

DuPage Housing Authority 711 E Roosevelt Rd, Wheaton, IL 60187 PH: 630.690.3555 FAX: 630.690.0702 www.dupagehousing.org Kendall Housing Authority 811 W John St., Yorkville, IL 60560 PH: 630.593.8218 FAX: 331.207.8923 www.kendallhousing.org



# WHAT IS THE HOUSING CHOICE VOUCHER (HCV) PROGRAM?

The Housing Choice Voucher (HCV) program is the federal government's primary program for assisting low to moderate income families, the elderly, and persons with disabilities to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the HCV participants, participants can find their own housing, including single-family homes, townhouses and apartments. Housing Choice Vouchers are administered locally by public housing agencies (PHAs) that receive federal funds from the U.S. Department of Housing and Urban Development (HUD). This means that the participant, landlord and PHA all have obligations and responsibilities under the HCV program. A summary of each party's role is below:

<u>Public Housing Agency</u>: The PHA administers the HCV program locally and provides the HCV participant with the housing assistance. The PHA must examine the participant's income, household composition and ensure that their housing unit meets minimum housing quality standards. The PHA enters into a contract with the landlord to provide housing assistance payments on behalf of the family.

**Landlord:** The role of the landlord in the HCV program is to provide decent, safe, and sanitary housing to a tenant at a reasonable rent. The dwelling unit must pass the program's housing quality standards and be maintained up to those standards as long as the owner receives housing assistance payments. The Landlord enters into a lease agreement with the tenant.

**Participant:** When a participant selects a housing unit, they are expected to comply with the lease and the program requirements, pay their share of rent on time, maintain the unit in good condition and notify the PHA of any changes in income or family composition.

**<u>Rent:</u>** The PHA determines a payment standard that is between 90% and 110% of the Fair Market Rents regularly published by HUD representing the cost to rent a moderately-priced dwelling unit in the local housing market. The housing voucher participant will pay between 30% and 40% of their monthly adjusted gross income for rent and utilities.

## WHAT ARE SOME BENEFITS OF BEING AN HCV LANDLORD?

- Under state law, Illinois property owners, in qualifying Counties, qualifying townships, and eligible census tracts, who rent to participants in the Housing Choice Voucher (HCV) Program may receive property tax abatement ("tax savings") in an amount up to 19% of a property's Equalized Assessed Value (EAV). The actual amount will depend upon tax rates, the state equalizer, EAV and the number of qualified units rented to HCV Program participants. AT THIS TIME, THIS IL PROPERTY TAX PROGRAM IS NOT OFFERED IN KENDALL COUNTY.
- One huge benefit is that you will have a stable stream of rental income. You are protected from financial loss if your tenant suffers unexpected financial hardship. When this happens, the subsidy payment is increased to compensate for your tenant's lower income.
- Minimal paperwork is required to get set up and landlords use their own lease and screening process.
- Inspections done by the Housing Authority will help you be aware of maintenance issues at your property.
- Access to Gosection8.com which allows for listing of unit (premium package allows for more features such as Quikmatch tenant locator, featured property, photos, etc.)
- Competitive rents with local fair market rents and potential for annual rent increase approvals based on reasonable rent determination.







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- For 24/7 access to your Housing Authority information, DuPage & Kendall Housing Authorities offers RENTCafe, a user-friendly online account platform, that provides the following:
  - ✓ Access to electronic pdf versions of all documents needed to manage your account with the DuPage & Kendall Housing Authorities
  - ✓ Downloadable PDF files containing the monthly rent portions paid by the Housing Authority and the participant(s).
  - ✓ A ledger of monthly housing assistance payments issued by the Housing Authority for your HCV participant can be viewed.
  - ✓ Inspections -- A quick overview is provided for each unit inspection along with a Details button that will provide the results – either Pass / Fail / Inconclusive – for each inspection.

## INTERESTED IN BECOMING AN HCV LANDLORD?

The role of the landlord in the HCV program is to lease decent, safe, and sanitary housing to an HCV participant at a reasonable rent. The housing unit must pass the program's housing quality standards (HQS) and be maintained up to those standards as long as the owner is receiving housing assistance payments (HAP).

#### **1. CONTACT YOUR LOCAL HOUSING AUTHORITY (PHA)**

Landlords who would like to rent to voucher holders should contact their local PHA(s). The PHA may provide you details on the local process and the method for posting your vacant units. The PHA may also share locally used websites or platforms for advertising available rental units.

### 2. SELECT A PARTICIPANT

The PHA admits eligible families to its HCV program. Select and approve one of these voucher holders based on your own rental criteria, then fill out the voucher holder's Request for Tenancy Approval form. The PHA must determine that the proposed rent is reasonable compared to similar units in the marketplace and not higher than those paid by unassisted tenants on the premises.

### **3. MAKE SURE HOUSING MEETS MINIMUM STANDARDS**

An inspector will conduct an HQS inspection. All units with HCV tenants must meet the following thirteen (13) HQS performance requirements both at commencement of assisted occupancy and throughout the assisted tenancy:

- Sanitary facilities
- Water supply
- Food preparation and refuse disposal
- Lead-based paint
- Space and security
- Access
- Thermal environment

- Site and neighborhood
- Illumination and electricity
- Sanitary conditions
- Structure and materials
- Smoke detectors
- Interior air quality

#### 4. SIGN LEASE & HAP CONTRACT, AND BEGIN RECEIVING PAYMENTS

Once you and the HCV participant sign a lease and you submit the signed lease to your local PHA, you will receive a HAP contract from the PHA to sign. Once the HAP contract between you and the PHA is executed, you will begin to receive monthly HAP from the PHA and the tenant will pay the remainder of the rent payment directly to you.





