Housing Choice Voucher Program

OWNER HANDBOOK

Chester Housing Authority
1111 Avenue of the States
Chester, PA 19013
610-904-1111
610-904-1555 Fax

Fair Housing and Equal Opportunity
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# Appendix: List of Program Forms

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<th>Who Uses It</th>
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<tr>
<td>Voucher-</td>
<td>An eligible family is given a voucher at Family Briefing, Owners ask to see the Voucher for proof of family participation in the program</td>
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<td>Request for Tenancy Approval (RTA) -</td>
<td>In landlord packet given to tenant. The Owner completes the RTA and submits it with other required documents after completing tenant selection</td>
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<tr>
<td>Direct Deposit Authorization Form-</td>
<td>In landlord packet. The Owner completes this form to have housing assistance payments sent directly to his/her bank account</td>
</tr>
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<td>Annual Rent Adjustment-</td>
<td>Available on CHA website, <a href="http://www.chesterha.org">www.chesterha.org</a> under FORMS tab</td>
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<td>Inspection Form-</td>
<td>Is used by Inspector in conducting HQS inspections, a helpful tool for owners in preparing for inspections Sample inspection form available at <a href="http://www.hud.gov">www.hud.gov</a> FORM 52580</td>
</tr>
<tr>
<td>HAP Contract-</td>
<td>Is prepared by the CHA after the unit passes inspection, It identifies owner responsibilities and states the amount of payment from CHA and identifies the owner and tenant-paid utilities and appliances. Sample HAP Contract available at <a href="http://www.hud.gov">www.hud.gov</a>. FORM HUD-52641</td>
</tr>
<tr>
<td>Tenancy Addendum-</td>
<td>Is an attachment to owner's lease, required by HUD to ensure that all required lease provisions are present in owner's lease. If there are conflicting lease provisions with the Tenancy Addendum, the Tenancy Addendum prevails. Sample Tenancy Addendum available at <a href="http://www.hud.gov">www.hud.gov</a>. Part C of HAP Contract FORM-52641</td>
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WELCOME!

Thank you for your interest in the Housing Choice Voucher Program. The following information has been provided to assist you in becoming familiar with the requirements and procedures of this very important rental assistance program. This program serves more than 2 million households nationwide. Without the participation of property owners like you, affordable, decent, safe, and sanitary housing would not be possible for many of our nation’s lower income seniors, disabled, and families.

The **Owner Handbook** includes information on:

- **Available Property Listing Service**
- **Tenant Selection**
- **Request for Tenancy Approval Form and Required Owner Documents**
- **Rent Reasonableness and Comparability**
- **Housing Quality Standards for Unit Inspections**
- **Payment Information**
- **Lease Enforcement**
- **Annual Activities**

We encourage you to attend our landlord workshops to remain current with HUD program rules, CHA policies and procedures. Notices for the meetings are posted in our office and in our newsletters. The workshops are also an excellent opportunity for networking with other investors like you who have property management experience and can offer insights on best practices on a variety of issues.

Thank you for your participation in the Housing Choice Voucher Program.

Sincerely,

Mary M. Militello, Director
Housing Choice Voucher Program
AVAILABLE PROPERTY LISTING

Many investors begin their relationship with the CHA and Housing Choice Voucher Program when they acquire a property or have a unit turnover. The CHA has a listing service, free of charge for owners with vacancies or projected vacancies. Owners may complete the Available Property Listing form in our office or telephone the CHA and list the unit with the receptionist at 610-904-1111, Ext. 100. In addition, owners may e-mail pictures and descriptions of their available unit to bdowns@chesterha.org. The units will be posted in our lobby.

HCVP families that are looking for a place to live will contact you directly if they are interested in seeing your unit. The CHA will record your unit on the “Available Property Listing” for 60 days unless you notify us sooner that the unit has been rented.

If the unit has not been rented in 60 days and you want to continue to list the unit, please notify the CHA receptionist at 610-904-1111, Ext. 100 to retain the unit listing. If we do not hear from you, the listing will be removed after 60 days.

Owners are required to adhere to fair housing laws in the offer, screening, and selection of tenants. The CHA will not accept listing from owners who fail to comply with fair housing laws.

TENANT SELECTION

In accordance with HUD program rules, the CHA screens initial applicants and new adults joining participant households for criminal histories for drug-related and violent crimes, sex offenders, evictions from public housing, and debts owed to the CHA or other housing agencies.

However, owners have the responsibility to conduct reference checks to determine tenant suitability based on rental payment history, housekeeping, damages above normal wear and tear, disturbances to neighbors, etc. Owners may ask the CHA for prior landlord contact information, unit inspection information, and documented problems with prior tenancies to assist them in making informed tenant selections.
How will I know if the prospective tenant who calls me or comes to see my unit is a Housing Choice Voucher Program participant?

To verify if a prospective tenant is an actual program participant and eligible to move to your unit, please ask the family to show you a copy of their Housing Voucher. The Housing Voucher would have been issued within the last 60 days from the Chester Housing Authority, or have an approved extension period.

How will I know if the prospective tenant can afford the unit?

A family with a current voucher will also have a calculation worksheet that will have an estimated voucher subsidy for the family and the maximum rental the family would be permitted to lease. Prior to searching for a unit, the CHA provides the family with an estimate based on their reported income and their current rental unit and utility costs. Families are not permitted to lease units where their share of the rent to the owner and the average cost of utilities for the unit exceed 40% of their monthly adjusted income.

To meet the affordability requirement, families are advised to lease units with the number of bedrooms that they actually need based on their family size, as larger units generally rent at a higher rate and have higher utility costs. When a family selects a unit, a final determination is made based on the proposed rent and utility costs for the prospective unit.

RENT REASONABLENESS

In addition to meeting the affordability test for the family, proposed rents must be reasonable for the location, size, and number of bedrooms, age, condition, services and amenities of comparable, unassisted units. The CHA has a database of recently leased units in various neighborhoods throughout Chester and Delaware County to make this determination. If comparable unit information does not support the proposed rent, owners are welcome to submit comparable unit information for leased, unassisted units to support their proposed rent. Local realtors also provide comparable unit information for privately rented units.

CITY OF CHESTER CERTIFICATE OF OCCUPANCY

Once you have made your tenant selection, you are required to have a Certificate of Occupancy inspection from the City of Chester. A Certificate of Occupancy is required prior to submitting the Request for Tenancy Approval to the Chester Housing Authority. The local City of Chester Building Inspector establishes the number of bedrooms and approves the maximum number of occupants per dwelling unit.
REQUEST FOR TENANCY APPROVAL FORM

At the Family Briefing, participants receive a Request for Tenancy Approval packet to give to the prospective landlord. If the family does not bring the packet with them at the time they were viewing the unit, you can request that it be sent directly to you. Please contact the tenant’s Occupancy Specialist directly to confirm their eligibility to lease and provide your address information. You are also welcome to pick up the packet in the CHA Administrative Offices at 1111 Avenue of the States, Chester, PA 19013.

The RTA must be filled out completely with a proposed rent and an indication of owner/tenant responsibility for the utilities and appliances. Both the tenant and the owner must sign the RTA. The RTA and other required documents in the RTA packet, establish owner identify and proof of ownership.

Along with the RTA the following documents must be submitted:

- Certificate of Occupancy
- Copy of Deed
- Paid tax receipt
- Copy of paid owner utilities-(i.e. sewer, water, etc.)
- W-9
- Direct Deposit Authorization
- Owner’s lease agreement
- Lead Hazard Disclosure Form
- Contact information for local person authorized to act on behalf of the owner, if owner is not easy to reach during business hours or if the owner does not reside in the immediate Tri-State Area

Social security and bank account numbers are on some of the forms, therefore we strongly suggest that you send the information back to us directly rather than have the tenant hand carry the documents to the CHA.

The Request for Tenancy Approval signals the Housing Authority that you are ready to complete the rent negotiation and inspection process.

To determine, rent reasonableness, the CHA may request a visit to the unit. The visit is not always necessary, but provides an opportunity for the CHA to get a more thorough understanding of the unit as it compares to both assisted as well as unassisted units in our area. When the rent negotiation is completed, the CHA will schedule the Housing Quality Standards inspection.
HOUSING QUALITY STANDARDS

Housing Quality Standards (HQS) are minimum unit standards established by the federal government to ensure that families lease decent, safe, and sanitary housing. HUD regulations require that housing authorities enforce the stricter of the local code or HQS in determining unit compliance. In the City of Chester, the local code is stricter in the following areas:

- Determining maximum number of occupants
- Determining what qualifies as a bedroom or sleeping area
- Basements can not be used as sleeping spaces
- Smoke detectors must be in every bedroom and at every level of the unit
- May require updates to electrical panels and 2 wire systems based on household usage

The CHA has adopted the following unit inspection criteria in addition to HQS:

- Window Screens
- Enclosures for open stairwells

In determining rent reasonableness, units will also be evaluated for the extent to which the age and condition of the doors, windows, and systems maximize the efficient use of utilities. Consistent with HQS, observed deficiencies such as gaps in doorframes, windows, sills, etc. will be noted as fail items and repairs to make the unit weather-tight are required in order for the unit to pass inspection.

McCright and Associates, is the CHA’s contract inspection firm and is responsible for the scheduling and conducting inspections, and sending notifications of inspections results. A list of the most common HQS fail items is on the following page and the HQS Inspection checklist is included in the appendix. Owners are encouraged to review the checklist in preparation for the inspection.

LEAD-BASED PAINT

Due to the health hazards associated with lead-based paint, pre-1978 units with children under the age of 6, with deficient paint conditions exceeding the de minimus level must be determined to be lead-safe. It is important to keep in mind that for a unit to be lead-safe it does not necessarily have to be lead-free. Many older homes have lead in them and not all of them are unsafe. The health hazard occurs if painted surfaces, especially heavy contact surfaces like doors, floors,
windowsills, are peeling, scaling, or chipping as lead dust and lead-based paint chips are more likely to be exposed through deficient paint surfaces.

If there are observed deficient paint conditions exceeding the de minimus level in a pre-1978 unit, with a child under the age of six, the unit will require a Lead-Clearance or “Wipe” Test. If there is a child in the unit with an elevated blood level for lead, a full Lead Risk Assessment will be required to determine the source of the lead poisoning.

Owners whose units require a Lead Clearance or Lead Risk Assessment, must schedule an appointment with a lead clearance technician to conduct a test prior to correcting the deficient paint conditions. The CHA can provide names of certified lead clearance technicians in our area.

During the leasing process, the owner must complete a Lead Hazard Disclosure form and provide the tenant with an EPA/HUD booklet, *Protect Your Family from Lead in Your Home*. Responses to the disclosure form must be initialed, signed, and dated prior to lease-up by both the owner or owner’s agent and the person leasing the unit.

**MOST COMMON HQS FAIL ITEMS**

The Housing Quality Standards requirements are outlined on the attached HUD 52580 Inspection checklist on the following page. If you have had a bank inspection for a mortgage when you purchase the property and/or a Certificate of Occupancy inspection you will be familiar with most of the requirements:

The following deficiencies are most commonly cited at an HQS inspection:

- No smoke detector/CMOX, damaged smoke detector/CMOX or missing batteries
- No window that opens or working exhaust fan in the bathroom
- Cracked, loose or missing switch plate or outlet covers
- Peeling paint
- Buckling or loose tile, carpeting, or other floor covering
- Missing or loose handrails
Evidence of water leaks on ceilings

Missing discharge line on pressure relief valve on hot water tank

Blocked egress

Ponding or standing water in the basement

Ungrounded wires, uncapped old wires, open ground on outlets

Owners are encouraged to read the entire HUD 52580 Inspection Checklist to become familiar with the federal standards. The CHA is required to enforce the stricter of the local standard or the federal standard.

The City of Chester building code requires working smoke detectors in every bedroom and on every level of the unit. In addition, basements are not permitted as rooms used for sleeping. In addition, any structural or systems work performed on a rental property requires a permit, an inspection, and a licensed contractor. The City of Chester Building Inspector will approve the repairs to ensure compliance with city code.

**OWNER’S LEASE AND HAP CONTRACT**

At the time the Request for Tenancy Approval is submitted, owners are to submit a copy of an unexecuted lease agreement. When the unit passes inspection, the owner is to execute the lease agreement with the family and the CHA will execute a Housing Assistance Payments (HAP) Contract with the owner. The owner should have an executed HAP Contract no later than 10 business days from the date the unit passes inspection. The family’s assigned Occupancy Specialist will prepare the HAP Contract and notify you when it is ready for signature. The HAP Contract can be mailed or you can come into the office to sign it. No assistance payments will be issued until the HAP Contract is fully executed and returned to our office.

**TIMING OF HOUSING ASSISTANCE PAYMENTS**

The amount of the assistance payment is based on the family’s income and household composition. If the family has a share of rent to pay, you, as the owner are responsible for collecting the family’s share of the rent.
The initial payment is generally issued approximately 2 weeks from the date the HAP Contract is executed and monthly thereafter on or about the first of the month. The CHA does not receive its funds from HUD until the first business day of the month therefore payments from the CHA to the owner cannot transfer until that time. If the first of the month falls on a Saturday or Sunday, the CHA will not issue payments until Monday at the earliest and upon confirmation of receipt of funds.

Owners are strongly encouraged to sign up for direct deposit to prevent lost or stolen checks and reduce the CHA’s costs associated with producing checks. A $75 annual processing fee is charged to owners not using direct deposit.

**ABATED HOUSING ASSISTANCE PAYMENTS**

Under the terms of the Housing Assistance Payments Contract, owners will receive assistance payments on behalf of the family as long as the family resides in the unit, is eligible for the assistance, and the unit meets HQS. If the owner fails to make the necessary repairs during the corrective action period or approved extension, housing assistance payments will be stopped.

Housing assistance payments are forfeited for the period the unit is out of compliance. If corrective action is taken, housing assistance payments will resume from the date the unit is determined to be in compliance. HAP Contracts will be terminated for units in abatement for more than 60 days.

**CHANGE IN HOUSING ASSISTANCE PAYMENTS**

Participant income and household composition are reviewed at least once a year to determine continued eligibility for housing assistance. If the family income or household composition changes and there is a change in the housing assistance payments, the owner will receive a **Notice of Change Form** indicating the family’s new share of rent and housing assistance payment. If an increase in household income reduces the housing assistance payment to zero, the HAP Contract automatically terminates in 6 months. When the HAP Contract terminates the lease agreement automatically terminates.

**OVERSIZE OR UNDERSIZED UNIT**

All changes in household composition must be reported to the CHA. New household members must be approved by both the CHA and the owner, with exception of adoptions and births. If an increase or decrease in household composition requires the family to relocate to another unit, the CHA will issue an
updated voucher to the family to locate a suitably sized unit for the household. If the family is in the first twelve-month term of the lease, the family will be required to move at the end of the initial twelve-month term.

At the time the voucher is issued the owner will receive a notice that the HAP Contract will terminate in not more than 60 days or when the family leases a new unit whichever happens first. The owner will have at least 30 days notice of the HAP Contract termination. In accordance with the terms of the HAP Contract, when the HAP Contract is terminated, the lease is terminated and vice versa.

**LEASE ENFORCEMENT**

The lease agreement is a contract between the family and the owner. The Housing Authority is not a party to the lease. As the property manager, the owner is responsible for ensuring that the family fulfills their responsibilities under the lease. If a family is in arrears with their share of the rent or the tenant-paid utilities, it is up to the landlord to take the appropriate action to ensure the family meets their lease obligations. Owners should not wait until there are serious arrearages to take action.

Owner notices sent to the family regarding their lease violations may be copied to the CHA. As a courtesy, the CHA will send a warning letter to the family that if they do not meet their lease obligations that they could be evicted and lose their rental assistance. HUD regulations require the CHA to terminate assistance for families evicted for serious or repeated lease violations.

If the family fails to respond to the owner's notices, then the owner should begin an eviction action. An eviction action begins with notice to the family and the CHA and proceeds through the judge’s decision to terminate the tenancy and remove the family from the property. Constables or the County Sheriff are authorized by a court to remove persons from a property.

A family is not considered “evicted” just because an owner asked them to leave and they leave the unit. In order for the CHA initiate a termination action for lease violations, there must be a judicial decision.

**ANNUAL/BIENNIAL INSPECTIONS**

To comply with program rules, unit inspections must be conducted at least once every two years. An inspection notice will be sent to the owner and the assisted tenant approximately the same time the inspection was conducted the prior year. Units with more than 15 violations will receive more frequent inspections to ensure program compliance.

As part of their program obligations, families are responsible for having an adult present to meet the inspector. If the family does not make arrangements to have
someone present at the inspection, the family will be charged a fee for the “No Show”. After two “No Show” inspections, the CHA will initiate a termination action. Owners may choose to be present the annual inspection, and should coordinate with the family if the owner is taking responsibility for meeting the inspector. Otherwise, it is expected that the family make arrangements for an adult to be present at the inspection.

Owners have 30 days to make required repairs for non-emergency items unless an extension is approved. Emergency items that pose an immediate threat to the life, health, and safety of the family must be corrected in 24 hours.

24 HOUR EMERGENCY REPAIRS
If the following conditions are present in a unit, the owner is required to address the immediate threat to life, health or safety within 24 hours:

- Fire
- Flood
- Gas Leak
- Electrical hazards
- Sewage backup
- Standing water
- Running water
- Stopped-up toilet- when only one toilet in present in unit
- Blocked egress

TENANT HQS RESPONSIBILITIES
The tenant is responsible for:

- Maintaining working batteries in smoke detectors
- Keeping oil in tank (for oil-fueled furnaces)
- Keeping gas utilities in service if a tenant-paid utility
- Keeping electricity in service if a tenant-paid utility
- Maintaining water in service (if a tenant-paid utility
- Removing clutter that create tripping/egress/fire hazards
- Maintaining light bulbs and light globes (covers)
- Damage due to misuse or neglect of the property

Owners may also specify other tenant maintenance requirements under the lease.
QUALITY CONTROL INSPECTIONS

To meet program requirements and agency goals at least 10% of inspected units are selected for quality control inspections. The purpose of the quality control inspection is to ensure that housing quality standards are consistently applied when inspecting all units and that quality workmanship and materials are used to complete required repairs. Both tenants and owners are notified if the unit is selected for a quality control inspection. Supervisors from the CHA and McCright and Associates conduct Quality Control inspections.

COMPLAINT INSPECTIONS

If there is any unaddressed maintenance or housekeeping issues in a unit, the CHA will conduct a complaint inspection at the request of the family or owner if deficiency is not addressed in a timely manner. Upon receipt of an HQS complaint, the CHA Compliance Specialist will notify the family or owner of the complaint, document the contact and the family’s/owner intended action, and follow-up within the agreed upon timeframe with the family/owner to determine if the problem was resolved. In the event the CHA or the family cannot reach the owner or the owner fails to make repairs the owner is responsible for, the CHA will request a Complaint Inspection be conducted from McCright and Associates.

ANNUAL RENT INCREASES

Approximately 90 days before the anniversary of the HAP Contract, owners may submit an Annual Rent Increase Request form. The form is located on the CHA website, www.chesterha.org. To be approved, rents must reflect the rents for units of comparable location, condition size, age, amenities and services. The CHA will contact the owner if the rent increase is rejected. Owners may present additional information to justify the rent increase.
ANNUAL REEXAMINATIONS

Families are required to verify their household income and composition at least once a year. Approximately 90 days before the anniversary of the HAP Contract, the CHA sends out a Certification of Household Income and Composition Form.

Families who fail to complete the required annual reexamination paperwork are sent a Notice of Pending Termination. A copy of the Notice of Pending Termination is sent to the owner.

Owners are encouraged to follow-up with families to make sure that their tenants complete their required paperwork to avoid the interruption or loss of rental assistance.

ZERO HOUSING ASSISTANCE FOR SIX MONTHS

If an increase in household income reduces the housing assistance payment to zero, the HAP Contract automatically terminates in 6 months. When the HAP Contract terminates the lease agreement automatically terminates.

The family’s right to continued tenancy depends on whether or not the owner chooses to execute a new agreement. If the owner decides to terminate the tenancy, the owner must commence an eviction action in accordance with state and local law.

FRAUD AND PROGRAM ABUSE

HCVP owners have an important role as program participants and as well as taxpayers to ensure that only eligible families receive housing subsidy. All persons living in the household must be authorized by both the Chester Housing Authority and the owner. The income of all household members must be disclosed to the CHA to determine the correct amount of the rental subsidy. Omission or misrepresentation of household income or composition constitutes fraud and program abuse and can result in a fine and/or imprisonment.

Incidents of unauthorized persons or unreported income in the household should be reported immediately to the Director.
FAMILY OBLIGATIONS-GROUNDS FOR TERMINATION

Families who fail to fulfill their programmatic or lease obligations jeopardize their continued participation in the Housing Choice Voucher Program.

Under the program rules the family must:

1. Supply requested information regarding household composition, income, and citizenship. Any information provided must be true and complete.
2. Disclose and verify social security numbers
3. Supply information verifying that the family is living in the unit when requested
4. Notify the CHA if there is an extended absence from the property
5. Allow the CHA to inspect at reasonable times after reasonable notice
6. Notify the PHA and the owner in writing before moving out of the unit or terminating the lease
7. Use the assisted unit as a residence for the family and the assisted unit is the family’s only residence.
8. Promptly notify the CHA in writing of the birth, adoption, or court-awarded custody of a child.
9. Request CHA written approval to add additional persons to the household.
10. Promptly notify the CHA in writing if any family member no longer resides in the unit.
11. Give the CHA a copy of any owner eviction notice.
12. Remain current on tenant-paid utilities bills and provide and maintain any appliances not provided by the owner under the lease.

The family must not:

1. Own or have any interest in the unit.
2. Commit any serious or repeated violations of the lease.
3. Commit fraud, bribery, or any other corrupt or criminal act in connection with the program.
4. Engage in drug-related criminal activity or violent or criminal activity that threatens the health, safety, or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.
5. Sublease or sublet the unit or assign the lease or transfer the unit.
6. Receive housing choice voucher program housing assistance while receiving another housing subsidy
7. Damage the unit or premises (other than damage from ordinary wear and tear) or permit any guest to damage the unit or premises.
8. Receive housing choice voucher program housing assistance while residing in a unit owned by a parent, child, grandparent, grandchild, sister or brother of any member of the family, except for reasonable accommodation for a family member who is a person with a disability.

9. Engage in abuse of alcohol in a way that threatens the health, safety, or right to peaceful enjoyment of the other residents and persons residing in the immediate vicinity of the premises.

In the event of a programmatic violation, the CHA will issue a Notice of Pending Termination to the family with a copy to the owner. The family will be scheduled for an informal hearing to determine their continued participation in the Housing Choice Voucher Program.

ONE STRIKE

The CHA has adopted zero tolerance policy for drug-related and violent criminal activity for both families and owners. Owners as well as families can be denied, barred or terminated from the Housing Choice Voucher Program for drug-related and violent criminal activity.

TAMPERING WITH UTILITIES

The CHA will commence a program termination action for participants who tamper with or obtain illegal utility service. This is a serious violation as it jeopardizes the safety of the property, occupants, and community.

INFORMAL HEARINGS

In the event of a programmatic or lease violation resulting in a court-ordered eviction or judgment, the CHA will issue a Notice of Pending Termination to the family with a copy to the owner. The family will be scheduled for an informal hearing to determine their continued participation in the Housing Choice Voucher Program.

Families have the right to be represented at the informal hearing and to review the documents that were used in making the decision to terminate assistance. Owners may choose to attend the informal hearing and/or provide documentation to the CHA for the determination of continued assistance or program termination.
SUCCESSFUL TENANCIES

To promote owner participation and successful tenancies, the CHA has adopted a policy to deny participation for a period of five years to any household that has a rental judgment of $2000 or more due to unpaid rent, unpaid utilities that could result in a lien on the property, and damages due to misuse or neglect of the property.

HOUSEKEEPING CLASSES

HCVP Program participants with HQS violations due to poor housekeeping are required to attend housekeeping class and address the violations in their unit to prevent owner termination of the lease as well as termination of assistance in the Housing Choice Voucher Program.

SPECIAL PROGRAMS

Family Self-Sufficiency Program (FSS)

HUD has required Housing Authorities to operate Family Self-Sufficiency programs since 1993. The CHA collaborates with existing private and public service providers in the community to link families to financial, educational, economic, and self-improvement initiatives. Some of the opportunities include job training programs, budgeting, credit counseling, business development, child care resources, parenting classes, family programs, and personal development, and self-care, and homebuyer education.

Participants sign a five-year contract and agree to complete the goals established in the Individual Training and Services Plan. In order to complete the goals of the program, the participant must be employed full time and completely independent of all public assistance programs. As a family’s earned income increases, the housing authority deposits the difference in housing assistance payment into an escrow account for the family. At the end of the contract, the family may use the escrow funds for down payment and/or closing costs on a house.

The program is voluntary for families, and the CHA appreciates owner support in encouraging families to enroll in the Family Self-Sufficiency Program.
Homeownership Option

Families enrolled in the FSS program and who have been employed for at least 2 years and are tenants in good standing in the Housing Choice Voucher Program are eligible to use their housing subsidies towards the payment of a mortgage. The average rental subsidy in the Housing Choice Voucher Program is approximately $850. Based on the current interest rates and the Chester housing market, Homeownership is well within reach for many of the HCVP families. Families interested in pursuing this option can attend Homebuyer Education classes offered from the Chester Community Improvement Project.

The Homeownership Option may also present an opportunity for investors interested in selling their properties.

If you have a current or prospective tenant who is enrolled or interested in the FSS program and wants to pursue homeownership opportunities, please refer the family to his or her assigned Occupancy Specialist who will coordinate an eligibility review with the Program Director.

OTHER OPPORTUNITIES

The website is a great way to keep informed of community events and professional development opportunities such as Owner Workshops, the Community Health initiative, CHA Ruth L. Bennett Community Farm, Housing Fairs, computer training, and the Holiday Village celebration.

WHO DO I CONTACT?

The tenant’s Occupancy Specialist is the primary point of contact for participation in the Housing Choice Voucher Program. The Occupancy Specialist must complete annual reexams and ensure that eligible families are leased in decent safe and sanitary units at the right cost. If there is a question related to the subsidy or lease up in a unit, contact the tenant's Occupancy Specialist. Any midyear change in income or household members that occurs following the initial lease up or annual review should be referred to the assigned Occupancy Specialist.

The CHA also has individuals assigned to address specific client service needs. It is important to contact the right staff person to reduce the waiting period for getting a response. For example, any unresolved tenant housekeeping issues are to be referred to the Compliance Specialist for Housing Quality Standards.

The CHA Housing Choice Voucher Program offices are located at 1111 Avenue of the States, Chester, PA 19013.
The telephone number for the main switchboard is 610-904-1111. Dial the main number followed by the appropriate extension and you will reach the appropriate party. Staff extensions, office locations, and e-mails are listed below:

**CHA HCVP CONTACT INFORMATION**

<table>
<thead>
<tr>
<th>Type of Service</th>
<th>Contact Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Reexaminations/Interim Adjustments/Initial Lease Up</td>
<td>Agustina Martinez, Ext. 210</td>
</tr>
<tr>
<td></td>
<td>HOPE VI, Spanish Speaking Participants, Incoming Portability</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:amartinez@chesterha.org">amartinez@chesterha.org</a></td>
</tr>
<tr>
<td></td>
<td>Miguel Laguna, Ext. 120</td>
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<td></td>
<td><a href="mailto:mlaguna@chesterha.org">mlaguna@chesterha.org</a></td>
</tr>
<tr>
<td></td>
<td>Kerry Robinson, Ext. 236</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:krobinson@chesterha.org">krobinson@chesterha.org</a></td>
</tr>
<tr>
<td></td>
<td>David Maclin, Ext. 205</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:dmaclin@chesterha.org">dmaclin@chesterha.org</a></td>
</tr>
<tr>
<td></td>
<td>Bev Jetter, Ext. 220</td>
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<tr>
<td></td>
<td>Roizman Properties</td>
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<tr>
<td></td>
<td>Portability Billing</td>
</tr>
<tr>
<td></td>
<td>Cases/Projects as assigned</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:bjetter@chesterhousing.org">bjetter@chesterhousing.org</a></td>
</tr>
</tbody>
</table>

Any change in income or household members that occurs before or after the annual review: Contact the assigned Occupancy Specialist

Unit Complaints, Tenant-caused HQS deficiencies, Lease Approvals and Annual Rent Increase Approvals  
Sheena Renwick, Ext. 109  
srenwick@chesterha.org

To reschedule Initial Lease-Up Inspections or Annual Inspections, Complaint or Quality Control Inspections  
McCright Associates  
610-879-8423

**Inspection Appointments - Fees for No Call/No Shows**

CHA must order complaint and initial inspections with McCright. Someone from McCright will either send a letter or a McCright Call Center representative will call you with the inspection appointment day and time.

Tenants are responsible for having an adult present at any scheduled annual or follow-up inspection. Tenants will be charged for failure to call or show for a scheduled appointment.
If you have questions regarding anything presented in this booklet or questions related to the Housing Assistance Payments Contract or CHA procedures, please contact the tenant’s assigned Occupancy Specialist.

**WEBSITE/E-MAIL COMMUNICATION**

Housing Choice Voucher Program participants are kept up to date on changes in program requirements, staffing, and procedures through postings on the Chester Housing Authority website at [www.chesterha.org](http://www.chesterha.org). Please check the website regularly. E-mail is the preferred form of communication. It allows staff to give consistent, complete, and accurate responses regarding program requirements and procedures.

If you have questions regarding anything presented in this booklet or questions related to the Housing Assistance Payments Contract or CHA procedures, please contact the tenant’s assigned Occupancy Specialist.

**COMMUNICATION AND COOPERATION**

Communication and cooperation contribute to the success of the Housing Choice Voucher Program. To have quality, safe, and affordable housing in our community, the CHA staff, property owners, and participant families must make a commitment to meeting lease, HAP contract and program requirements.

When we work together, everyone wins!

Thank you again, for your participation in the Housing Choice Voucher Program!

Best wishes to you in your real estate investment and property management initiatives.