



Property Owners:

Thank you for your interest in the Section 8 Housing Choice Voucher Program, administered in Knox County by the Knox Metropolitan Housing Authority. This packet is designed to provide you with some basic information. If you would like additional information or have questions about becoming involved in the program please visit our website at www.knoxmha.org, e-mail kmha@knoxmha.org or call us at (740) 397-8787.

I have included in the package an agency brochure, details on the dangers of lead-based paint poisoning, a Section 8 rental assistance guide and important information regarding fair housing laws.

We hope the information in this packet will give you a general idea of the program we administer. Our office is open to the public Monday, Tuesday, and Thursday, from 8:00 a.m. to noon, and from 1:00 to 4 p.m. We are available every day by phone.

Thank you again for considering the Section 8 Housing Choice Voucher Program. If we can be of any further assistance to you please visit our website, e-mail or call our office and we would be glad to help.

Sincerely,

Jason E. Booth

Executive Director



SECTION 8 Housing Choice Voucher Rental Assistance Program

Website: www.knoxmha.org E-mail: kmha@knoxmha.org
 201A West High Street • Mount Vernon, Ohio 43050
 Telephone (740) 397-8787 Fax (740) 397-8226
 TTY/TDD Relay: (800) 750-0750

What is the rental assistance program?

The Section 8 Existing Housing Assistance Program is financed by the Department of Housing and Urban Development. Locally the Knox Metropolitan Housing Authority has administered the program since 1975. The rental assistance program offers equal opportunity housing and does not discriminate against anyone based on race, religion, gender, color, disability, family status, or national origin. The housing authority neither owns nor manages any public housing in Knox County; nor may it pay a rent subsidy for any unit that is fully subsidized.

This program assures that those very low-income families living in Knox County who qualify can find decent, sanitary, and safe housing at a price they can afford. Qualified participants may remain in the unit they are presently renting or find other housing on the open market. Once the family is qualified and funded, the housing authority will determine how much the family can pay towards rent and utilities and will pay the difference on behalf of the family to the landlord. The program does not have funding available for emergency assistance.

Who qualifies?

In order to qualify for assisted housing, you must be a family. A family may be a single person or a group of persons. A group may be two or more persons sharing or intending to share residency, two or more elderly or disabled persons, or one or more elderly or disabled persons living with a live-in aide. Seventy-five percent of families admitted to the program must have a total income of no more than: (Income Limits usually change annually per HUD)

Number of Persons	1	2	3	4	5	6	7
Income Limit	\$11,200	\$12,800	\$14,400	\$16,000	\$17,300	\$18,550	\$19,850

The remaining 25% must have an income of no more than: **(This is the limit we will be using unless indicated)**

Number of Persons	1	2	3	4	5	6	7
Income Limit	\$18,700	\$21,350	\$24,050	\$26,700	\$28,850	\$30,950	\$33,100

Once the family is determined to meet eligibility requirements, its application is placed on a waiting list according to the date and time of application with those families of veterans or service members being served first before other families.

How do I apply?

Applications may be obtained at the Knox Metropolitan Housing Authority office at 236 South Main St., Suite 201, Mount Vernon. The office is open to the public on Monday, Tuesday, and Thursday from 8 a.m. to noon and from 1 to 4 p.m. Accessibility for the hearing impaired is provided by the Ohio TTY/TDD Relay service, 1-800-750-0750.

What happens next?

When funding is available, you will be notified and the information provided on your application will be verified to assure your eligibility. You will be issued funding according to your family size. Once you are issued your voucher, you will have 60 days to find suitable housing.

You must, make certain that your landlord is willing to work with the program. You must be prepared to provide references to a landlord and sell yourself as a good tenant. Be sure to ask the amount of rent being asked, the number of bedrooms in the unit, what-if any-utilities are included in the rent, and if there are any special restrictions the landlord may have. You must be prepared to pay the security deposit required by the landlord, and any utility deposits necessary, yourself.

What happens when I find a unit I like?

You will fill out a Request for Lease Approval with your prospective landlord and submit it to our office. You may not rent from a relative unless this arrangement is necessary as a reasonable accommodation for a family member with a disability. We will then schedule an inspection of the property to check that it meets the Housing Quality Standards set by the government. Once the unit has passed our inspection, you will sign a one-year lease with your new landlord. Our office will determine your portion of the rent and we will sign a contract with your landlord outlining the terms of our assistance payment on your behalf. The lease and lease addendum spell out your responsibilities and rights as a tenant.

What are my responsibilities once I have moved in?

You have the same rights as any other renter in the private market. You must pay your rent on time and keep the provisions of your lease. Like any other renter, you are responsible for any damage above normal wear and tear that you or anyone visiting you may cause. Proper housekeeping habits are very important to maintain your landlord's property. Each renter has the chance to help to create a good reputation for Metropolitan Housing in the community. Failure to fulfill your lease provisions may result not only in eviction by your landlord, but also in termination of your assistance by the housing authority.

You must remain in your unit for the entire year of the lease and give your landlord and the housing authority a thirty-day notice if you move after the first year. You must give our office written notice of any change in family size within 10 days of that change. If your income decreases, you may notify the housing authority so that we can provide additional assistance to your family.

Once a year before the anniversary date of your lease, you will need again to supply our office with the necessary information to verify your income, family size, and any other special circumstances. Your unit must be inspected again to ensure that it still meets the government's standards.

What is a Voucher?

The program is called the Housing Choice Voucher Program. Rental assistance available to a participant is called tenant-based rental assistance. There is no maximum rent limit for a landlord *as long as the rent is reasonable*. If families choose to do so, they may pay more than 30% of their income toward housing costs by renting a more expensive unit. The housing authority will advise the family regarding the burden they are assuming by renting a more expensive unit and will prohibit a family from renting a unit that will be a serious financial burden to that family (i.e., more than 40%).

If a family moves from one unit to another while keeping assistance from the program, the assistance moves with the family. There are no pre-approved housing units in the community. The housing authority must inspect any unit prior to a family's receiving assistance to rent that unit.

KMHA (KNOX) Payment Standards – Includes rent and utilities

0 BR	1 BR	2BR	3BR	4BR
510	513	617	789	905

KMHA (ASHLAND & HOLMES) Payment Standards – Includes rent and utilities

0 BR	1 BR	2BR	3BR	4BR
496	499	600	768	880

**This is the amount paid if KMHA paid all the rent.

What do I do if I want to become a landlord renting through the program?

First of all, funding is available for families, not units, so your tenant must apply for the program and be accepted. When you are approached by a participant with funding who wants to rent your unit, we suggest you screen this person just as you would any other potential renter. The housing authority only determines that a family is eligible to receive rental assistance, not that they are a suitable renter. We always encourage you to ask for references from any prospective tenant. If you request, and if the information is available, we must inform you of the family's current address and the name and address of their current or previous landlord. You retain all rights and responsibilities of a landlord under Ohio law.

You cannot rent to a relative receiving assistance through our program unless the unit is needed to provide reasonable accommodation for a member of the family with a disability. HUD defines a relative as a parent, child, grandparent, grandchild, sister, or brother of any member of the assisted family. You must be willing to sign a one-year lease with your tenant. At the end of this period, the lease reverts to a month to month tenancy. Prior to beginning assistance for a participant, your unit must be inspected to make certain that it meets the basic Housing Quality Standards set by HUD. The amount of rent you are charging must be acceptable according to program guidelines. For participants continuing on the program, units are reinspected on an annual basis. Rent increases after the first year of rental assistance must be requested in writing and with at least 60 days' notice. These rent increases will be handled according to program directives.

There are several forms that you will be required to sign when first accepting a participant of the rental assistance program. The **Request for Lease Approval** is a form that details the address of the unit, the year of its construction, which utilities are included in the rent and the amount of contract rent. Submitting this form initiates the inspection of your property. Following the inspection you will receive a written list of any repairs that might be needed in order to help the participant with rent in your unit. Many of the things our inspector will look for in your unit are detailed in a booklet entitled *A Good Place to Live*, and we encourage you to request a copy from our office so that you may become familiar with the Housing Quality Standards we use.

The **Lease** and any **Addendum** will be signed by you and your tenant. The security deposit the tenant is to pay should be detailed in these documents. The rental assistance program does not provide assistance for security deposits. The Lease may be terminated by you following the state of Ohio Tenant/Landlord Law (Ohio Revised code, Chapter 5321). The Lease Addendum specifies not only the amount of contract rent, but also what utilities are included in the rent and who provided the range and refrigerator. Any additional appliances, such as washers, dryers, or window air conditioners should be detailed in writing.

The **Housing Assistance Payments Contract** is signed by our agency and you. It is our guarantee that we will pay for the portion of rent that the tenant cannot according to program guidelines. If, or when, the lease is terminated, the Contract terminates also. You are not required to place another assisted family in this unit. During the term of the contract, the tenant's family size or income may change and their portion of rent may change. You will be notified in writing of any such change.

You will need to fill out a W-9 form for our office when you first place your unit on the program, and we will send you a 1099 form at the end of each calendar year detailing the money paid by our agency to you during that period of time.

Sample copies of all the forms described above are available at our office, and we would be happy to provide you with a packet of information for landlords. We, of course, welcome your questions and urge you to call for additional information.



❖ **Fair Housing Law**

Title VI of the Civil Rights Act of 1964,
Title VIII (Fair Housing Act of 1988) and
Chapter 4112 of the Ohio Revised Code prohibits discrimination in housing

❖ **The Fair Housing Act prohibits discrimination in housing because of:**

- Race or Color
- National Origin
- Religion
- Sex
- Familial Status (including children under the age of 18 living with parents or legal custodians, pregnant women and people securing custody of children under 18)
- Handicap (mental or physical)
- Military Status
- Ancestry

❖ **In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status, handicap or ancestry:**

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection sale or rental
- Persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as multiple listing service) related to the sale or rental of housing

❖ **In Addition: It is illegal for anyone to:**

- Threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise that right based on national origin, religion, sex familial status, handicap or ancestry.
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, handicap or ancestry.

❖ **Some examples of illegal housing discrimination?**

- Refusing to rent to a family with children. (Unless housing is specifically and exclusively designated for older persons)
- Restricting families with children to certain buildings or floors.
- Requiring families with children (or any protected group) to pay higher deposits. (Owner is allowed to charge a separate security deposit for pets.)
- Steering African Americans (or any protected group) to certain parts of a community.
- Stating that a unit is not available when it is.
- Refusing to make loans in certain neighborhoods.

- Suggesting that a person can pay for their deposit with sexual favors.
- Asking a person with a disability if they really are allowed to live on their own.
- Refusing to allow a person who is visually impaired to move into a unit with their assisted animal.
- Building a large, new apartment building that has no accessible units.
- Advertising a unit using terms like: Christian couple wanted; adults only or ideal for one person.

❖ **What information may a landlord legally obtain on a rental application?**

- Names, relationship, gender, social security number and date of birth of all persons who will be residing in the unit
- Applicants name, current address and telephone number
- Questions regarding the employment and all income sources of the potential tenant
- Information regarding bank accounts
- Previous addresses including previous landlords and how to contact them
- Whether applicant is applying for a handicap accessible rental unit
- Personal references (character) and emergency contact information
- Whether applicant is willing to comply with all of the buildings rules regarding such things as pets, smoking and general policies of cleanliness
- The landlord may ask if a prospective tenant has ever been convicted of the illegal manufacture or distribution of a controlled substance or if the prospective tenant currently uses drugs illegally.
- A tenant may also be asked if their tenancy would pose a direct threat to the health and safety of other people currently residing in any adjacent units or in the neighborhood.
- If the tenant is applying for housing designed or designated for people with a particular disability, it is legal to ask if the applicant qualifies for that type of housing.
- Landlords can check your previous credit history and obtain a Credit Report

❖ **As a landlord can you legally reject a prospective tenant?**

Yes – In two situations.

1. The landlord may reject an application from a prospective tenant if it can be documented that the applicant cannot meet the obligations that apply to all tenants, such as being able to pay the rent and complying with reasonable rules and regulations. Such a rejection must be based on concrete evidence. For example, if a prospective tenant needs a certain amount of take-home pay to afford the monthly rent and the documented earnings information shows that the prospective tenant's salary is too low, the landlord can reject the application. Another valid reason would be if the prospective tenant's most recent or previous landlord reported that the tenant ignored reasonable building rules and refused to discuss and/or comply with the landlord's request to do so.
2. The landlord may reject a prospective tenant's application if it can be substantiated with written documentation that the health and/or safety of other individuals could be threatened by the prospective tenant's occupancy. Again, the landlord has to have objective evidence, recent enough to be credible, in order to make such a claim and reject the application.

It is also unlawful for a landlord to impose terms and/or conditions in the rental of a dwelling unit, or in the provision of benefits and services to the dwelling unit that are not imposed on other tenants.

As a landlord, under the FHA, a tenant's request for reasonable accommodation in the rental of a dwelling unit must be given careful consideration and be accommodated when ever possible.

❖ **Who must comply with the Fair Housing Act?**

Property owners, landlords, housing managers, real estate agents, brokerage service agencies and banks have to comply. The FHA covers both privately owned housing and housing subsidized by federal funds, such as low-income public housing and the Section 8 program.

THE DANGER OF LEAD POISONING TO RENTERS

A house or apartment built before 1978 may contain lead paint. Lead paint is poisonous if eaten. Many children do eat paint flakes and frequently become very sick. You as a parent are in the best position to safeguard your child's health by preventing him or her from eating paint or paint chips.

Lead poisoning is a **serious health** problem in this country. Each year thousands of children under seven years of age are poisoned when they eat bits of paint containing lead. Children who eat lead can become mentally retarded, blind, paralyzed, or even die. You can safeguard your child's health by preventing him from eating paint chips which may contain lead.

As a parent, you need to know what to do to prevent the sickness lead paint can cause. You need to know what to do if your child has lead poisoning.

Your child can get lead poisoning by eating paint, dirt, dust, or other non-food items containing lead. The most common cause of lead poisoning is lead-based paint. Children can get dangerous amounts of lead from eating even very small amounts of such paint. Unfortunately, usually there are no obvious signs of lead poisoning. Often lead poisoning can seem like a number of other childhood diseases, but if your child has stomach aches and vomiting, headaches, a loss of appetite, is cranky, or frequently is too tired to play, he **may** have lead poisoning. Any or all of these symptoms can be signs of lead poisoning. Often, there are no symptoms at all. If anyone tells you that your child has eaten paint chips or plaster, or if you see any of these signs in your child, he/she should be tested for lead in his/her blood as soon as possible. **Do not wait!** Your doctor, local clinic, hospital, or public health department can test your child for lead poisoning. Blood samples can be taken and tested to tell if your child has eaten enough lead to be harmful. Testing for lead takes only a matter of minutes.

Blood screening programs are usually free and will test children for lead even if they show no symptoms of poisoning and have not been seen eating paint. A number of blood screening programs are supported by the Department of Health, Education and Welfare, and local health departments. If you are unaware of a screening program in your area, call your local health department. If there are no screening programs in your city and you cannot afford testing, the Medicaid program may pay for a screening of children both below six years of age and above the age of six if a doctor says that testing is necessary.

If tests show that your child has a high level of lead in his blood, he will need medical supervision and possible treatment. If treatment is necessary, your doctor, a local clinic, or hospital will be able to remove the lead in your child's blood. Such treatments may be paid for by Medicaid or your local health department. If testing shows that your child has a lot of lead in his blood, your local health department may send someone to measure the lead paint in your home, and may require treatment by the owner of the unit of the lead paint hazards on walls and woodwork. Such work is often messy and inconvenient, but it is necessary to prevent the possibility of further sickness from lead.

Lead Paint is not the only cause of lead poisoning. Young children put many things besides food in their mouths, but if those objects contain lead, poisoning is possible. A child can get lead poisoning from eating or chewing on non-food items which contain lead, including dirt, some toys and even some pottery, and furniture. Common household dust can sometimes contain high levels of lead. Lead paint that has weathered and fallen to the ground can collect in dust and soil. Children should be discouraged from playing in dust and dirt where lead content in soil is likely to be.

You should stop your child from eating or chewing paint and other objects that may contain lead. Warn your child of the dangers of eating anything other than food if he is old enough to understand. Make sure that the rest of your family and anyone who baby-sits for you is aware of the lead paint problem and will prevent your child from eating paint. Often children will eat things if they are bored or hungry. Children are safer if they have activities or safe toys to keep them busy. If your child is not eating properly, you may want to take him to a doctor.

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

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

Lessor's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

(ii) _____ Lessor has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the lessor (check (i) or (ii) below):

(i) _____ Lessor has provided the lessee with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

(ii) _____ Lessor has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Lessee's Acknowledgment (initial)

(c) _____ Lessee has received copies of all information listed above.

(d) _____ Lessee has received the pamphlet *Protect Your Family from Lead in Your Home*.

Agent's Acknowledgment (initial)

(e) _____ Agent has informed the lessor of the lessor's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

_____ Lessor	_____ Date	_____ Lessor	_____ Date
_____ Lessee	_____ Date	_____ Lessee	_____ Date
_____ Agent	_____ Date	_____ Agent	_____ Date



SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

**201 West High Street
Mount Vernon, OH 43050
Phone: 740-397-8787
Fax: 740-397-8226**

**E-mail: kmha@knoxmha.org
Website: www.knoxmha.org**

***An Equal Housing Opportunity
Agency***



What is the Knox Metropolitan Housing Authority?

The Knox Metropolitan Housing Authority (METRO) helps eligible low income families with their monthly rent payments (subsidizing their rent). The funding for the Section 8 Housing Choice Voucher Program comes from the United States Department of Housing and Urban Development (HUD) through federal tax dollars.

How do I know if I qualify?

You must fill out an application (in our office, via the internet or by mail). If your income is low enough you will be placed on the Knox Metropolitan Housing Authority waiting list. The average time on the waiting list is 12 months or longer. If you are an honorably discharged veteran, widow of an honorably discharged veteran, or have children with an honorably discharged veteran you will be given priority preference.

When a family receiving voucher assistance "goes off of the program", giving up their voucher -- a new family is taken from the top of the waiting list and receives a housing voucher.

***Knox Metropolitan Housing
Authority does not provide
emergency housing assistance.***

How much will Knox Metropolitan Housing Authority pay towards my rent?

The amount of the subsidy paid by Knox Metropolitan Housing Authority is different for each family. It is based on the total household income. The voucher holder will pay between 30% - 40% of their monthly income for rent and utilities. For some families Knox Metropolitan Housing Authority will pay all of the rent, but most families pay some portion of their rent.

How much is the average rent in Knox County?

In 2008 Knox Metropolitan Housing Authority's payment standards (the average cost of rent AND utilities) are:

- 1BR \$513
- 2BR \$617
- 3BR \$789
- 4BR \$905

Does Knox Metropolitan Housing Authority pay the Landlord directly?

Yes, the landlord is paid via direct deposit on the first banking day of every month for the Section 8 Housing Choice Voucher Program portion of the rent. The voucher holder is responsible for paying their share of the rent to the landlord as well.

Does Knox Metropolitan Housing Authority tell me where I can reside?

No, you must find your own rental unit.

Some landlords provide Knox Metropolitan Housing Authority with a list of vacancies. Stop by our office or visit our website www.knoxmha.org for these listings.

Does the Section 8 Housing Choice Voucher Program have specific requirements?

Yes, you will be required to attend a briefing when your name is chosen from the waiting list. At this briefing, all of the rules and requirements of the program will be explained in detail.

What happens if I violate the program requirements?

- Your rental assistance may be terminated.
- You could be required to pay back money to the program.
- You could be denied the possibility of being placed on the waiting list for a specified period.

The mission of Knox Metropolitan Housing Authority is to provide an equal opportunity for decent, safe and affordable housing for all eligible persons.

What if I have a criminal record? Will Knox Metropolitan Housing Authority still assist me?

It depends what type of criminal activity you have on your record. A criminal screening will be conducted on all family members over the age of 18 prior to the issuance of a voucher.

Do I have to sign a lease?

Yes, you will sign a one year lease with the landlord. **A lease is a legal contract** which lists the terms and conditions of the tenancy. If Knox Metropolitan Housing Authority is assisting you, you still have all of the rights of any tenant under Ohio law; and the landlord has all of the rights of a landlord under Ohio law.

What if I move in and then cannot afford rent or utilities?

- Immediately contact the landlord, do not put off communicating with your landlord. Late fees will start adding up fast!
- Immediately contact Knox Metropolitan Housing Authority.
- Contact Salvation Army, KnoHoCo, Interchurch Social Services, PRC or HEAP to see if short term help is available.
- You can be evicted for failure to pay rent or utilities.

Helpful Reminders

- Complete a move-in inspection with the landlord; keep a copy of the form
- Security Deposit is usually one months rent
- Pet deposit, typically required if you have animals
- Utility deposits
- Appliances may need to be purchased

Helpful Resources

- Fair Housing
 - 1-800-850-0467
- Legal Aid
 - 1-888-831-9412
- Pathways
 - 211
- Salvation Army
 - 740-392-8716
- Interchurch Social Services
 - 740-397-4825
- Veteran Services
 - 740-393-6742
- Job & Family Services PRC
 - 740-397-7177
- Moundbuilders Guidance Center
 - 740-397-0442
- Knox County Headstart
 - 740-397-1344
- Freedom Center
 - 740-397-2660
- Knox County Health Department
 - 740-392-2200
- HEAP
 - 740-397-0378
- Kno-Ho-Co
 - 740-393-3545