HCV Seminar For New Landlords
Mastering the HCV Program for Owners

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Landlord Liaisons
Assisted Housing Programs

Michael Alejandro
Housing Quality Inspector Trainer
Inspections Department
Key Points

- HCV Program Policies and Procedures
- Electronic Request for Tenancy Approval (RTA)
- Owner Resources and Tips
- Housing Quality Standards (HQS) Inspections
Committed To

- Cultivating relationships with our partners
- Streamlining program operations to maximize efficiency
- Improving customer service
- Attracting new landlords for program participation
The Need in San Antonio

1 in 15
San Antonians are on an Opportunity Home waiting list.

97,000

The number has continued to grow since the beginning of the pandemic.
Who We Serve
Public Housing and Voucher Programs serve over 42,000 individuals.

- 94% with one head of household
- 46% with children
- 52% with fixed income (SS, SSI, Pension)
- 32% with earned income (Wages)

17k households

Median income $11k

2.5 household size
HCV Program Owner Benefits

5 Reasons You Should Be Renting To HCV Participants:

1. Consistent and reliable rent payments
2. Free access to a large amount of potential tenants
3. Pre-Screened Tenants
4. Streamlined Processes
5. Economic Development in your Community
What is the HCV Program?

Housing Choice Voucher (HCV) Program

- is a federally-funded rental assistance program for low-income families
- supplements rental payments for low-income participants
- provides participants the opportunity to find and lease a safe, decent, and sanitary home that they may not otherwise be able to afford on their own
Voucher Programs

Housing Choice Voucher (HCV) Program
Vouchers for general public, no preferences

Special Programs

- Referral system
- Partnerships with Veterans Affairs (VA), Haven for Hope, Center for Health Care Services (CHCS), Close to Home, etc.
The HCV Program Is

A Three-Way Partnership

1. Opportunity Home provides a family in need with housing assistance

2. The assisted family and a unit owner enter into a lease agreement establishing each party's responsibilities

3. Opportunity Home enters into a Housing Assistance Payment (HAP) Contract with the unit owner specifying each party's obligations
Landlord

- Provides safe, decent, sanitary housing to the tenant at a reasonable rate
- Screens participant as one would normally expect
- Provides the requested documentation to PHA and make unit available for inspection
- Enforces the rules and regulations of the Lease Agreement
- Responsible for maintaining the unit as specified in the lease agreement.
Tenant

- Finds a suitable housing unit
- Complies with HCV program rules, regulations, and family obligations
- Reports changes in income and household composition
- Pays rent and any family-supplied utilities on time
- Keeps the unit in good, safe, decent and sanitary condition to ensure the unit meets HQS
Public Housing Authority

- Verifies initial eligibility
- Recertifies participants
- Conducts unit inspections
- Ensures Housing Assistance Payments (HAP) are processed
- Ensures compliance with program policies
How Rental Assistance Works

A household in need of assistance applies for the program by completing the online application at homesa.org.

Application Process

Screening And Verification

Selection from the Waiting List

A household in need of assistance applies for the program by completing the online application at homesa.org.
How Rental Assistance Works (Cont’d)

When a household reaches the top of the Waitlist, **Opportunity Home verifies:**

- Income Eligibility
- Criminal History
- Citizenship Status
- Bad Debt to other Public Housing Agencies (PHAs)

Voucher Issuance

Housing Search
How Rental Assistance Works (Cont’d)

- The household has **120 days** to find a private rental unit
- Once a unit is located and the owner agrees to participate in the program, the landlord submits an **Electronic Request for Tenancy Approval (RTA)**
- An inspection is generated once the RTA is approved
How Rental Assistance Works (Cont’d)

- Opportunity Home inspects the unit according to **Housing Quality Standards (HQS)**
- The rent of the unit is compared to rents of similar, unassisted units in the area
- The Landlord will need to verify move-in date
- Lease and Contract signed

**Inspection and Rent Reasonableness Determination**

- Unit Approval And Move-In
How Rental Assistance Works
The Big Picture

Application Process
Screening and Verification
Housing Search
Inspection and Rent Reasonableness Determination

Selection from the Waiting List
Voucher Issuance
RTA Submission
Unit Approval And Move-In
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Housing Choice Voucher (HCV)

Family’s copy
(to be shown to Landlord)
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Housing Choice Voucher

1. **Unit Size**
   - Unit Size indicates the # of bedrooms a resident qualifies for

2. **Issue Date (mm/dd/yyyy)**
   - The Issue Date (voucher effective date) is the actual month, day, and year the voucher was issued to the resident.

3. **Expiration Date (mm/dd/yyyy)**
   - Vouchers are active for a minimum of 120 days and expire on the expiration date.
   - For residents that are moving, the voucher is active 30 days before and after their Lease expires.
Contract Rent & Maximum Family Contribution Shopping Allowance (Rent Simplification)

Bedroom size: 1

Rent amounts shown on this document are not final, approved amounts. Rent must be requested and determined to be reasonable through Opportunity Home’s review process.

<table>
<thead>
<tr>
<th>Maximum Rent to Owner:</th>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tenant Pays Utilities</td>
<td>Owner Pays All Utilities</td>
<td>Maximum Family Contribution:</td>
</tr>
<tr>
<td>Zip Code Group 1</td>
<td>$886</td>
<td>$985</td>
<td>$416</td>
</tr>
<tr>
<td>78073, 78207, 78208*, 78226</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Zip Code Group 2</td>
<td>$958</td>
<td>$1,057</td>
<td>$416</td>
</tr>
<tr>
<td>78201, 78202*, 78203*, 78210, 78211, 78214, 78221, 78225, 78228, 78237, 78242</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Zip Code Group 3</td>
<td></td>
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</tbody>
</table>

Client Initials ___________________________
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## Zip Code Group 1 vs Group 10

<table>
<thead>
<tr>
<th>Maximum Rent to Owner:</th>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tenant Pays Utilities</strong></td>
<td><strong>Owner Pays All Utilities</strong></td>
<td><strong>Maximum Family Contribution:</strong></td>
<td></td>
</tr>
<tr>
<td>Zip Code Group 1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>78073, 78207, 78208*, 78226</td>
<td>$886</td>
<td>$985</td>
<td>$416</td>
</tr>
<tr>
<td><strong>vs.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Zip Code Group 10</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>78023, 78215, 78260, 78261, 78266</td>
<td>$1,651</td>
<td>$1,750</td>
<td>$416</td>
</tr>
</tbody>
</table>

*This is an example.* Subsidy amounts will vary by each family's composition and income.
Screening for Tenancy: Screening and Selecting a “Good Tenant”

- Decisions based on first impressions are a necessity
  - Screen for behavior and suitability

- Create written screening criteria to be used across the board for all tenants
  - Ensure tenant-screening complies with the Fair Housing Act

- Landlords should utilize specific tools for tenant selection
  - Credit, criminal, and eviction checks; current and previous landlord referrals
  - Determine minimum standards (i.e., minimum credit standard)
When the participant selects a unit, the owner of the unit completes this form to provide the PHA with information about the unit. The information is used to determine if the unit is eligible for rental assistance.

<table>
<thead>
<tr>
<th>1. Name of Public Housing Agency (PHA)</th>
<th>2. Address of Unit (street address, unit #, city, state, zip code)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opportunity Home San Antonio</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
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</tbody>
</table>

9. Structure Type

- Single Family Detached (one family under one roof)
- Semi-Detached (duplex, attached on one side)
- Rowhouse/Townhouse (attached on two sides)

10. If this unit is subsidized, indicate type of subsidy:

- Section 202
- Section 221(d)(3)(BMIR)
- Tax Credit
- HOME
- Section 236 (insured or uninsured)
## Owner/Manager Information (Please Print)

<table>
<thead>
<tr>
<th>Owner Name/Apartment Name</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managing Company</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Manager Name</th>
<th>Payee</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Assisted Unit Address</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip</th>
</tr>
</thead>
</table>

## Owner Address for Authorized Signer of HAP Contract

## Owner Obligations

<table>
<thead>
<tr>
<th>Owner's Initials</th>
<th>1. Ownership of Assisted Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>a. I certify that I am the legal or the legally-designated agent for the above referenced unit, and that the prospective Tenant (“Participant” has no ownership interest in this dwelling unit whatsoever.</td>
</tr>
<tr>
<td></td>
<td>b. Unless Opportunity Home had previously approved a Reasonable Accommodation for a family member who is a person with disabilities, I certify I am not related to the Participant.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Owner's Initials</th>
<th>2. Proof of Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>a. I understand that I must provide Opportunity Home with a copy of the Bexar Appraisal District Property Information summary of this property.</td>
</tr>
</tbody>
</table>
Lead-Based Paint Disclosure

IMPORTANT: Landlords Must Complete This Form For Properties Built Before 1978

Lead-Based Paint Warning Statement
Housing units built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre-1978 housing, Lessor must disclose the presence of known lead-based paint and/or lead hazards in the dwelling. Lessees must also receive a federally approved pamphlet on lead poisoning prevention.

Lessor’s Disclosure

Presence of lead-based paint and/or lead-based paint hazards (Check One)

☐ Known lead-based paint and/or lead-based paint hazards are present in the housing unit (explain):

☐ Lessor has no knowledge of lead-based paint and/or lead-based paint hazards in the housing unit.

Records and reports available to the Lessor (Check One)

☐ Lessor has provided the Lessee with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing unit. List documents:

☐ Lessor has no reports or records related to lead-based and/or lead-based paint hazards in the housing units.
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W-9 Form For Owner And Payee

- Owner W-9 form
- Payee W-9 form (if Payee differs from owner)
- Verification of Tax ID Number
- Social Security Number
- (SS card)
- Employer Identification Number (EIN confirmation letter from the IRS)

Please note: W-9 form must correctly reflect the information on the SS card or EIN letter.

### W-9 Form for Requester

<table>
<thead>
<tr>
<th>Name (or as shown on your income tax return)</th>
<th>Name is required on this line. Do not leave this line blank.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business name/descriptive entity name, if different from above</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual/Family proprietor</td>
</tr>
</tbody>
</table>

**Notes:**
- Check the appropriate box in the box above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded as an entity under the rules of section 301.1445-11T from the IRS. For more information, see the instructions on page 3.
- The proper classification must be selected for the tax purposes of the payee. The payee may use an entity identification number (EIN) if the entity is disregarded as an entity and the payee is a single-member LLC.

<table>
<thead>
<tr>
<th>Verification of Tax ID Number (if Payee differs from owner)</th>
</tr>
</thead>
<tbody>
<tr>
<td>■ Social Security Number</td>
</tr>
<tr>
<td>■ Employer Identification Number (EIN) confirmation letter from the IRS</td>
</tr>
</tbody>
</table>

**Please note:** W-9 form must correctly reflect the information on the SS card or EIN letter.
Property Management
Required Documents

If operating with a property manager:

- Owner Certification Form
- Management Agreement
  Opportunity Home will accept property management forms from the San Antonio Board of Realtors (SABOR), Texas Real Estate Commission (TREC) or a member of the Texas Association of Realtors (TAR); or an affidavit, statement or power of attorney specifying the designee(s), signed by the owner.
For security and privacy reasons, W-9 Form, Tax ID verification and direct deposit forms can be emailed to Landlords@homesa.org or faxed to 210.477.6786 with the applicant/participant name and unit address. The W-9 and direct deposit forms must be received within two business days from the date the Owner paperwork is submitted to Opportunity Home.
Residential Lease Requirements

Lease will have to reflect requirements set by Opportunity Home:

- Provide one (1) copy of your lease agreement to Opportunity Home
  - List all occupants residing in the household
  - Specify who will provide the stove & refrigerator
  - Specify utility responsibility
- Attach HUD’s Tenancy Addendum to the lease
- Both parties are required to abide by the terms of the lease

*Please note: Lease documents with white out or marked through are not permitted.*
Residential Lease Agreement

Landlords will want to ask themselves:

- Does my lease cover all the issues important to me and my tenants?
- Am I prepared to stand behind my lease terms?

Opportunity Home determines the effective date and writes it on the Lease and HAP Contract

- The initial lease is for a minimum of one year

The effective date may start the latest of:

- on the date the family took possession of the unit
- the date it passes inspection or,
- the following day after the lease expired at their previously assisted unit

Friendly reminder! The landlord, not Opportunity Home, is responsible for enforcing the lease
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Lease Dates Examples

**Example A**
- Family moved in: 4/2/2023
- Unit passed our inspection: 4/5/2023
- Previous unit lease expires: 3/31/2023
- **Effective date will be: 4/5/2023**

**Therefore...**
- Initial Lease Term: 4/5/2023 – 4/30/2024
- Renewal Date: 5/1/2024

**Example B**
- Family moved in: 3/15/2023
- Unit passed our inspection: 3/9/2023
- Previous unit lease expires: 3/31/2023
- **Effective date will be: 4/1/2023**

**Therefore...**
- Family moved in: 3/15/2023
- Unit passed our inspection: 3/9/2023
- Previous unit lease expires: 3/31/2023
- **Effective date will be: 4/1/2023**
Protect Yourself & Your Property

What if a Landlord has problems with an assisted tenant?
- What would a Landlord do if they had problems with a market based Tenant?
  - Landlords must still enforce the lease agreement

Keep Opportunity Home informed
- If issuing any notices of adverse action, send to Opportunity Home immediately (Lease Violation(s), Notice to Vacate, Judgment, Writ of Possession, etc.)
Protect Yourself & Your Property

Landlord/Tenant Law
- Stay up to date as possible on Texas legislation that govern rental properties and issues related to landlord/tenant law

Evictions
- Tenant cannot be evicted without a court order
- Landlord must serve citation on Tenant, with court date
- Court process moves fast (can be as quick as 2 weeks)
- Tenant has the right to appeal (they must file within 5 days of hearing)
Most Common Mistakes

- Not reporting move out or providing a copy of lease violations and/or judgment
- Changing Contract Rent and/or responsibility of utilities without following procedure
- Not reporting a Change of Ownership and/or Payee and assigning payment to a new owner without following procedure
- Requesting or receiving unauthorized payments
- Submitting incomplete forms marked through or edited with white out
- Not reporting changes in contact information for the Owner and/or Management Company
Inspections
Housing Quality Standards (HQS) are HUD’s quality standards for tenant-based programs.

- Units must meet the minimum HQS to qualify
- Units must be in “make ready” status during the initial/move-in inspection
- Units must have:
  - All utilities on
  - A working stove and refrigerator
  - No trash/debris on site
  - Working heating source
Living Room and Bedroom

- There must be at least one (1) operable window in the bedroom
- Windows must have working locks or a permanently attached locking device
- Windows must be in good working condition and able to remain open
- Plexiglass is not an acceptable repair for glazed windows
- Must have at least one (1) permanently installed light fixture and one (1) working outlet
  - If there is no light fixture, two (2) outlets are required
- Bedroom must be a minimum of 70 square feet
- A working smoke alarm must be installed in each bedroom
Living Room and Bedroom

- Floor coverings must not:
  - Be torn
  - Have holes or cracks that can cause a tripping or cutting hazard
- Security / burglar bars must have a quick-release mechanism
  - Must not require key or special knowledge to open
- Double-key deadbolts, also known as double cylinder locks, are not allowed at any location
Walls and Ceilings

Walls
- Must be in good condition, sound and free from hazardous defects (No buckling or large holes).

Ceilings
- Must be sound and free from hazardous defects. (Conditions include large cracks, severe bulging, buckling, large holes falling or in danger of falling loose surface material.)
There must be at least one light fixture and working electrical outlet
- There must be adequate space to prepare and store food
- There must be a working stove and refrigerator
- GFCI outlets are not required by HQS; however, if present, they must be properly wired
- All sinks must have a P-Trap and hot/cold running water
Commonly Failed HQS Items

- Stove must be clean (to prevent a fire hazard) and in working order.
- Refrigerator must be sanitary and in working condition (no missing kick plates or torn door seals, etc.)
Building Interior

Interior stairs and common halls must be free from safety hazards. The presence of safety hazards requires a **FAIL rating** and includes but not limited to:

- Loose, broken or missing steps
- Absent or insecure railings
- Ripped, torn or frayed stair coverings, such as carpets or mats
- Any missing sections of vertical railing
Living Room and Bedroom

- Working smoke detectors are **required in all bedrooms and adjacent hallways** on each floor.
- If no hallway is present, smoke detectors are required outside each bedroom.
Living Room and Bedroom

- See manufacturer's specifications for proper installation
- If installed on the ceiling, the smoke detector must at least be four inches from the wall
- If installed on the wall, the smoke detector must be at least four inches from the ceiling (and no more than 12 inches below ceiling)
Carbon Monoxide Detection Requirements

Carbon monoxide detectors must be installed to manufacturer specifications.

- For units serviced by any fuel-fired appliance (gas, wood, oil), they must have CO detectors installed within “the immediate area” of sleeping areas.

- CO detectors must be installed in units with attached garage (with an opening into unit – door, etc.)

- CO detectors are also required inside any sleeping room if a fuel-fired appliance is installed directly in the bedroom.
Bathroom

- There must be at least one (1) light fixture
- There must be a tub or shower with hot/cold running water
- Sink must have P-Trap and cold/hot running water
- There must be at least one (1) source of ventilation:
  - Working Exhaust Fan
  - Vent
  - Window
Commonly Failed HQS Items

- Missing/Inoperable Exhaust System
- Electrical Hazards
- Missing P-Trap
- Areas of black unknown substances
Commonly Failed HQS Items

- Space heaters must be in good working condition no exposed wires posing a safety hazards.
- Gas wall heaters cannot have missing grills, or gas leaks.
- Central gas furnaces and gas water heaters must be vented to the outside.
- Water heaters must have:
  - a temperature-pressure relief valve and,
  - discharge line directed toward the floor or outside of the living area
- Hot water must be available at all times at a temperature between 95°F – 120°F
Heating and Plumbing

- Unit must have adequate heat provided by landlord/owner.
- Heating system must be capable of maintaining an interior temperature of 65°F between November 1 – March 31
  - Allowed one (1) business day to meet the standard if not in compliance
- The AC system must be capable of maintaining an interior temperature of 80°F between April 1 – October 31 (if unit is rented with AC system).
  - Allowed three (3) business day to meet the standard if not in compliance
Exterior of Building

- Exterior of the building must be in good condition (*free of hazardous conditions*)
- Common areas must also be free of hazardous conditions
- Stairs, rails and porches must be free of unsound and hazardous conditions
Commonly Failed HQS Items

- Stairs and railings must be secured
- Handrails are required for stairs with 4 or more consecutive steps
- Railings are required around stairwells, balconies and walkways that are 30 inches or higher above the ground
Commonly Failed HQS Items

- Units built before 1978 must not have any chipping or peeling paint inside or outside the unit.
- This also applies to:
  - Exterior of secondary buildings
  - Playgrounds
  - Railings
  - Common areas of the property
  - Units with families containing minors under the age of 6
Commonly Failed HQS Items

- There must be no tripping hazards, such as gaps or cracks greater than ¾ inch, on sidewalks, walkways, driveways, common areas, etc.
- The roof must not have any leaks.
- Indications of a leak are discoloration or stains on the ceiling.
Commonly Failed HQS Items

- Common areas (i.e. swimming pools, play areas, laundry rooms, etc.) must be free of all safety/health hazards
- Swimming pools must be safe and sanitary at all times
Commonly Failed HQS Items

- Units should be free of any infestations
- Property should be free of excessive trash accumulation
Commonly Failed HQS Items

All conventions/Additions must pass HQS inspection and be properly permitted by City or Local agencies having jurisdiction over the unit. Opportunity Home San Antonio may request copies of approved permits or the landlord can provide a BEXAR CAD card.
Life-Threatening Conditions

If a unit has been found to contain life-threatening conditions, the inspector will give the landlord and tenant 24 hours to make the corrections required. As HUD requires, Opportunity Home defines life-threatening conditions to include, but not be limited to, the following:

- Lack of security for the unit
- No utilities (e.g., electric, gas, or water)
- Waterlogged ceiling in imminent danger of falling
- Major plumbing leaks, flooding or sewer backups
- Natural gas leak or fumes
- Nonfunctional heating equipment between November 1 and March 31
- Obstacle(s) preventing the tenant’s exit from the unit
- Lack of at least one functional smoke detector on each floor
How Are Rents Determined?

Opportunity Home will make rent offers based on a family’s household composition, income, and area rent comparables.

Comparability is established using the following:

- Location
- Quality
- Size
- Unit type
- Age
- Amenities
- Housing services
- Maintenance
- Utilities provided by the owner
Marketing to Voucher Holders

- **AffordableHousing.com**
  - Applicants and participants are referred to the website to easily access information on available units
  - Filter searches on a MLS to include “accepting Section 8 Vouchers”, “Section 8 approved”, etc.
Marketing to Voucher Holders

- Local newspapers
- “For Rent” signs
- Real estate companies
- Apartment locators
Landlord Corner Update

**Sign In**

The Sign In link has been moved to the top right corner of the page.

**Payee Number**

Access your Payee Number on the Sign In page.

**FAQs Page**

NEW! Frequently Asked Questions page.

Access your Payee Number here

Sign In  Reset
Landlord Resources

Landlord Corner
Visit HomeSA.org/landlords, click “Visit the Corner”
   ■ Landlord Corner Instructions

Submit an RTA
Visit HomeSA.org/rtas, click “Request for Tenancy Approval (RTA) Form”

Opportunity Home Website | HomeSA.org

Visit the homesa.org/landlords page to watch the HQS: Tips for Passing an Inspection.
We look forward to working with you and appreciate your continued support!