

Owner News

For property owners and managers participating in the Chicago Housing Choice Voucher Program



Message from the Chief Executive Officer

Holiday Greetings to our CHA Property Investors. As we approach the New Year, I reflect on the progress we have made in 2008 and look forward to continued operational improvements and program enhancements in 2009.

The New Year brings with it a new HCV Administrative Plan which will simplify many of our processes. Also in 2009, we will continue our efforts to improve communication with you and utilize email for newsletters, program announcements, and HAP check remittance. Even HAP check payments will all be paid electronically via Direct Deposit in 2009. As a result, *it has become essential for ALL Owners to have an email address and sign up for Direct Deposit as outlined in the article below. Please make it a priority and register for Direct Deposit today.*

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In November we hosted the CHA's first ever Property Investors Symposium. The speakers were informative and engaging. Thank you for your attendance and all of the positive feedback. What a huge success it was — so much so that we will host similar events in the spring and fall of 2009.

I look forward to working with you next year and much continued progress toward our long-term goal of improved customer service.

Kind regards,
Lewis Jordan, President and Chief Executive Officer
Chicago Housing Authority



Standing Room Only at CHA's First Ever Property Investors Symposium

On November 15th, 2008, the CHA held its first ever Property Investors Symposium at the South Shore Cultural Center. The symposium was an overwhelming success with standing room only for the more than 550 property Owners attending. Guest Speakers included Congressman Danny K. Davis; Lewis Jordan, CEO of the CHA; Carl N. Pettigrew of New Venture Realty; Anthony Simpkins,

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No Exceptions Direct Deposit of Housing Assistance Payment (HAP) Checks Required by December 31, 2008

As part of our continued efforts to improve service, *all Owners are required to sign up for direct deposit of HAP checks by December 31, 2008.* While direct deposits will help streamline HCV program processes and reduce costs, Owners will benefit with increased security, convenience, and assurance of on-time payments.



Owners are encouraged to use the online portal to enroll in the direct deposit program, or you may do so by mail or fax (as outlined to the right). Either way, *you must register for direct deposit by December 31st of this year or be in jeopardy of not receiving a HAP check.*

Please note that you must have an email address prior to signing up for direct deposit. If you do not have internet access, stop by your local library for *free* internet access where you can both create an email address and check your email messages. The process to create an email address is simple. Free email accounts can be created online at several websites including:

- ✉ **Yahoo** www.yahoo.com (click on the "mail" tab at the top of the page).
- ✉ **Gmail** www.gmail.com (click on "sign up for gmail" at the lower right hand corner of the page).
- ✉ **Hotmail** www.hotmail.com (click on the "sign up" box at the bottom center of the page).

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\$ Enrollment Options for Direct Deposit

- **Online via CHA's Secure Website (Preferred Method)**
www.thecha.org/hcvlandlords.html
Please have your Agent Owner Number from your HAP check stub, bank account and routing information handy.
- **Fax**
Submit required documents listed below to:
Lynitra Payne, Landlord Specialist
Fax: (312) 786-3661
- **Mail**
Submit required documents listed below to:
Chicago Housing Authority HCV Finance
Lynitra Payne, Landlord Specialist
60 East Van Buren, 11th Floor
Chicago, IL 60605-1207

📄 Documents Required to Enroll via Fax or Mail

- Voided Check (if using a checking account)
- Deposit Slip (if using a savings account)
- Completed IRS W-9 Form
- Completed Direct Deposit Authorization Form (Available for download from www.thecha.org or at any of the CHA Housing Choice Central or Satellite offices.)

What to Expect During the Initial Inspection Process

As a property Owner in the CHA's Housing Choice Voucher program, you have already successfully completed at least one Initial Inspection (also known as a *new move inspection*). Over time, you may add properties to your investment portfolio and/or turn-over existing properties. As a result, you will once again find yourself undergoing an Initial Inspection to ensure your newly listed property meets the minimum material condition for eligibility in the CHA's Housing Choice Voucher program. This minimum material condition is also referred to as Housing Quality Standards (HQS). Since many process improvements have been implemented over the past several months, it will be helpful to understand the process for Initial Inspections as it is today.

The process begins when the Owner submits the *Request for Tenancy Approval (RFTA)* to either the CHA's Central office or to one of the Satellite offices. Approximately three to five days after submitting the RFTA, the Owner will receive an automated call requesting he/she schedule a convenient initial inspection appointment through the Inspections Call Center at (312) 895-2409. Either the Owner or the Owner's agent is required to attend this initial inspection. As a courtesy, on the day of the inspection the Inspector will contact the Owner approximately 30 minutes prior to arriving at the property.

NOTE: Please be aware that the phone number provided on the RFTA will be used to contact you during the inspection process. Please do not list a number with an extension, as the automated phone system does not dial extensions. Your contact phone number should also have voice mail capability.

Initial Inspection Appointments Now More Convenient

We are pleased to announce that Owners now have the added convenience of scheduling their own initial inspections appointment. Rather than having the appointment automatically scheduled, Owners or their Agents can now schedule it at a time that works for them. After receiving an automated call from the Inspections Department indicating receipt of the RFTA, the Owner simply contacts the Inspections Call Center at (312) 895-2409 to schedule an initial inspections appointment.

Common Deficiencies Found During Initial Inspections

- Missing smoke or carbon monoxide detectors.
- Double-keyed deadbolts on entrance doors.
- Broken or missing electrical switch and receptacle covers.
- Broken window balances, panes, or locks.
- Poorly weather stripped doors and windows.
- Open slots in breaker boxes.
- Peeling or deteriorated paint.
- Malfunctioning GFCI receptacles.
- Missing or short extension tubes on hot water heater pressure relief valves.
- Cracked or chipped tubs, sinks, and toilets.
- Poorly anchored toilets.

As is the case with all inspections, all utilities must be on and all Owner-supplied appliances must be properly installed and working at the time of the inspection. Refer to the list at the left for the most

common deficiencies found during initial inspections. Owners who pay careful attention to these items and ensure that they are in proper working order at the time of the initial inspection greatly increase the likelihood of passing the inspection.

At the end of the inspection, the Inspector completes a *notice* identifying the results and the Event ID. If the property passes inspection, the completed notice serves as proof of such. If the property fails the inspection, the Inspector explains the deficiencies to the Owner.

The day after the inspection, the Owner may review the inspection results and the complete list of defi-

ciencies by logging on to www.results.mccright.com and entering the Event ID. The Owner will also receive a letter in the mail detailing the results within a week after the inspection.

If the unit fails the initial inspection, the Owner is required to repair the outstanding deficiencies *and* schedule a reinspection within 14 days of the previous inspection. The Owner or the Agent may schedule the reinspection by calling the Inspections Call Center at (312) 895-2409. If more than 14 days pass without the Owner scheduling the reinspection appointment, the RFTA is cancelled and the initial inspections process is terminated. At this point, the property will no longer be considered for the HCV program unless the Owner submits a new RFTA.

Tips for Avoiding Foreclosure

As our entire nation faces difficult financial times, now more than ever it is important to be mindful of the financial investment of your real estate. If you are having trouble keeping up with your mortgage payments, or have received a notice from your lender asking you to contact them, please refer to the tips below.

• **Contact a HUD-approved Housing Counseling Agency.** (800)-569-4287 TTY (800) 877-8339

• **Don't ignore the problem.** The further behind you become in your payments, the harder it will be to reinstate your loan and the more likely your property may end up in foreclosure.

• **Contact your lender** as soon as you realize you have a problem making your mortgage payment. Lenders often have options to help borrowers through difficult financial times. Remember, banks use foreclosure as a last resort.

• **Open and respond to all mail from your lender.** Lender's initial correspondence will provide valuable information including tips for how to prevent foreclosure and help you through difficult financial times. Mail received later in the process may include important notices of pending legal action. Your failure to open such notices will not be an excuse in foreclosure court.

Source: U.S. Department of Housing and Urban Development



Deputy Commissioner for Housing Preservation for the Chicago Dept. of Housing; and Katie Ludwig of the Department of Housing. Janice Stewart, Cathy Pennington, and Phillip Fairweather of the CHA's Housing Choice Voucher Program executive team addressed current and relevant topics including CHA's new approach to the HCV program and the bifurcation of responsibilities. Simpkins and Ludwig discussed the current "foreclosure frenzy" and provided insight into some of the city's programs to aid property investors. Stan McCright of the Inspections Team discussed enhancements to the inspections program and rent determination.

Pettigrew's presentation was entitled "How to Manage Your Property". Topics included elements of good property management such as knowing your lease, screening prospective tenants, and "feeding" your investment. As a CHA HCV property Owner himself and a member of the Owners Resource Council, Pettigrew has personal experience in the program and his own proven tips on becoming a better property Owner and manager (listed to the right).

The CHA is pleased to have hosted an event of this nature and magnitude for our property Owners; after all you are at the center of the HCV program. We sincerely appreciate all of the wonderful feedback and letters we have received regarding your experience. If you missed out on our inaugural meeting, join us in the spring when we will host our second, semi-annual Property Investors Symposium.



Becoming a Better Property Manager

- Listen to your tenants.
- Respond to issues in a timely manner.
- Thoroughly inspect your property annually.
- Provide a "secure" environment.
- Review "your rules" with prospective residents.
- Review the lease with prospective residents.
- Keep deposits in a separate interest-bearing account.

The CHA Call Center — Your Front Line Resource



Did you know that call center representatives receive more than 2,000 calls daily from more than 15,000 property Owners and 34,000 program Participants? Our priority is to take care of your needs as quickly and efficiently as possible. To make sure we provide you with excellent customer service, in recent months we have hired additional staff to reduce callers' wait time and invested many hours in employee training.

Process improvements have enabled us to reduce on-hold wait time by more than 85%. You will experience even less wait time if you call later in the week, like Wednesday or Thursday or better yet, Friday, when call volume is lowest. While you'll receive your answers more quickly on these "off-peak" days, if you have an urgent question, call immediately.

Remember to contact the Call Center first when you have questions. While you may have worked with a Housing Specialist at

one of the Satellite Offices in the past, they are often busy with new applicants or scheduled interviews and as a result it may take them a few days to call you back. A Call Center representative can almost always provide you with the information you seek immediately. If not, they will forward your inquiry directly to a Housing Specialist who will call you back with an answer in just a few days.

The Call Center Can Provide Information About:

- ☎ HAP checks and mailing details.
- ☎ Program administration.
- ☎ Contract status.
- ☎ Inspections.
- ☎ Rent increase requests.
- ☎ Participant recertification status.

Call Center Hours

Monday through Friday
8:30 a.m. to 5:00 p.m.
(312) 935-2600

Consider us your main source for managing your routine voucher business. We are here to serve you as your front line resource.

Satellite Offices Now Open Every Other Saturday for Your Convenience

As part of our continued efforts to improve customer service, all Satellite Offices will be open for a full day on the first and third Saturday of each month from 8:30 a.m. to 5 p.m.

Central Office

CENTRAL 00

60 E. Van Buren Street, Chicago, IL 60605

Zip Codes Served

60040, 60104, 60153, 60155, 60409, 60411, 60419, 60425, 60426, 60429, 60438, 60473, 60478, 60610, 60611, 60613, 60614, 60616, 60618, 60622, 60625, 60626, 60630, 60631, 60634, 60635, 60639, 60640, 60641, 60645, 60646, 60647, 60651, 60656, 60657, 60658, 60659, 60660, 60706, 60707

West Satellite Office

SATELLITE 33

3333 W. Arthington, Suite 220
Chicago, IL 60624

Zip Codes Served

60601, 60605, 60607, 60608, 60612, 60623, 60624, 60644

South Satellite Office

SATELLITE 75

1741 E. 75th Street
Chicago, IL 60649

Zip Codes Served

60615, 60637, 60649, 60653

Southwest Satellite Office

SATELLITE 88

1550 W. 88th Street
Chicago, IL 60620

Zip Codes Served

60609, 60617, 60619, 60620, 60621, 60627, 60628, 60629, 60632, 60633, 60636, 60638, 60642, 60643, 60652, 60655, 60827

Visit us on-line at www.thecha.org

Si usted necesita esta publicación en español por favor llame al (312) 935-2600.

Direct Deposit of HAP Checks Required by December 31, 2008

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After enrolling, the CHA will transfer one cent (\$0.01) into your account as a test transaction from Harris Bank. Direct deposit of your HAP check will begin thirty (30) days after processing your direct deposit test transaction. Thereafter, all HAP funds will be automatically deposited into your account. You will receive a monthly written statement itemizing each property address and the corresponding payment amount.



With only a few days left to sign up for this mandatory program, don't delay and do so today. **Remember, ALL Owners will be required to participate in the direct deposit program by December 31, 2008.** If you have any questions or require assistance, contact Lynitra Payne in HCV Finance via e-mail at directdeposit@thecha.org or (312) 786-3118.

Benefits of Direct Deposit

Immediate Access to Your HAP Funds: Payments are credited to your account on the same day that your check was previously mailed. This provides you with immediate access to your HAP funds since there is no waiting for the mail to deliver your check.

Control: Direct deposit puts you in charge of your money. Financial planners recommend direct deposit as one step toward gaining control of your finances.

Peace of Mind: Payments are automatically deposited to your account, even if you are traveling, on vacation or ill. No worries about mail delays or lost or stolen checks.

Confidentiality: Direct Deposit is confidential. Money is transferred electronically and passes through fewer hands than a check.

Convenience: No special trips to pick up and deposit checks.

Security: Eliminates the potential of mail fraud associated with mailing checks.

Make a Difference During the Holidays

For over ten years, the CHA has partnered with *Windows of Opportunity* (Windows) to assist hundreds of families during the holidays. This non-profit organization helps residents of Chicago's public and assisted housing programs through a variety of services. Their annual holiday giving campaign has been successful in years past due in great part to the contributions from the CHA's HCV property Owners.

Donations are needed this year more than ever because of the tough economic times. Won't you consider making a tax-deductible contribution today to help these needy families and children?



Your generosity will bring joy to many who are in need at this special time of year, for example:

\$100 will purchase gifts and toys for five children.

\$50 will buy movie passes or books for a family.

\$35 provides a family with a complete holiday meal with all the trimmings — including turkey, stuffing, sweet potatoes, dinner rolls, cranberry sauce, vegetables and dessert.

For details about how you can make a difference this season by giving to those in need, please contact Angela Moore at (312) 913-7478 or Jennet Posey at (312) 786-3194.