

**Section 8 Rental Housing Assistance
A Program for Tenant and Owners
OWNERS INFORMATION**

The Section 8 Program is a federal program operated by the Department of Housing and Urban Development (HUD). HUD contracts with local public housing authorities (PHA), such as the Southern Iowa Regional Housing Authority (SIRHA), to administer the Section 8 Program for a specified geographic area. SIRHA's jurisdiction covers the counties of Adair, Adams, Cass, Clarke, Decatur, Fremont, Mills, Montgomery, Page, Pottawattamie, (except for the city of Council Bluffs) Ringgold, Taylor and Union. The cities of Casey & Stuart cross into SIRHA's jurisdiction; however, they are served by the Region XII Housing Authority located in Carroll, Iowa.

The Section 8 Program is designed to provide rental assistance to families who qualify as very low income. There is one type of Section 8 Rental Assistance and that is the Housing Choice Voucher (HCV) Program.

SIRHA is responsible to verify that the family is income eligible; however, **it is not SIRHA's responsibility to make a reference check or any other background search of the family. Our responsibility is to verify that they meet the HUD guidelines for eligibility.**

If the family is eligible and they have reached the top of the waiting list, SIRHA will issue the family a voucher. You have the right to ask them to present it to you. If they do not have it with them, you can call our office to verify their eligibility.

After the family and owner have entered into a lease agreement, and the owner and SIRHA enter into the Housing Assistance Payments Contract, SIRHA pays its portion of the rent directly to the owner. Payments are mailed out the first working day of each month. The family is responsible to pay their portion directly to the owner. If the family wishes to add a member to the household, (other than a new born), they must obtain written approval from the landlord and SIRHA.

SIRHA must recertify all families once every 12 months and again if the family reports a change in income or family composition in the interim. The owner may, at annual recertification time, request to increase the rent amount for the unit. The owner must provide justification for the increase and SIRHA must approve the request.

PAYMENT STANDARDS, RENT REASONABLENESS and RENT INCREASES

HUD requires that a unit coming onto the program for the first time meet a Rent Reasonableness test. To determine this, SIRHA must survey comparable rental properties not being subsidized; establish what the area norm for a given type of unit is, and then compare the new unit to the norm. If the area norm is less than the Payment Standard, the area norm will be used to determine Rent Reasonableness.

When the owner and the family submit the "Request for Tenancy Approval", all the necessary information is provided to SIRHA for determination of Rent Reasonableness. If we do not contact you about the rent amount requested, then the rent amount meets all the required tests. For units that are leased to voucher holders, a Payment Standard is used. Payment Standards set a limit on the amount of assistance we can provide. If the rent, including utilities, is higher than the Payment Standard, the family is responsible for the amount they are eligible to pay plus the amount that exceeds the Payment Standard; however, the family's share of the rent can not exceed 40% of their adjusted monthly adjusted income at the time of the initial lease signing.

An increase can be allowed once a year at the anniversary date of the contracts if funding is available. Approximately 3 months before the anniversary date of the contracts expiring, SIRHA will have the family give the owner a "Request for Tenancy Approval" form. At this time, the owner must request the rent increase, in writing, on the form and provide documentation for the need to increase the rent.

HOUSING QUALITY STANDARDS AND UNIT INSPECTIONS

HUD has set a national standard for decent, safe and sanitary housing. It is designed to be a floor level standard. This means that it is the absolute minimum level acceptable. HUD and SIRHA desire that all units exceed these standards. The name used for these standards is Housing Quality Standards (HQS). The SIRHA staff has received specialized training for the inspection and enforcement of HQS.

For more detailed information about HQS, a booklet called "A Good Place to Live" and a brochure called "Will Your Unit Pass HQS" is available for you to use. The important aspects are that a unit **MUST**:

- 1. Meet or exceed HQS to be eligible for rent subsidy.**
- 2. Must be inspected by the SIRHA inspector initially and annually to verify that it meets HQS.**
- 3. Must maintain HQS as long as the unit is on the program.**

When the "Request for Tenancy Approval" is returned signed, to our office, the inspector contacts both the owner and family for an appointment time for an inspection. The unit must be vacant or the eligible family must be living there in order to complete an inspection. If the unit passes the inspection the first time, a lease and HAP Contract will be signed to provide rental assistance for the following month. If repairs are necessary they must be completed and SIRHA notified by the 25th of the month in order to qualify for assistance for the following month. In the HAP contract, the owner agrees to keep the unit maintained at HQS level. If SIRHA receives a complaint from any source about the housing unit, we are required to inspect the complaint item. If the complaint is verified and if the item violates HQS; the owner/tenant is given a reasonable amount of time to correct the violations; SIRHA is required to terminate our payments until the violation has been corrected and verified by an on-site inspection.

SECURITY DEPOSITS

The owner is expected to collect a security deposit, however, there is no rule requiring it. If an owner has collected a security deposit from a family who has been living in the unit prior to receiving assistance, then SIRHA only needs to know the amount collected. The guidelines allow you to collect a security deposit according to private market practice. This amount may not exceed State or local law.

INTENT TO VACATE FORM

The Intent to Vacate form must be used during the first year of the lease if the Tenant and Owner wish to break the lease. This form must be signed by both the tenant and the landlord, which means they mutually agree to terminate the lease and HAP contract. This form must be dated from the 1st of the month to the 1st of the next month in order to give the proper notice. If the tenant chooses to rescind a notice to move and to remain in the unit he/she must submit a written notification. This notification must be signed by both the tenant and landlord and received in the SIRHA office by the 25th of the month in order for the rent assistance to continue. If we do not receive written notification by the 25th, the tenant's rental assistance will be terminated at their current address.

PROBLEMS WITH TENANTS

When you have a problem with a tenant we are concerned; however, our main goal is to provide the family assistance with their rent and assure the unit meets HQS. The owner/family relationship should be handled just as it would if the family were not receiving assistance. We cannot pre-screen families for you nor can we give out any references for them. We are limited to verifying their eligibility for the program. We **strongly** suggest that you get references or other information you need to base your decision on **before** you rent the unit to the family and sign the contracts.

DISCRIMINATION

You need to be aware that you cannot discriminate against potential tenants based on race or color, national origin, religion, sex, familial status or handicap. This is a law whether the rent is being subsidized or not. You can obtain more information on Fair Housing Laws by contacting:

Office of Fair Housing and Equal Opportunity
Room 5116
Department of Housing and Urban Development
451 Seventh Street, SW
Washington, DC 20410-2000

If the family is violating any part of the lease agreement, we need you to contact our office so the situation can be reviewed, documented and appropriate action taken by SIRHA, the owner and the family. Proper and thorough documentation of any conflict or other situation is strongly suggested.

OWNER ABUSE OF THE PROGRAM

You should realize that Section 8 Housing is a federal program and any violations can be prosecuted in a federal court. Here are a few examples of lease/HAP Contract violations and other situations that would get you into trouble:

- 1. SIDE PAYMENTS FROM THE FAMILY.** *Side payments are payments made to the owner for services or rent payments that are not included in the lease. All side agreements must be listed in the lease and approved by SIRHA.*
- 2. COLLECTING RENT ASSISTANCE PAYMENTS FOR UNITS THAT ARE VACANT OR NOT OCCUPIED BY A CERTIFIED FAMILY.** *It is your responsibility to notify SIRHA as soon as you know that your unit is about to be or has been vacated.*
- 3. BRIBING A SIRHA EMPLOYEE.**
- 4. GIVING FALSE INFORMATION TO SIRHA.**
- 5. RENTING TO A RELATIVE.** *A unit may not be approved if the owner is a parent, child, grandparent, grandchild, sister or brother of any member of the family, unless SIRHA determines that approving the unit would provide reasonable accommodation for a family member who is a person with disabilities.*

HOUSING ASSISTANCE PAYMENTS CONTRACT (HAP CONTRACT)

The Housing Assistance Payments Contract (HAP) is an agreement between the owner and SIRHA, who is the representative of HUD. You need to familiarize yourself with its provisions. If you have any questions about it or any of the other information you have just read, please feel free to contact our office at:

SIRHA
219 N. Pine Street
Creston, IA 50801
(641) 782-8585

Hours: 8 a.m. to 3:30 p.m.
Monday thru Friday

GENERAL OUTLINE OF INSPECTION PROCESS

The following is a basic outline of the normal inspection process once a **Request for Tenancy Approval Form** has been signed by both the tenant (or prospective tenant and the landlord and returned to SIRHA.

1. When the Request for Tenancy Approval Form is received in our office, and inspection booklet is filled out and given to the inspector for scheduling.
2. Inspections are scheduled approximately 10 days to 2 weeks in advance to accommodate mail time and because of the large number of inspections that are to be performed in our 13 county areas.
3. Notification of inspection date and times are sent to both the tenant and the landlord.
4. When the inspector arrives at the unit he will spend approximately 5 minutes visiting with the tenant about the ages of the children, number of family members, special needs of the family, etc., to help him in evaluating the units' suitability for the family.
5. During the actual inspection tour, it is best if the tenant and landlord accompany the inspector through the unit. This allows the inspector to ask questions about the unit and to explain deficiencies with both the tenant and landlord. This is a good time to discuss possible ways of correcting any deficiencies that might be found.
6. After the inspector has viewed all rooms, attics, basements, crawlspaces, attached garages, the exterior of the unit, the yard area and proximate neighborhood; he will discuss inspection results with both the tenant and landlord. A written list of deficiencies will be made at this time with separate copies for tenant, landlord and SIRHA. A timeline will be established with a deadline by which repairs should be completed by.
7. When repairs are completed the landlord will return the signed certificate stating that the repairs are completed.
8. A repair inspection will then be scheduled and notification of date and times will be sent to the tenant and landlord.
9. The inspector will check all repairs to make sure they are completed and will meet Housing Quality Standards as required by HUD and/or local standards.
10. If all repairs are made according to HUD guidelines, the unit passes and is eligible to go to lease. If it does not pass, the deficiencies are written up and steps 7 thru 10 are repeated.

WILL YOUR UNIT PASS THE HOUSING QUALITY STANDARDS INSPECTION?

This handout was created in order to help you, (landlord or tenant), determine if the unit you own or are occupying will meet the current housing quality standards regulations. This handout can be used as a guide if you wish to evaluate the unit you own or occupy.

The following criteria applies to **ALL** rooms in the unit.

WINDOW CONDITION - Are windows free of cracks, breaks, and/or severe deterioration? Are all windows that are designed to open openable? Do all windows that open stay open without props?

CEILING CONDITION – Are ceiling free of large cracks, loose surface materials, holes, leaks, missing tile and severe bulging or buckling?

WALL CONDITION- Are walls free of large cracks, loose surface materials, holes, and severe bulging or buckling?

FLOOR CONDITION – Are floors free from loose cracks, holes, unstable areas, severe bulging or buckling and tripping hazards such as loose or torn floor coverings?

LEAD PAINT – In units occupied by children under age 7 and constructed before 1978, is all surfaces free of any flaking, chipping, or peeling paint? This includes all woodwork, window surfaces and any other painted interior surfaces and all exterior surfaces.

SECURITY – Are all doors and windows accessible to the outside lockable? If the unit has combination storm windows they are considered lockable. At least one exit in the unit must have a keyable lock installed.

ELECTRICAL HAZARDS – Is the room free of electrical hazards such as: loose electrical outlet boxes, missing or broken out covers or receptacles, unsecured light fixtures, splices make outside or without junction box, junction boxes with no cover or fixtures with exposed electrical connectors.

The following items are criteria specific to the particular room named:

LIVING ROOM

Is there a living room present? If the unit is an efficiency apartment, a living room is considered present as a living, sleeping room.

Is there at least 1 permanently installed light fixture and 1 properly installed outlet or 2 properly installed outlets?

Is there at least 1 window or skylight openable to the outside?

ALL SECONDARY ROOMS

This includes infrequently used rooms such as enclosed porches, attached garages, unfinished basements. These rooms must meet the criteria listed at the beginning of this handout.

ALL UNITS ARE REQUIRED TO HAVE SMOKE DETECTORS ON EVERY LEVEL OF THE UNIT, IN EVERY BEDROOM, OUTSIDE EVERY SLEEPING AREA (hallways) and MUST be

A SEALED 10 YEAR BATTERY OR HARD WIRED. NO BATTERY OPERATED SMOKE DETECTORS ALLOWED. A CARBON MONOXIDE DETECTOR IS REQUIRED ALSO.

The following criteria must be addressed individually:

EXTERIOR

FOUNDATIONS – Is the foundation free from large cracks, holes, severe bulging or buckling and leaks?

STAIRS, RAILS, AND PORCHES – Do all stairways with four or more risers have adequate handrails? Are all steps and flooring free from unstable areas and severe deterioration? Do all areas 30 inches above or 30 inches below ground level have adequate guardrails?

ROOF AND GUTTERS – Is the roof firm and free of severe buckling, sagging and leaks? Guttering is not required; however, if guttering is present it must be in good condition. Do the soffits have holes or show signs of deterioration?

CHIMNEY – Is the chimney installed properly? Are there any signs of severe deterioration?

MOBILE HOME TIE DOWNS – Is your mobile home tied down properly?

CONDITON OF EXTERIOR SURFACES – Are all exterior surfaces sound and free form hazards?

HEATING AND PLUBMING

ADEQUACY OF HEATING EQUIPMENT – Is the heating system capable of providing adequate heat to all rooms used for living?

SAFETY OF HEATING EUIPMENT – Is the unit free from unvented space heaters or other types of unsafe heating conditions? Does the gas furnace have a manual shutoff valve located within the unit?

VENTILATION AND COOLING – Does the unit have adequate natural ventilation or a working cooling system?

HOT WATER HEATER – Is the hot water heater located in a safe place and properly installed? Does it have a discharge line from the pressure relief valve? Is your gas heater properly vented?

WATER SUPPLY – Does the unit have a safe, adequate water supply?

PLUMBING – Is the plumbing free from leaks, and severe corrosion?

SEWER CONNECTION – Is the plumbing connected to an approved public or private disposal system? Is the system free from sewer backup?

KITCHEN

Is there a kitchen present?

Is there at least 1 permanently installed light fixture and 1 properly installed outlet?

Is there both a stove and refrigerator present and working? All burners on the stove must work properly and the oven must work, however, a microwave oven can be substituted for an oven if the tenant approves. Either the landlord or tenant may provide one or both of the appliances.

Is there a permanently installed sink with hot and cold running water? Is the drain properly trapped and the plumbing free of leaks?

Is there adequate space to store and prepare food?

BATHROOM

Is there a bathroom present?

Is there at least 1 permanently installed light fixture?

Is there a flush toilet located in an enclosed space in the unit?

Is there a permanently installed wash basin or lavatory with hot and cold running water? The kitchen sink does not satisfy this requirement. Is the drain properly trapped and the plumbing free of leaks?

Is there a permanently installed bathtub or shower with hot and cold running water? Is the drain properly trapped and the plumbing free of leaks?

Is there a window that is openable to the outside in the room with the toilet? If not, is there an exhaust fan installed? (The exhaust fan must vent to the outside, a crawlspace, or uninhabitable attic.)

OTHER ROOMS USED FOR LIVING AND HALLS

This includes all bedrooms, dens, dining rooms, playrooms, frequently used utility rooms, family rooms, entrance halls, corridors, and etc.

In all other rooms used for living is there at least 1 permanently installed light fixture or 1 properly installed outlet or adequate natural lighting?

In all rooms used for sleeping is there at least 1 permanently installed light fixture and 1 properly installed outlet or 2 properly installed outlets.

In all rooms used for sleeping is there at least 1 window openable to the outside?

GENERAL HEALTH AND SAFETY

ACCESS TO UNIT – Can the unit be entered without having to go through another unit?

EXITS – Is there an acceptable fire exit from the building? (openable windows in the units with 2 stories or less or stable fire escapes in units with 3 or more stories.)

EVIDENCE OF INFESTATION – Is the unit free from infestation of rats, mice, roaches, etc.?

GARBAGE AND DEBRIS – Is the unit free from heavy accumulation of garbage and debris inside and out?

REFUSE DISPOSAL – Does the unit have adequate garbage disposal facilities?

INTERIOR STAIRS AND COMMON HALLS – Do all stairs with 4 or more risers have adequate handrails?

Do all halls and especially stairways have adequate lighting? (Switch at both the top and bottom of stairway)

Do all stairwells have adequate guardrails?

Are there any tripping hazards located in the unit? (Loose broken steps, loose or torn floor covering)

OTHER INTERIOR HAZARDS – Covers anything not covered above! **ASK QUESTIONS!!**

INTERIOR AIR QUALITY – Is the unit free from abnormally high levels of pollutants? (Sewer gas, fuel gas, vehicular exhaust)

SITE AND NEIGHBORHOOD CONDITIONS – This area covers any conditions in the area which might endanger the health or well-being of the tenants. For example: an inadequately covered well, a dilapidated building, or access to open sewage.

During an inspection there are many things to consider and each unit has its own individual structure to contend with. This handout has been put together in the most brief, informative manner that was feasible. As your unit is inspected, there will possibly be things that fail the unit that weren't covered in detail in this handout. If you have questions or problems with any part of your inspection, please feel free to contact the inspector at the SIRHA Office. The phone number is (641)782-8585.

The following fail items are most commonly found at an Initial inspection:

1. No drip leg or down pipe on water heater pressure relief valves.
2. Electrical splices made with electrical tape outside of a junction box.
3. No handrails on interior and/or basement stairways.
4. Electrical junction boxes, switches and outlets have no covers.
5. Windows that will not stay open without props.
6. Loose, peeling and chipped paint on interior and exterior surfaces.
7. Proper smoke detectors not installed and missing carbon monoxide detector.
8. Cracked and/or broken window panes on interior and storm windows.