease is between the tenant and the landlord. Please be advised that CVR does not cover security deposits. The landlord should make sure they receive the security deposit from the tenant or a guarantee letter that the Department of Social Services will cover the security deposit before the tenancy begins. Once the lease and HAP contract have been received, the owner will begin to receive subsidy payments on the first of each month as long as the tenant remains in the unit, eligible for assistance and in compliance with CVR and the landlord's requirements.



112 E. Post Rd. Ste. 102
White Plains, NY 10601

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Housing Matters is a semi-annual publication for CVR New York's participating landlords. Help us **Go Green** and request future issues electronically at addmyemail@cvrnewyork.com

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