

HOUSING MATTERS

WINTER 2017

A Message from CVR New York's Executive Director



In 2016, CVR New York added 285 new property owners to the program. I am delighted to welcome you to CVR and I hope for a long and constructive business partnership. I hope you find value in our latest edition of Housing Matters. If you would like to read

previous editions of Housing Matters, they are available online on our Owner Portal. If you haven't registered for our Owner Portal and would like to do so, please see page 4 of this newsletter for instructions.

In the new year, we intend to add more features to our Owner Portal to make even more information available to you 24 hours a day. If you have suggestions for features you would like to see added, please email us at info@cvrnewyork.com

I would like to welcome the owners who participated in the former Enhanced Section 8 Outreach Program, ESOP, now known as the Westchester Mobility Program, was assigned to CVR in August 2016 and is being administered by Nydia Parries. Nydia has joined CVR as our Director of Mobility Counseling.

Best wishes for the New Year from all of us at CVR New York.

Kind Regards,

Felicia Ramos

HCV Executive Director

Introducing the Westchester Mobility Program

We are excited to introduce the Westchester Mobility Program (WMP). WMP works with landlords in 'Opportunity Areas'—areas of Westchester County with quality schools, low crime and low poverty rates, to rent to families with school-age children.

Some of the program's target areas are Pelham, Rye, Mamaroneck, Harrison, New Castle, and Tarrytown, among others. If you have apartments for rent in these and other areas with good schools, please let us know.

Advantages of being a WMP landlord include:

- **Individualized customer service:** One contact for all of your questions about inspections, rent increases, lease ups, and help in the event of any landlord-tenant disputes.
- **Assistance leasing your apartment:** We maintain a list of families eager to relocate to opportunity areas and can refer qualified candidates to you.
- **Pre-screened tenants:** We select reliable, conscientious tenants with a good rental history. Like all section 8 participants, they also must pass a criminal background check.
- **Long-term tenants:** The goal of the program is for families to relocate once and stay in their unit for years. Tenants with a history of infrequent moves are favored to participate in the program.
- **Higher payment standard:** Areas considered opportunity areas may have a higher payment standard, allowing you to set a more competitive rent.

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INSIDE**

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It's 2017! Have you checked your smoke and carbon monoxide detectors lately?

Do you have a regular schedule for testing the smoke and carbon monoxide detectors in your units? If not, consider testing the detectors in your units now and coming up with a schedule to check them on a regular basis. You should also make sure that smoke and carbon monoxide detectors are still within the working lifespan recommended by the manufacturer.



In addition to smoke and carbon monoxide detectors, you may want to take a moment to check the general condition of your property. Consider items such as checking the furnace, cleaning the gutters, cleaning chimneys, and checking for leaks. Having a regular maintenance schedule keeps your real estate investment valuable in the long term.

Housing Assistance Payment Abatements, Explained

When a unit fails inspection and repairs are not cured within a 30 day timeframe (or a 24 hour timeframe for life-threatening failure items), Housing Assistance Payments will be abated until the repairs are cured. Abatements are calculated so that the payments stop on the date that the repairs become overdue, and then resume on the date that repairs are completed. Because you receive HAP on a monthly basis, this means that the HAP you receive may be prorated.

EXAMPLE: Landlord A receives a monthly HAP of \$1246. The unit failed inspection on August 19, 2016. No Verification of Repairs was received, so the inspector re-inspected the unit on September 19, 2016. Upon the date of re-inspection, repairs had not yet been completed.

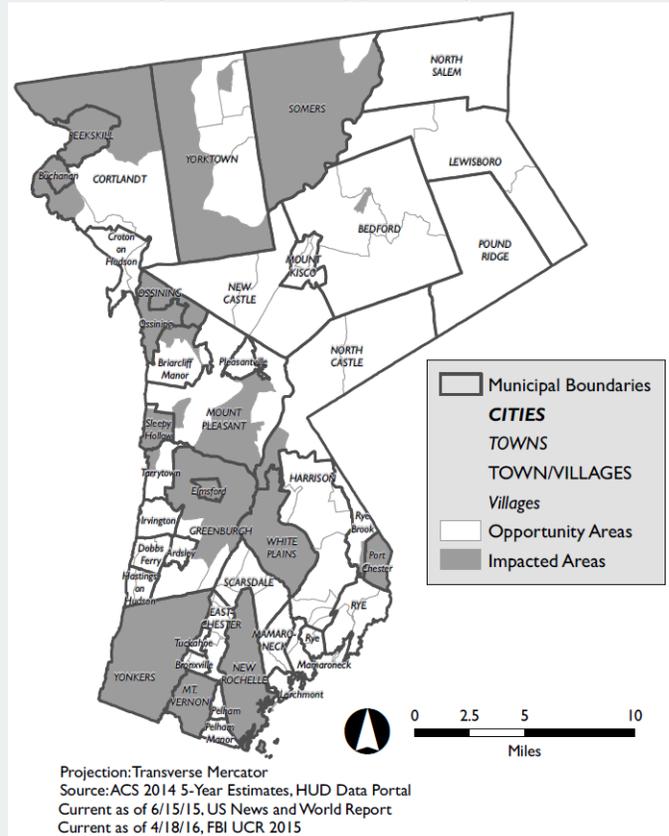
In this case, CVR was unable to verify that repairs were completed within the 30 day timeframe, so Housing Assistance Payments would be abated effective September 20, 2016. In this scenario, the September HAP of \$1246 has already been paid on

Mobility Program (Continued from Page 1)

For more information about the Westchester Mobility Program, including the list of target 'Opportunity Areas' and how to get involved, please visit our website: <https://wmp.cvrnewyork.com> or contact:

Nydia Parries, Director, at 914-539-7581 or nparries@cvrnewyork.com.

The below map shows the opportunity areas for WMP.



September 1st. If the repairs were still not completed by the end of September, that would actually be an overpayment of \$415, because the landlord was not entitled to payment for the last 10 days of the month. We would therefore withhold \$415 from the October 2016 HAP. Abatement of HAP would continue until CVR verifies that repairs were completed.

We strongly urge landlords to keep track of their inspections on our OwnerPortal to avoid abatement of HAP.

How Abatements Are Calculated:

$\text{Monthly HAP} \div \text{Number of Days in the Month} = \text{Daily Rate}$

$\text{Daily Rate} \times \text{Number of Days HAP Abated} = \text{Amount Withheld}$

Why did my tenant's portion change?

Annual Re-Examinations and Interim Re-Examinations, Explained

CVR New York uses a household's income and family composition to determine the family's portion of rent. CVR must review this information once annually. In addition, the family must report to CVR if their income or household composition changes during the year. If the family's income changes and they do not report it to CVR in a timely manner, they could be forced to repay money to the government and/or have their assistance terminated.

A tenant's portion of rent can change if the tenant loses or gains a job, has a newborn child, works more hours at their current job, starts or stops receiving Public Assistance, and other situations. This change can cause a tenant's share of rent to decrease or increase. If a tenant's portion decreases,



the Housing Assistance Payment will be higher; if the tenant's portion increases, the Housing Assistance Payment will be lower.

When a change occurs, CVR New York will send the landlord and the tenant a share letter which states the tenant's new share of rent as well as the new Housing Assistance Payment share. It is important for tenants to continue paying the same share until they receive a new share letter. If the tenant overpays, the landlord can refund that overpayment at a later date once the adjustment is received from the HAP portion.

Rent shares are available on the OwnerPortal, and this information is updated on a daily basis.

Lease Enforcement, Explained

A lease is a contract between a landlord and a tenant that delineates the responsibilities of each party regarding the rented unit. The landlord should make sure that all necessary clauses are specified clearly prior to the beginning of the tenancy. For example, if the landlord would like to conduct periodic inspections to ensure that the tenant is maintaining the unit, it should be mentioned in the lease how often the landlord would like to inspect the unit and how much notice will be given to the tenant.



Drafting the lease is just the first step. You must also enforce the lease. If a tenant's actions violate the lease, it is important to let them know and remind them of the relevant clause in the lease they signed. Repeated and serious violations should be addressed with a written notice. A written notice will show proof that the landlord gave the tenant a chance to correct their behavior if the case goes to Housing Court.

The lease should always state the beginning and ending dates of the tenancy, as well as which party is responsible for providing and paying for the utilities in the unit. The lease should also state clearly the date on which rent is due, and if there are any applicable late rent fees. The lease should state the lessor and lessee, as well as all family members who will reside in the unit. Keep in mind that if the tenant

wants to add somebody to their lease later on, they must have both landlord and CVR approval.

Understanding your tenant's needs is also important. Making necessary repairs within a reasonable timeframe can be the difference between having a good tenant and a bad tenant. In addition, it is important for landlords to know all applicable housing laws to avoid conflict and handle disputes appropriately. Attend trainings and workshops to keep yourself apprised of all current federal, state, and local laws and regulations. It may also be a good idea to join a realty investment organization to meet fellow landlords and exchange ideas with them.

A lot of conflicts can be handled without pursuing legal action. Housing court is expensive and time consuming and some conflicts can be resolved through verbal and/or written warnings. It is also a good idea to screen your tenants prior to entering into a lease (keep in mind that screening criteria must be consistent for all applicants.)

That which is not managed will quickly become unmanageable. Keep in regular contact with your tenant and not to let issues fester. As always, please remember to send a carbon copy to CVR of any notices you send the tenant regarding lease infractions.



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

Housing Choice Voucher Program

OwnerPortal

Sign Up for our OwnerPortal and obtain 24 hour a day access to inspections, rent share, and other important information about your Housing Choice Voucher Program tenants.

- 1** *Send an e-mail to info@cvrnewyork.com. Include the property address, landlord/company name, and the e-mail address you would like to associate with the account. To protect your privacy we will verify this information.*
- 2** *Within 48 hours, a CVR representative will contact you with instructions of how you can set up your OwnerPortal account. They will provide you with the landlord ID you need in order to register.*
- 3** *Go to <http://nyowner.hcvportal.com> and register for your account. You will receive a confirmation e-mail that will allow you to log in to your account.*



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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