

# Leasing with the Westchester Neighborhood Choice Program

A Guide for Residential Landlords and Brokers



Westchester Housing Choice Voucher Program

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# Introduction

It is our pleasure to welcome you to the Westchester Neighborhood Choice Program (WNCP)! Countless individuals and families living in Westchester County are in need of quality, safe and affordable housing. By partnering with WNCP and participating in the Westchester County Housing Choice Voucher Program, you are helping to fulfill this need.

To assist you throughout your experience with WNCP, we created this short manual as a resource to guide you through the leasing process and equip you with tools for success on the Program. **This manual is an addendum to the comprehensive Westchester County Housing Choice Voucher Program Property Owner Reference Guide.**

## What is the Westchester Neighborhood Choice Program?

The Westchester Neighborhood Choice Program (WNCP) is a mobility counseling program that assists eligible families participating in the Housing Choice Voucher (HCV) Program, administered by CVR New York (CVR), to move from an ‘impacted area’ to an ‘opportunity area’.

Since the program’s inception, WNCP has assisted over 350 families in locating a unit and has built relationships with hundreds of landlords and brokers.

WNCP’s goals include:

- ▶ **Assist voucher holders in moving from areas of high poverty concentration.** Research shows that those living in high-poverty neighborhoods have worse health outcomes than those living in lower poverty neighborhoods in overall mortality and incidence of disease (e.g., heart and respiratory disease, cancer).
- ▶ **Affirmatively further fair housing.** WNCP promotes equal access to housing for all persons, works to reduce discriminatory barriers to housing, and promotes compliance with federal, state and local fair housing law.
- ▶ **Provide children access to quality education.** Research shows that relocation to low-poverty neighborhoods can improve educational outcomes for youth.
- ▶ **Support families on their path to self-sufficiency.** WNCP provides continued support to families once they have relocated to an opportunity area.

## About the HCV Program

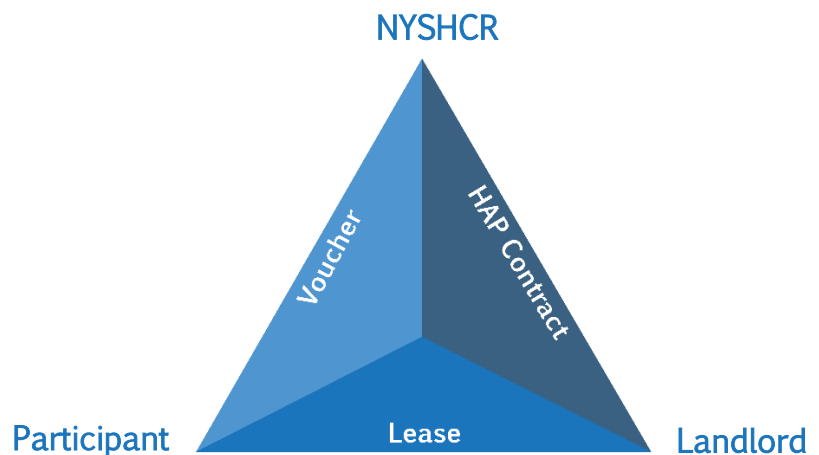
The HCV Program helps low-income families, the elderly and people with disabilities pay for safe, decent and sanitary housing. Families who find housing through the HCV Program are known as “participants.”

The HCV Program is federally funded, as authorized under Section 8 of the Housing and Community Development Act, and the U.S. Department of Housing and Urban Development (HUD) allocates these funds to Public Housing Authorities and contractors across the country to operate locally administered HCV Programs. In Westchester County, the HCV Program is operated by CVR Associates on behalf of New York State Homes and Community Renewal (NYSHCR).

As a HCV Program participant, the family pays 30-40% of their monthly income toward rent and utilities while NYSHCR pays the remainder of the rent as a subsidy directly to the landlord.

The relationship between CVR/NYSHCR, the HCV participant and the landlord is governed by a series of contracts:

- ▶ The voucher is the contract between NYSHCR and the participant and outlines the rules for continued eligibility and Program participation.
- ▶ The Housing Assistance Payment (HAP) Contract is the agreement between NYSHCR and the landlord and outlines the regulations for receiving subsidy.
- ▶ The lease is the contract between the participant and the landlord and outlines the regulations for the term of tenancy. CVR and NYSHCR are not parties to this contract.



For more information on the Westchester County HCV Program, please refer to the Property Owner Reference Guide.

## What are Opportunity Areas?

**Opportunity areas** are diverse communities with low poverty rates, low crime and high-quality schools that provide positive living environments for school-aged children and families. Voucher holders who rent units in these areas may also qualify for additional subsidy, as rental rates are typically higher. **Impacted areas** are communities with high poverty rates, segregated minority populations and low-quality schools.

The Westchester Housing Choice Voucher Program examines the following criteria\* when determining whether a census tract is considered an opportunity or impacted area:

Impacted Area	Criteria	Opportunity Area
Below 50% passing	4 <sup>th</sup> Grade Proficiency Exams	50% passing or Above
Below 50% passing	Regents Scores	50% passing or Above
Greater than 60%	Minority Concentration	60% or Less
Greater than 20%	Poverty Concentration	20% or Less

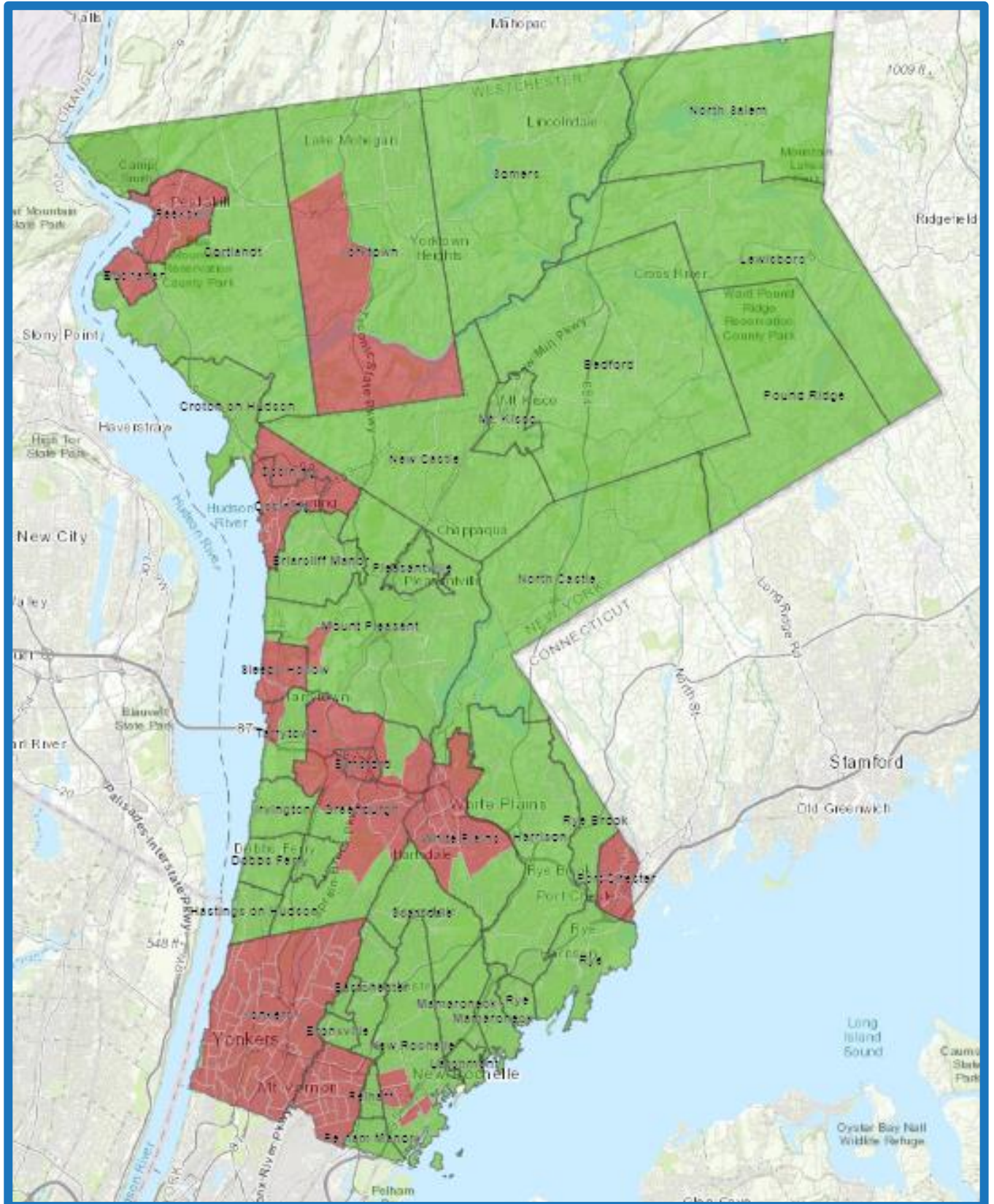
\*Communities must meet all four criteria to be considered an opportunity area.

In Westchester County, the following communities are considered opportunity areas:

- ▶ Bedford
- ▶ Bronxville
- ▶ Cortlandt
- ▶ Croton on Hudson
- ▶ Dobbs Ferry
- ▶ Eastchester
- ▶ Greenburgh<sup>†</sup>
- ▶ Harrison
- ▶ Hastings on Hudson
- ▶ Irvington
- ▶ Larchmont
- ▶ Lewisboro
- ▶ Mamaroneck
- ▶ Mount Pleasant<sup>†</sup>
- ▶ Mt. Kisco
- ▶ New Castle
- ▶ New Rochelle<sup>†</sup>
- ▶ North Castle
- ▶ North Salem
- ▶ Pelham
- ▶ Pelham Manor
- ▶ Pleasantville
- ▶ Pound Ridge
- ▶ Rye
- ▶ Rye Brook
- ▶ Scarsdale
- ▶ Somers
- ▶ Tarrytown<sup>†</sup>
- ▶ White Plains<sup>†</sup>
- ▶ Yorktown<sup>†</sup>

<sup>†</sup>Denotes area where only some of the census tracts qualify.

# Westchester County, NY – Opportunity and Impacted Areas



## How WNCP Assists Families

WNCP understands that moving to a new community is challenging. That's why WNCP provides tailored service to each participating family based on their unique needs as well as the target community's resources.

Staff are always working to recruit eligible families and provide comprehensive pre-search counseling, housing search assistance and post-move counseling services to ensure a successful transition for each participant.

## Program Recruitment

While the program is open to any Westchester County Housing Choice Voucher Program participants and marketed widely, WNCP also conducts targeted outreach to families with children under the age of 13, for whom the program is likely to have the greatest impact. Typically, interest is highest when a family is already planning to move, or when the family is selected from the waiting list to receive a voucher.

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*I CAN HONESTLY STATE THAT JOINING THE PROGRAM WAS THE BEST DECISION I MADE. THE ADJUSTMENT DEPENDS ON YOU BEING WILLING, WANTING TO IMPROVE, AND HAVING THE MINDSET THAT "I AM DETERMINED".*

— WNCP PARTICIPANT

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Once a family expresses interest in WNCP, they are scheduled for a one-on-one meeting with the Program Coordinator to determine eligibility, complete a needs assessment, and establish a Personalized Action Plan.

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*WNCP HELPED ME MOVE TO THIS TOWN AND START A NEW LIFE ... BECAUSE OF THEM, MY DAUGHTER WAS ABLE TO GRADUATE FROM AN EXCELLENT HIGH SCHOOL AND IS NOW A COLLEGE STUDENT.*

— WNCP PARTICIPANT

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## Pre-Search Counseling

WNCP is committed to ensure that families are ready to engage with landlords and brokers before beginning their housing search. During the pre-search counseling process, program coordinators will first work with the family to conduct a needs assessment and determine any barriers the family may have that would impact their search for housing.

Next, the program coordinator will work with the family to establish a Personalized Action Plan, outlining goals targeted towards overcoming those barriers, completing the move to an opportunity area, and other post-move goals such as attending better schools, locating better job opportunities, or achieving financial independence.

Finally, the program coordinator and the family will assemble a “Ready to Rent” Folder, with:

- ▶ A letter of introduction from the program coordinator describing WNCN
- ▶ A rental resume
- ▶ A copy of the credit report
- ▶ A standard rental application form
- ▶ Other pertinent information, such as workshop certificates or other accolades

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*THE WNCN CASEWORKERS HAVE BEEN EXTREMELY HELPFUL, ALWAYS AVAILABLE FOR ANY QUESTIONS OR CONCERNS I'VE HAD THROUGHOUT THE LOOKING-MOVING PROCESS AND BEYOND. THIS PROGRAM IN AN AMAZING OPPORTUNITY TO REALLY GET YOURSELF AND YOUR FAMILY INTO A PLACE, NOT JUST TO CALL HOME, BUT TO TRULY BETTER YOUR SITUATION IN LIFE AND BECOME THE VERSIONS OF YOURSELVES YOU WANT TO BE.*

— WNCN PARTICIPANT

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## Housing Search Assistance

A WNCN program coordinator assists the family through the housing search process to ensure that the transition to a new home is as seamless as possible. In addition to providing the family with pamphlets and checklists to help manage moving activities, program coordinators also directly communicate with landlords to walk through HCV Program leasing procedures, lease negotiation, and fostering a positive landlord-tenant relationship.

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*MY NEW LANDLORD IS VERY ACCOMMODATING. ANY TIME I CALL HIM, HE RESPONDS. HE CALLS ME JUST TO SEE IF ALL IS WELL. HE LETS ME KNOW IF HE IS IN THE BUILDING JUST IN CASE I NEED ANYTHING. HE SAYS, "I LOVE TALKING TO YOU BECAUSE YOU ARE SO HELPFUL, HONEST, AND I NEVER HAVE A PROBLEM WITH YOU, YOU TAKE CARE OF THE APARTMENT LIKE YOU ARE PROUD".*

— WNCN PARTICIPANT

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## Post-Move Support

Even after a family has successfully leased-up, WNCP will continue to provide support to the family as they adjust to their new community. A WNCP program coordinator conducts regular check-ins, including a 30-day post move home visit, to follow up on goals set in the Personalized Action Plan and address any previously unrecognized needs. The program coordinator will also check in with the landlord to gather feedback and troubleshoot potential issues.

## How WNCP Supports Landlords and Brokers

Let WNCP help you find your next tenant! WNCP staff provide individualized assistance to landlords and brokers at every stage of the tenancy, including coordinating tenant applications, completing Housing Authority paperwork, passing Housing Quality Standards (HQS) inspections, determining monthly rent, signing contracts and building a positive landlord-tenant relationship.

Additionally, WNCP offers:

- ▶ **Leasing assistance:** WNCP maintains a list of families eager to relocate to opportunity areas and can refer qualified candidates to you.
- ▶ **Pre-screened tenants:** WNCP families are vetted, background-checked, reliable and conscientious tenants with good rental histories.
- ▶ **Tenant Stability:** WNCP families are eager to relocate to opportunity areas and typically remain in their units for years.
- ▶ **Financial Security:** If the family's income changes, CVR will review the subsidy and tenant rent portions and adjust as appropriate.
- ▶ **Direct Deposit:** Subsidy deposited into your account on the 1st of the month.

# Leasing with WNCP

While leasing to HCV Program participants offers many benefits, leasing to families in the Westchester Neighborhood Choice Program comes with the added benefits of increased payment standards, assistance with security deposits and/or brokers fees, and long-term tenant stability.

Are you ready to lease your available units to a WNCP participant? Our 6-step leasing process is quick and easy, and our staff is committed to providing responsive, personalized service to landlords and brokers before, during and after lease-up.

## Step 1 | Contact WNCP

With WNCP, renting units to qualified families is quick and easy. Contact us today to learn more and start the leasing process.

- ▶ Call **914-995-6590**
- ▶ Email [westchestermobility@cvrnewyork.com](mailto:westchestermobility@cvrnewyork.com)

## How to List Your Property

To list your available property with WNCP, visit [wncp.cvrnewyork.com](http://wncp.cvrnewyork.com). A WNCP program coordinator will follow up to review the HCV Program, determine if your unit is a good fit for a WNCP participant, and answer any questions.

## Contacted by a WNCP Participant?

In some cases, WNCP participants will conduct their own housing search in addition to utilizing WNCP's services and may contact landlords and/or brokers about available units posted to the public. Landlords and/or brokers do not need to pre-register with WNCP or CVR to consider WNCP participants as potential tenants and can skip step 1 if contacted by a WNCP participant directly.

## Step 2 | Select a Tenant

Once you list your available unit(s) with WNCP, they will be available for consideration by WNCP participants. The program coordinator will meet with the family to determine what unit features and amenities they are looking for, including but not limited to:

- ▶ Number of bedrooms
- ▶ Type of building
- ▶ Utilities included
- ▶ Accessibility features
- ▶ Pet policies
- ▶ Unit location
- ▶ Access to public transportation
- ▶ Local school district

WNCP will then assist the family in reviewing listings, both submitted to WNCP in advance and those posted publicly, to determine if the unit could be a good fit and if the unit's rent is within their affordable range. WNCP will then assist the family in contacting the landlord and completing the landlord's standard application and screening process.

As previously mentioned, WNCP conducts pre-search counseling with participants in order to identify and address barriers that could impact the family's search for housing. In order for participants to reach the housing search phase, they must have made progress in their Personalized Action Plan and assembled a compelling "Ready to Rent" folder to ensure a smooth rental application and approval process.

### Working with a Broker

WNCP regularly works with participants and landlords who choose to hire a licensed real estate broker and WNCP staff are always available to provide guidance to brokers as they navigate HCV Program policies and procedures.

Brokers offer unparalleled guidance in navigating the competitive rental market, identifying available units, and negotiating lease terms. However, brokers should keep in mind that rent negotiations for WNCP participants must be in compliance with HCV Program procedures. As such, rent offers must be affordable for the WNCP participant as well as in line with area market rates. For more information, see Step 4, Rent Determination.

**Note:** WNCP participants who cannot afford to cover brokers' fees out of pocket can receive guidance in applying for assistance from other sources and/or may be eligible for funds from New York State Homes and Community Renewal. For more information, see Step 5, Sign Lease and HAP Contract.

## Fair Housing

The premise of Fair Housing is simple: everyone has the legal right to live anywhere they want (and can afford) to live. Fair Housing laws do not prohibit landlords from conducting tenant screening, however these laws ensure that all prospective tenants are subject to uniform and non-discriminatory screening processes.

**Discrimination** is the denial of equal opportunity when selling or renting housing, including:

- ▶ Refusing to sell, rent or lease or otherwise deny public or private housing
- ▶ Giving misinformation about availability
- ▶ Conducting harassment or retaliation
- ▶ Setting different terms or conditions for people based on a protected class
- ▶ Providing different housing services or facilities
- ▶ Steering people to neighborhoods based on a protected class
- ▶ Making any advertisement, publication, statement, inquiry, record, or using a form of application for public or private housing which expresses any intent to limit or discriminate.

To report cases of discrimination or to learn more about the levels of Fair Housing law, contact the applicable federal, state or county office as outlined below.

**The U.S. Fair Housing Act** prohibits discrimination on the basis of:

- ▶ Race
- ▶ Color
- ▶ National Origin
- ▶ Religion
- ▶ Sex
- ▶ Familial Status
- ▶ Disability

In very limited circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family houses sold or rented by the owner without the use of an agent, and housing operated by religious organizations and private clubs that limit occupancy to members.

For more information on the U.S. Fair Housing Act, visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).

**In the State of New York**, Fair Housing protections are expanded to prohibit discrimination on the basis of:

- ▶ Creed
- ▶ Color
- ▶ Sexual orientation
- ▶ Gender identity or expression
- ▶ Military status
- ▶ Marital status
- ▶ Lawful source of income

For more information on New York State Human Rights Law, visit [dhr.ny.gov](http://dhr.ny.gov).

**In Westchester County**, Fair Housing protections are further expanded to prohibit discrimination on the basis of:

- ▶ Ethnicity
- ▶ Citizenship or alienage status
- ▶ Domestic violence victim status

For more information on Westchester County Fair Housing Law, visit [humanrights.westchestergov.com/fair-housing](http://humanrights.westchestergov.com/fair-housing)

## Source of Income Discrimination

As of April 2019, the State of New York added “source of income” as a protected class, and housing providers are required to treat vouchers, rental subsidies or other non-wage income (such as Social Security, veterans’ benefits, disability, child support alimony, foster care subsidies or any form of federal, state, or local public assistance) as they would treat employment income during prospective tenant screening.

Exceptions to the New York State Human Rights Law include those that apply broadly to discrimination against other protected classes, such as owner-occupied dwellings of two units or less.

For more information on Source of Income Discrimination, contact the Westchester County Human Rights Division, [humanrights.westchestergov.com/fair-housing](http://humanrights.westchestergov.com/fair-housing).

## Submitting the Request for Tenancy Approval (RTA)

Once the participant family passes the landlord's application and screening process, the landlord must complete the necessary HCV Program paperwork to have the unit and landlord screened and approved to receive subsidy. This paperwork includes a Request for Tenancy Approval, Disclosure of Lead Based Paint Information, Initial Inspection Scheduling Request, and Landlord Responsibilities form.

Landlords should submit paperwork to WNCP directly. WNCP's program coordinators are available to assist landlords in completing this paperwork and serve as the single point of contact for the landlord through the approval process.

## Step 3 | Landlord Screening and Unit Inspection

Upon receipt of the Request for Tenancy Approval and additional paperwork, CVR will concurrently screen the landlord for eligibility to receive subsidy through the HCV Program and schedule a unit inspection.

The landlord screening process confirms that the landlord has legal ownership of the property (demonstrated through a recorded deed or tax roll), has no outstanding HCV Program or HUD violations, and does not pose a conflict of interest in renting to the WNCP participant. CVR landlord liaisons will also assist landlords in setting up direct deposit for Housing Assistance Payments.

CVR must ensure that the unit is in decent, safe and sanitary condition before allowing a participant to move in. Units should be rent-ready at the time of inspection, with all utilities on and operating. The HCV Program uses a set of inspection criteria called Housing Quality Standards, or HQS, to ensure that the unit:

- ▶ Has adequate living space
- ▶ Provides the necessary habitability systems (electricity, plumbing, heating, appliances, etc.)
- ▶ Is structurally sound
- ▶ Presents no conditions that endanger the family's health and safety

While landlords may be contacted by CVR to schedule the inspection and collect information, WNCP's program coordinators serve as the single point of contact for the landlord through the screening and inspection process. WNCP program coordinators can advise on all aspects of these processes, such as repairs that may be necessary to pass the inspection.

For more information on landlord screening and HQS Inspections, please refer to the Property Owner Reference Guide and HQS Self-Inspection Checklist.

## Step 4 | Rent Determination

Once the unit has passed inspection, CVR will determine whether the rent amount the landlord requested in the RTA packet is reasonable, as well determine the portion of the rent that the participant will pay. The rent determination process involves examining three amounts:

- ▶ The landlord's **Asking Rent**, as listed on the Request for Tenancy Approval.
- ▶ The **Market Rent**, as determined by a Rent Reasonableness study of similar unsubsidized properties of the same general size, location, included utilities and amenities.
- ▶ The participant's **Affordable Rent**, calculated based on the participant's income, the Payment Standard for their voucher size and the utility costs they will be expected to cover.

## Understanding the Voucher

A voucher is the HUD form that allows the HCV Participant to begin looking for housing. The voucher lists a bedroom size, however this number does not restrict the unit size for the family, only the amount of subsidy the HCV Program may provide. For instance, a family with a two-bedroom voucher may choose to lease a three-bedroom unit if that unit's rent is priced within the two-bedroom Payment Standard.

Voucher size is based on the number of household members in the family, and CVR assigns one bedroom for the head of household and spouse/ cohead/cohabitant/partner and an additional bedroom for each two persons within the household. **Note:** The HCV Program does not determine who in the household shares a bedroom.

## Payment Standards

Payment Standards represent the maximum amount of subsidy that the HCV Program will pay on a participant's behalf. These amounts are based on an adjusted percentage of HUD's Fair Market Rents for the area and a participant's Payment Standard is assigned based on their voucher size or unit size (whichever is smaller).

WNCP has been granted special approval to utilize Exception Payment Standards, which are higher than the traditional amounts used for the Westchester County HCV Program, to increase affordability for WNCP participants. Exception Payment Standard amounts vary by community and/or ZIP code.

## WNCP Exception Payment Standards (Effective January 1, 2021)

City	ZIP Code	0-BR	1-BR	2-BR	3-BR	4-BR
Ardasley	10502	\$1,700	\$1,780	\$2,123	\$2,740	\$3,230
Armonk	10504	\$1,815	\$2,167	\$2,607	\$3,311	\$3,740
Briarcliff manor	10510	\$2,035	\$2,376	\$2,849	\$3,641	\$4,136
Chappaqua	10514	\$2,288	\$2,662	\$3,201	\$4,092	\$4,653
Crompond	10517	\$1,804	\$2,112	\$2,530	\$3,234	\$3,685
Croton on Hudson	10520	\$1,524	\$1,780	\$2,137	\$2,732	\$3,105
Dobbs Ferry	10522	\$1,848	\$2,167	\$2,596	\$3,322	\$3,773
Harrison	10528	\$2,156	\$2,519	\$3,025	\$3,872	\$4,400
Hartsdale	10530	\$1,881	\$2,200	\$2,640	\$3,377	\$3,839
Hawthorne	10532	\$1,716	\$2,002	\$2,409	\$3,080	\$3,498
Irvington	10533	\$1,639	\$1,925	\$2,310	\$2,970	\$3,344
Jefferson Valley	10535	\$1,524	\$1,780	\$2,137	\$2,732	\$3,105
Katonah	10536	\$2,222	\$2,596	\$3,113	\$3,982	\$4,521
Larchmont	10538	\$1,848	\$2,167	\$2,596	\$3,322	\$3,773
Mamaroneck	10543	\$1,859	\$2,167	\$2,607	\$3,333	\$3,784
North Salem	10560	\$1,661	\$1,947	\$2,332	\$2,981	\$3,388
Cortland Manor	10567	\$1,848	\$2,167	\$2,596	\$3,322	\$3,773
Pleasantville	10570	\$1,606	\$1,881	\$2,255	\$2,882	\$3,278
Pound Ridge	10576	\$2,079	\$2,442	\$2,937	\$3,773	\$4,246
Purchase	10577	\$2,079	\$2,442	\$2,937	\$3,773	\$4,246
Rye	10580	\$2,288	\$2,662	\$3,201	\$4,092	\$4,653

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City	ZIP Code	0-BR	1-BR	2-BR	3-BR	4-BR
Scarsdale	10583	\$1,980	\$2,321	\$2,783	\$3,553	\$4,048
Somers	10589	\$2,288	\$2,662	\$3,201	\$4,092	\$4,653
South Salem	10590	\$1,815	\$2,123	\$2,552	\$3,267	\$3,707
Tarrytown	10591	\$1,606	\$1,881	\$2,255	\$2,882	\$3,278
Thornwood	10594	\$1,980	\$2,321	\$2,783	\$3,553	\$4,048
Valhalla	10595	\$1,782	\$2,079	\$2,497	\$3,190	\$3,630
Yorktown Heights	10598	\$1,650	\$1,780	\$2,137	\$2,172	\$3,105
Harrison	10604	\$1,826	\$2,134	\$2,563	\$3,278	\$3,729
Hastings on Hudson	10706	\$1,837	\$2,145	\$2,574	\$3,289	\$3,740
Tuckahoe	10707	\$1,848	\$2,167	\$2,596	\$3,322	\$3,773
Bronxville	10708	\$1,683	\$1,958	\$2,354	\$3,014	\$3,421
Eastchester	10709	\$1,705	\$1,991	\$2,387	\$3,047	\$3,465
Pelham	10803	\$1,848	\$2,167	\$2,596	\$3,322	\$3,773
New Rochelle	10804	\$2,288	\$2,662	\$3,201	\$4,092	\$4,653

## Gross Rent and Utility Allowances

To determine if the landlord's asking rent is affordable for the WNCPC participant, CVR must first calculate the Gross Rent, or the total monthly housing cost, by adding the landlord's asking rent to the Utility Allowance for any tenant-paid utilities.

Utility Allowances are estimated monthly cost of tenant-paid utilities (and in some cases, appliances) and are determined by CVR based on unit size, building type and fuel type. For additional information regarding utility allowances, please refer to the Property Owner Reference Guide.

## Calculating the Rent Offer

First, CVR will determine if the landlord's Asking Rent is in line with the Market Rent. Then, CVR determines the participant's affordable rent by comparing the Gross Rent of the unit to the applicable Exception Payment Standard.

- ▶ **If the Gross Rent is below the Exception Payment Standard**, the landlord's asking rent is affordable for the participant. If the market supports the landlord's asking rent, CVR will approve the requested amount.
- ▶ **If the Gross Rent is above the Exception Payment Standard**, additional calculations are needed to determine if the participant can afford the unit. CVR will increase the participant's portion of the total monthly cost to 40% of their income and re-run the calculations. In rare cases where this increase is not enough, WNCP will make a lower rent offer to the landlord and explain that the offer is capped by the participant's affordability.

**Remember:** The rent must not only be affordable for the participant, but also in line with area market rates. An easy rule of thumb is to remember that the rent offer will be the lowest of the three factors: asking rent, market rent and affordable rent.

For additional information and examples regarding how CVR calculates rent offers, please refer to the Property Owner Reference Guide.

## Step 5 | Sign HAP Contract and Lease

Once the landlord accepts the rent offer, WNCP will send a Housing Assistance Payment Contract to the landlord and instruct the landlord and WNCP participant to sign a lease.

### Housing Assistance Payment Contract

The Housing Assistance Payment (HAP) Contract is the agreement between NYHCR and the landlord which specifies the amount of rental subsidy which will be paid as well as the terms of the subsidy, including regular inspections.

WNCP program coordinators are available to assist landlords in reviewing contract terms and answering policy questions before signing this multi-part HUD contract. For additional information and to view the full HAP Contract, please refer to the Property Owner Reference Guide.

## Lease Negotiation

While the monthly rental amount and utility responsibilities are finalized during the Rent Determination process, WNCP is also available to assist landlords and/or brokers and WNCP participants in negotiating other lease terms and conditions.

A lease is a legally binding contract between the landlord and tenant and outlines the terms and conditions of the tenancy. A typical lease may include the following:

- ▶ Lease effective date
- ▶ Rent payment instructions.
- ▶ Late rent policy, including fees and grace period.
- ▶ Maintenance request instructions
- ▶ Emergency contacts
- ▶ Guest policies
- ▶ Early lease termination penalties
- ▶ Lease renewal timeframe.
- ▶ Pet policies
- ▶ Insurance requirements
- ▶ Other applicable building rules

**Note:** Remember that neither WNCP, CVR, or NYSHCR are parties to the lease. The HCV Program outlines its legal obligations to the landlord through the HAP Contract and to the WNCP participant through the voucher.

## Security Deposit and Brokers Fee Assistance

While some WNCP participants may have the financial resources to pay a security deposit and/or brokers fees, WNCP can guide participants in securing one-time assistance to cover these costs.

First, a WNCP will direct the participant to apply for New York State Department of Social Services (DSS) temporary assistance. If their circumstances disqualify them from receiving DSS aid, the participant will then be referred to no less than three third-party organizations that offer temporary aid.

If the participant is ineligible for third-party assistance, they will be referred to New York State Homes and Community Renewal (NYSHCR) for security deposit and/or broker's fee reimbursement. In cases where NYSHCR provides reimbursement for a security deposit, the landlord must acknowledge that the security deposit is state funded. The landlord will also be provided detailed instruction on how to return the deposit to NYSHCR when the assisted tenancy ends.

## Step 6 | Collect Rent & Subsidy

Once the lease and HAP Contract are signed and the WNCN participant moves in, the landlord will begin to receive monthly HAP and should begin to collect the participant-paid portion of the rent.

Landlords are responsible for collecting the WNCN participant's assigned rent portion every month. This amount is listed on the HAP Contract and cannot change except as determined by CVR and with proper written notice.

As mentioned previously, NYSHCR utilizes direct deposit for Housing Assistance Payments. During landlord screening, landlords will be instructed to complete the necessary paperwork to allow direct payments to their bank account on the 1<sup>st</sup> business day of the month.

In addition, landlords will be granted access to the Owner Portal, where they can see their account status, download payment statements, view upcoming inspections or make changes to their contact or banking information. Visit [nyowner.hcvportal.org](http://nyowner.hcvportal.org).

### WNCN Post-Move Counseling

As mentioned previously, a WNCN program coordinator will conduct regular check-ins with the participant, including a 30-day post move home visit. The program coordinator will also check in with the landlord to gather feedback and troubleshoot potential issues.

Managing a property is an ongoing process. WNCN is committed to support participants and landlords throughout the assisted tenancy. WNCN staff are available to assist landlords and participants as they build a positive relationship, whether by clarifying HCV Program policies, determining the root cause of tenancy issues or mediating disputes.

# Resources for Landlords and Brokers

WNCP is committed to providing up-to-date HCV Program and Westchester County rental information resources to landlords and brokers. Additional helpful guidance can be found online, and WNCP strongly encourages landlord and brokers to check in regularly to learn about the latest changes and initiatives.

## Westchester County Housing Choice Voucher Program

### Westchester Neighborhood Choice Program (WNCP) Website

[wncp.cvrnewyork.com](http://wncp.cvrnewyork.com)

- Learn more about WNCP families, view opportunity area profiles, list a vacancy and contact WNCP staff.

### CVR New York Owner Portal

[nyowner.hcvportal.org](http://nyowner.hcvportal.org)

- Once a unit is under contract, the landlord can view additional moves in process, review inspection appointments and results, download payment statements and more.
- Download landlord forms and reference material (also available upon request)
  - Property Owner Reference Guide
  - Landlord Responsibilities
  - Owner-Agent Data Form
  - Direct Deposit Authorization and IRS Form W-9
  - Housing Quality Standards Self-Inspection Checklist
  - Smoke and Carbon Monoxide Detector Requirements

### CVR New York Inspections Portal

[newyork.cvrinspections.com](http://newyork.cvrinspections.com)

- Check the results of your Housing Quality Standards Inspection.

### CVR New York Website

[cvrnewyork.com](http://cvrnewyork.com)

- Learn more about Housing Choice Voucher (HCV) Program policies and download select forms and reference materials, such as the Property Owner Reference Guide.
- Contact the Community Relations Coordinator.

## Fair Housing Law

Westchester County Human Rights Commission  
[humanrights.westchestergov.com/fair-housing](https://humanrights.westchestergov.com/fair-housing)

New York State Attorney General, Civil Rights Bureau  
<https://ag.ny.gov/civil-rights/fair-housing>  
<https://ag.ny.gov/source-income-discrimination>

U.S. Dept. of Housing & Urban Development, Fair Housing & Equal Opportunity Office  
[www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)

## Local Government Laws, Records and Resources

Office of the Westchester County Clerk, Land Records Division  
[www.westchesterclerk.com](http://www.westchesterclerk.com)

Local Building Department Contact Information  
[consumer.westchestergov.com/local-building-dept-contacts](http://consumer.westchestergov.com/local-building-dept-contacts)

New York State Building Standards and Codes  
[www.dos.ny.gov/dcea/laws\\_regs.html](http://www.dos.ny.gov/dcea/laws_regs.html)

Consolidated Laws of New York, Real Property  
[www.nysenate.gov/legislation/laws/RPP](http://www.nysenate.gov/legislation/laws/RPP)