The Community Choice Demonstration

The Community Choice Demonstration helps families with Housing Choice Vouchers find homes in Opportunity Areas in the Rochester region. These are neighborhoods in the Rochester Housing Authority's five-county jurisdiction that have historically been difficult for families with vouchers to move into, either because they are outside of families' price ranges, or because property owners are not very familiar with the voucher program. Many families with vouchers want to move into Opportunity Areas because they offer high-quality schools and other public amenities.

Families with vouchers from the Rochester Housing Authority can sign up to be selected for the program. To assist families in moving to Opportunity Areas, families receive pre- and post-move coaching. They also receive housing search assistance and financial assistance to help cover the security deposit and some other move-related expenses.

Rochester Housing Authority has also taken steps to ensure the rental ceiling standard for homes in the Opportunity Areas are affordable for families and competitive for the property owners in the private rental market. Owners who rent to families receive financial incentives, including a lease-up bonus. Program staff work with families and property owners to facilitate good tenant-owner matches and positive relationships between them.

Rochester's Community Choice Demonstration is a part of a national demonstration funded by the U.S. Department of Housing and Urban Development. The demonstration studies the effect of additional services on families' ability to move into Opportunity Areas. Families interested in receiving services must sign up for the study and will be randomly selected to receive services. For more information about the national demonstration, go here.

Families in the Community Choice Demonstration work with a Coach who will discuss your family's housing and community needs, develop a family preparation plan, work with you to conduct your housing search, and assist you in contacting property owners.

We can only assist families in finding homes in designated Opportunity Areas, where children and families are expected to have the best opportunity to thrive.

Benefits offered:

- Pre-move support: Help with thinking through which neighborhoods are the best fit for you and
 your family. The program will also help you get ready to put in applications. That looks different
 for every family. It might mean attending one or more workshops or getting additional support
 from one of our partner agencies.
- **Housing search assistance:** Help finding properties in Opportunity Areas and owners that are willing to participate in the program.
- Move-related financial assistance: Help with paying the security deposit and some other moverelated expenses.

- Faster processing: Community Choice staff will help you and the property owner fill out the paperwork and efficiently process it at the Housing Authority.
- Post-move support: Offered in the form of information and resources about your new neighborhood.

If you have a Housing Choice Voucher (Section 8) from Rochester Housing Authority and you are interested in the Community Choice Demonstration, email communitychoice@rochesterhousing.org. Make sure that you will qualify for the program by looking at our eligibility guidelines here: Housing Choice Vouchers (Section 8) - Rochester Housing Authority

A number of families on the wait list will also be invited to apply to participate in the Demonstration.

Property Owners

The Community Choice Demonstration connects families with Housing Choice Vouchers to property owners who maintain quality housing in Opportunity Areas in RHA's five-county jurisdiction where children and families can have the best opportunity to thrive.

The Housing Choice Voucher program is a federal rental assistance program that helps low-income families find housing in the private rental market. Families with vouchers only pay a portion of their income towards their rent, and the voucher covers the rest. We make sure that the unit will be affordable for the family before reaching out to property owners.

Find out why property owners love working with the Community Choice Demonstration:

- **Reliable, on-time rent payments:** The Housing Authority pays their portion of the rent by check or direct deposit into your bank account.
- Lease-up bonus: Property owners who lease up with
 a Community Choice Demonstration client will receive a bonus in the amount of 50% of
 one month's rent.
- Supported families: Tenants receive coaching to help ensure that they will make a successful transition into their new home and security deposit assistance.
- **Faster processing:** Community Choice staff will help you fill out the paperwork and efficiently process it at the Housing Authority.
- Asset protection: Have peace of mind when you lease-up with a program tenant knowing that you can access a Damage Mitigation Fund of up to \$2,000 in the rare event that a tenant leaves their unit damaged.
- Free listing service: Fill vacancies quickly and save on advertising costs through our exclusive unit list for homes in your area.
- Rent to a family in need of a home: Families in the program are looking for homes in Opportunity Areas to give their kids the best chances at success. They need property owners, like you, who will give them a chance too.

List your eligible units today! Not sure if your unit is in an Opportunity Area? Check the <u>Address Locator</u> <u>Tool</u> to find out. For more information, contact communitychoice@rochesterhousing.org.

The Community Choice Demonstration includes an independent evaluation— the Community Choice Demonstration study. The goal of the Community Choice Demonstration study is to understand what services and supports help eligible families access neighborhoods that provide good opportunities for parents and their children. A family is considered eligible if they have a Housing Choice Voucher and at least one child aged 17 or under that they consent to have participate in the study. A number of families from the current Rochester Housing Authority Housing Choice Voucher waitlist are also being invited to participate in the Demonstration. Participation in the program and study is completely voluntary. To have a chance of being offered services under the program, however, you must agree to participate in the study.

To help you determine if participating in the Community Choice Demonstration is right for your family, Rochester Housing Authority will invite you to an information session so you can learn more about the study. If you choose to participate, the following will occur:

- 1. You will be asked to answer some questions about yourself and your family such as the names and ages of the people living with you. Rochester Housing Authority will review a form with you that explains more about the study and the requirements if you decide to participate. If you agree to participate, you will be asked some additional questions about your child's current school experiences, and your child's health. You will also be asked to fill out a survey that will ask about your housing situation, your thoughts on moving, your education and employment status, and your health.
- 2. If you choose to participate, you will be assigned to one of two groups. This assignment will be random, like flipping a coin, to make sure that each family that participates has an equal chance of being placed in either group. Groups will not be decided by any person, rather they will be randomly determined by a computer. The first group will be offered a Housing Choice Voucher and the usual services from the Rochester Housing Authority without any additional services. The second group will be offered a Housing Choice Voucher and a set of additional services that will assist them in searching for and moving to housing in specific areas of their choice, called Opportunity Areas.
- 3. You may be asked to participate in future surveys or interviews as researchers study the impacts of the services provided under the Community Choice Demonstration. Your participation in those future study activities is voluntary.
- 4. To learn about the long-term effects of being offered these services and supports, researchers may collect data about you and your children from different sources for several years.

The study will allow for a better understanding of how to support families with a Housing Choice Voucher in finding housing in Opportunity Areas. Researchers will use information collected from the study to measure whether children in households that receive services and move to

new neighborhoods do better in school and earn more money later in life. The study will also measure how well these services help adults in the household.

For more information about how you can participate in the study, contact 585-697-6210 or email communitychoice@rochesterhousing.org.

Frequently Asked Questions

What is a Housing Choice Voucher?

A Housing Choice Voucher, historically called "Section 8," is a rental subsidy for low- income households in the United States. The Housing Choice Voucher Program is the largest federal subsidized housing program for low -income households in the US. State and regional authorities operate 2,500 voucher programs around the country. In Rochester area, the Rochester Housing Authority operates the Housing Choice Voucher program.

The Housing Choice Voucher Program is not an entitlement program, and only about a quarter of families who qualify for the program actually receive a voucher. There are typically long wait lists for families who want to receive vouchers.

Families who receive vouchers search for housing on the private rental market. The voucher acts as a coupon, so families can find housing affordable to them, and they only pay a portion of the rent. Families only pay up to 40% of their income towards their housing costs (both rent and utilities). If the family has no income, the voucher will typically cover the whole cost of the rent and provide the family with a subsidy to pay utilities. Vouchers are subject to regional rental ceilings where the housing authority can pay only up to a certain amount for a unit based on the neighborhood, bedroom size, and amenities included in the unit.

As a property owner, I have never worked with a tenant with a housing choice voucher before. What should I expect in the rental process?

Renting your property to a family with a voucher follows a very similar process as leasing to a family without a voucher. It includes a few extra steps to make sure you and the tenant will make a successful match.

We encourage property owners to screen voucher families the same way they would with any other applicant. You will want to consider, however, that the voucher will count towards a large portion of the rent, so many property owners have different, more flexible income criteria for voucher holders.

After an applicant goes through your screening criteria, you turn in a packet of information to the Housing Authority called a Request for Tenancy Approval. This packet provides RHA information about the unit including address, rent amount, utility assignments, security deposit etc.

Upon receipt of the Request for Tenancy Approval, the Housing Authority will review the information to ensure that the rent is affordable for the family and reasonable for the area. The Housing Authority will look at comparable units in the area (based on amenities, size, and type of unit) to make sure that the rental amount requested is a fair price based on the market. If the rent is amount is not affordable for the family or reasonable for the area, the Housing Authority will reach out to you to negotiate a rent amount. Both you and the Housing Authority must agree on a rent amount.

Lastly, a Housing Authority representative will inspect the unit to make sure that it meets Housing Quality Standards. These standards were created to ensure that our federal tax dollars are not used to house families in units that are subpar and unsafe.

After the unit passes inspection, the tenant can sign the lease and pay their deposit. You sign an agreement with the Housing Authority called the Housing Assistance Payment Contact (HAP for short). The contract shows that you have agreed to receive the rental payment from the Housing Authority.

Each month, you receive the rent from the Housing Authority and the tenant. If the tenant's income goes down, the Housing Authority will pay a larger portion of the rent so that the unit is always affordable for the tenant.

Inspections are typically conducted biennially, so if the tenant wants to live in your unit for two years, the Housing Authority will come to inspect the unit approximately 24 months from the start date of the HAP contract.

How much is the voucher worth?

Housing Authorities are subject to limits set by the U.S. Department of Housing and Urban Development, which sets regional limits on how much the housing authority can pay based on the number of bedrooms the family qualifies for. The limit is called the Payment Standard, and in the Rochester area, the Payment Standard is dependent on the location of the unit.

Use the Address Locator Tool found here to look up which tier a property is in and if it qualifies for the Community Choice Demonstration. The search tool will also provide the user with the estimated rental price limit for that neighborhood. The numbers provide an estimated rental price a Housing Choice Voucher family with no income can afford.

There are two important factors to keep in mind. First, families with income may choose to look above the established price limit because they can pay a larger portion of the rent. Second, although the price limit helps families figure out how much they can afford based on the location, the rental price agreed upon between the Housing Authority and the property owner must be similar in price to other comparable units in the area fair market rate. The Housing Authority will look at comparable units in the area (based on amenities, size, and type of unit) to make sure that the rental amount the property owner requests is a fair price based on the market.

What are the Opportunity Areas? Where are they?

Opportunity Areas are neighborhoods or communities in Rochester area where children and families are expected to have the best opportunity to thrive. Researchers and local experts developed the list of Opportunity Areas based on data on school quality, long-term economic outcomes for children, poverty rates and other social and economic neighborhood criteria. Opportunity Areas are defined based on census tracts and block groups, which are area designations developed by the U.S. Census Bureau.

You can look at the Opportunity Areas using this link: Address Locator Tool.

I have a voucher and I am interested in the program. Who should I contact?

Call 585-697-6210 or email communitychoice@rochesterhousing.org to learn more about the program and see if you qualify.

Who is eligible for the Community Choice Demonstration?

Your family might be eligible if:

- You have a voucher from the Rochester Housing Authority.
- You have at least one child in your household age 17 or younger.

A small number of families from the current Rochester Housing Authority Housing Choice Voucher waitlist are also being invited to participate through invitation only.

The Community Choice Demonstration helps families with Housing Choice Vouchers find homes in Opportunity Areas in the Rochester region. If you think you are eligible to participate in the Community Choice Demonstration, you may want to think about the following:

- Are you willing to move? Would you consider moving to a new neighborhood in an Opportunity Area?
- Do you have time to search for your housing in a new neighborhood or do you need to move very quickly? Families who are in need of immediate or emergency housing may not have enough time to benefit from the services provided through participation in the program.

I may have a unit in an Opportunity Area. How can I check?

Use the <u>Address Locator Tool</u> to look up if a property is in an Opportunity Area and qualifies for benefits as part of the Community Choice Demonstration. The search tool will also provide the user with an estimated rent range in that area. The numbers provide an estimated range of rents a Housing Choice Voucher family with no income can afford.