

the Special Mobility



a special opportunity **FOR LANDLORDS & PROPERTY OWNERS**



A PARTNERSHIP THAT WORKS

with you and for you



YOU HAVE UNITS TO FILL. We have the qualified tenants to fill them. The Special Mobility Housing Choice Voucher Program connects participating landlords with qualified, prescreened applicants who are ready and able to be good tenants at your property.

As a participating landlord or owner, you have the opportunity to boost your occupancy without increasing your marketing costs. And you won't give up any control over how you manage your property.

*You have the opportunity to **boost your occupancy** without increasing your marketing costs.*

THE SPECIAL MOBILITY Housing Choice Voucher Program is administered by Metropolitan Baltimore Quadel (MBQ), a subsidiary of the Quadel Consulting Corporation. MBQ works with both tenants and landlords to ensure the success of the program, which it operates in a unique partnership with the Housing Authority of Baltimore City.

Landlords and property owners pay nothing to participate in the program, yet they benefit from a host of services that MBQ provides, including:

- ♦ Educating tenants to be responsible residents who pay rent on time
- ♦ Helping to market your property to prospective tenants and conducting neighborhood tours
- ♦ Handling the paperwork for the program
- ♦ Paying the program's portion of the rent directly to the landlord or owner
- ♦ Monitoring the program, ensuring ongoing compliance for both tenants and landlords

As a landlord, your main responsibilities are to provide high-quality, well-maintained rental units, to honor the terms of your leases, and to abide by all applicable laws—things that you would do anyway as a responsible, success-minded property manager.

MBQ's landlord outreach specialists provide the information you need to make well-informed decisions about the program. And once you're participating, they help you to keep things running smoothly.



why

THE GOAL of the Special Mobility Housing Program is to help low-income families live successfully in “Opportunity Neighborhoods” that give them access to better schools and employment, with less exposure

to crime, and better amenities such as transportation, recreational facilities and shopping—all of which can add up to a big overall opportunity to improve the quality of their lives.

Opportunity Neighborhoods



These are neighborhoods with lower concentrations of poverty and government-assisted housing and greater ethnic diversity than the regional average. Every census tract in the region has been carefully evaluated, identifying multiple opportunity neighborhoods in Anne Arundel, Baltimore, Carroll, Harford, Howard and Queen Anne’s counties. There are also several opportunity neighborhoods in Baltimore City.

about the **SPECIAL MOBILITY HOUSING CHOICE VOUCHER PROGRAM**

FUNDING FOR the Special Mobility Housing Choice Voucher Program is appropriated by the United States Congress, distributed through the U.S. Department of Housing and Urban Development, and administered by local housing agencies.

The program helps low- to moderate-income families rent housing in the private market, while allowing the landlord to retain all the rights, responsibilities and privileges of being the property owner.

By paying a portion of the family’s rent directly to the property owner, the program helps low- to moderate-income families rent housing in the private market, while allowing the landlord to retain all the rights, responsibilities and privileges of being the property owner.

Just like market-rate tenants, families with Special Mobility Housing Choice Vouchers search for housing on the private market and then contact owners directly to view properties. Leasing a property under the Special Mobility Housing Choice Voucher Program is easy. As an owner, you have the option to advertise in traditional ways or to let MBQ market your units to program participants for you, at no charge to you.

MEET YOUR *new tenants*



OUR PARTICIPANTS ARE HIGHLY motivated, low- to moderate-income families who want to live in good, safe neighborhoods. Families participating in the Special Mobility Housing Choice Voucher Program aren't simply given vouchers—they earn them. Unlike the average applicant who walks in or responds to your ads, families in the Special Mobility Housing Choice Voucher Program have worked with a counselor to prepare and be a well-qualified candidate for your unit.

Before starting their housing search, the families must complete a series of rigorous eligibility requirements. They work with professionally trained housing counselors and must address potential barriers to successful residency before a voucher is issued. After a family rents a unit, our Metropolitan Baltimore Quadel program managers and counselors keep tabs and address any issues before they become big problems.

*Families work with **professionally trained housing counselors** and must address potential barriers to successful residency before a voucher is issued.*

Whether it is debt counseling, assistance meeting the goals of their family plan, assessing their needs in terms of neighborhoods and housing, assisting with the housing search or introducing the family to prospective landlords, MBQ counselors help train and support the families during every step of their family plan, leasing process and occupancy. The goal of the housing counselor is to help each family create a good move—one that helps improve the quality of the family's life.

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“My landlord is great! I love my neighborhood and neighbors. My kids get to play in a safe place, and I don't have to worry about their safety.”

-MBQ PROGRAM PARTICIPANT



TWO PROGRAM *options*

Tenant-Based and Project-Based

MBQ ADMINISTERS two types of rental assistance programs: the Tenant-Based Voucher Program and the Project-Based Voucher Program. In either case, you maintain control over your own property management decisions. You screen and make your own decisions about applicant suitability as a tenant, using the same criteria in accordance with Fair Housing Laws as you use to screen any other prospective tenant.

The Tenant-Based Voucher Program

In the Tenant-Based Voucher Program, families are issued vouchers and conduct their own housing searches. At the end of the tenancy, and as long as the family is in good standing with MBQ and the landlord, the family can use their voucher assistance to rent another unit. Key features of the tenant-based program:

- ♦ Rental assistance is tied to the family, not the unit.
- ♦ Owners select from well-qualified applicants referred by MBQ.
- ♦ The initial term of the Housing Assistance Payments (HAP) contract is the same as the initial term of the lease (typically one year).
- ♦ Units that participate in the Special Mobility Housing Choice Voucher Program must be located in MBQ-identified Opportunity Neighborhoods.
- ♦ Housing assistance is based on family income. To prevent an undue rent burden, the family cannot contribute more than 40% of their adjusted monthly income toward rent and utilities.

The Project-Based Voucher Program

In the Project-Based Voucher Program, rental assistance is tied to the property, not the family. Certain units are designated for the program, and MBQ refers well-qualified applicants for their rental. The program is governed by a contract between the owner and MBQ. When the tenant moves out, MBQ must refer more well-qualified candidates for the landlord to choose. Key features of the project-based program:

- ♦ Owners select their tenants from well-qualified clients referred by MBQ.
- ♦ Assistance is available for up to 25% of the total units in a building.
- ♦ Priority is given to applications that have three or more bedrooms.
- ♦ Eligible locations are areas that MBQ has determined as allowable.
- ♦ The gross monthly rent (rent plus utilities) cannot exceed the currently approved payment standards for that area (determined by census tract).
- ♦ Vacancy loss payments are available at the time of unit turnover; maximum vacancy loss is 60 days.
- ♦ Incentive payments (subject to funding availability) are possible at the time of initial leasing, based upon the size of the unit and length of project-based Housing Assistance Payments contract.
- ♦ The contract term can go up to 15 years.
- ♦ Enrolling in the Project-Based Voucher Program starts with an application from the owner. The owner signs an Agreement to Enter into a Project-Based HAP Contract (AHAP), which confirms the type of ownership, the number of units and bedroom sizes of the units to be assisted, the actual addresses of the assisted units, utilities allowances, and other details.

DOES YOUR *property qualify?*



ALL STYLES of decent and safe housing located in Opportunity Neighborhoods are eligible—both apartments and single-family homes—provided the rent is reasonable for the type, size, condition and location.

Prior to approval of a unit, MBQ must determine if the rent is reasonable compared to other unassisted units in the same

area. MBQ is required to certify to HUD that the rent that has been approved is reasonable and will not have the effect of inflating rents in the community.

Consult the map or census tracts list to find out if your apartment or home is located in an allowable neighborhood.

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“Thanks so much for all your help getting my property leased. Everyone that I have spoken to has been wonderful and very informative.”

-MBQ PROGRAM LANDLORD



allowable

Baltimore City

101.00, 103.00(BG: 1, 2, 4 & 5), 104.00, 105.00, 201.00, 202.00, 203.00, 302.00(BG: 3), 1101.00, 1201.00, 1202.00, 1306.00, 1307.00, 1308.03, 1308.06, 2201.00, 2302.00, 2401.00, 2402.00, 2403.00, 2404.00(BG: 1, 4, & 5), 2501.03, 2609.00(BG: 3), 2701.01(BG: 1), 2703.02, 2704.02, 2705.01, 2705.02, 2707.03, 2711.01, 2712.00, 2713.00, 2714.00, 2715.01, 2715.03, 2720.02, 2720.03(BG: 1, 2, 4 & 5)

Harford County

3011.02, 3011.03, 3011.04, 3012.01, 3012.02, 3012.03, 3013.01, 3014.01, 3014.02, 3015.00, 3016.02, 3017.01, 3017.02, 3021.00, 3022.00, 3028.01, 3028.02(BG: 1 & 2), 3031.00, 3032.01, 3032.02, 3033.00, 3034.00, 3035.00, 3036.02, 3036.03, 3036.04, 3037.00, 3038.00, 3039.00, 3041.00, 3042.01, 3042.02, 3051.00, 3052.00, 3063.00, 3064.00

Baltimore County

4038.01, 4038.02, 4038.03, 4050.00, 4060.00, 4070.00, 4081.00, 4082.00, 4083.01, 4083.02, 4085.02, 4085.03, 4085.05, 4085.07, 4087.02, 4087.03, 4087.04, 4088.00, 4089.00, 4901.00, 4902.00, 4903.02, 4904.00, 4905.00, 4906.01, 4906.02, 4906.03, 4907.01, 4908.00, 4910.00, 4911.00

Carroll County

5010.00, 5020.00, 5030.00, 5041.00, 5042.01, 5042.02, 5051.01, 5051.02, 5052.03, 5052.04, 5061.00, 5062.00, 5075.00, 5076.02, 5077.01, 5077.02, 5078.02, 5081.00, 5082.00, 5090.00, 5100.00, 5110.00, 5120.00, 5130.00, 5141.00, 5142.01, 5142.02

Howard County

6011.01, 6011.02, 6012.01, 6012.02, 6021.00, 6023.02, 6023.03, 6023.04, 6023.05, 6023.06, 6026.00, 6027.00, 6028.00, 6029.00, 6030.00, 6040.01, 6040.02, 6051.01, 6051.02, 6054.01, 6054.02, 6055.01, 6055.02, 6055.03(BG: 1), 6056.01, 6056.02, 6066.01, 6066.04, 6066.05(BG: 1, 2 & 4), 6067.01, 6067.03, 6067.04, 6067.05, 6068.02, 6068.03, 6068.04, 6069.01(BG: 4), 6069.02, 6069.03



HOW TO TELL IF YOUR UNIT IS ALLOWABLE:

factfinder.census.gov

- ♦ Load site and click on “street address search” on the left side of the page.
- ♦ After you key in the address, the census tract will appear beneath the address.
- ♦ If that census tract or specific block group within that tract is listed on this document, MBQ can list the property in our available rental property database and connect potential renters with you.

Anne Arundel County

7011.01, 7011.02, 7012.00, 7013.00, 7014.00, 7021.00, 7022.01, 7022.02, 7022.03, 7023.00, 7024.01, 7024.02, 7025.01(BG: 1), 7026.02, 7027.00, 7063.00(BG: 1, 2 & 4), 7064.01, 7065.00(BG: 2 & 4), 7067.00, 7070.01, 7070.02, 7080.00, 7301.00, 7303.00, 7304.01, 7304.02, 7305.02, 7305.03, 7306.01, 7306.03, 7306.04, 7307.00, 7308.00, 7309.01, 7309.02, 7310.01, 7310.02, 7311.01, 7311.02, 7311.03, 7312.01, 7312.02, 7312.03, 7312.04, 7313.03, 7313.06, 7313.07, 7313.08, 7313.09, 7313.10, 7313.11, 7401.02(BG: 1, 3 & 4), 7401.03, 7402.01, 7402.02, 7402.03, 7403.01(BG: 1), 7403.03, 7405.00(BG: 2, 4 & 5), 7406.01, 7406.03, 7407.00, 7408.00, 7409.00, 7410.00, 7501.02, 7502.02, 7502.03, 7503.00, 7504.00, 7505.00, 7506.00, 7507.00, 7508.01, 7508.04, 7509.00, 7510.00, 7511.02(BG: 2), 7511.03

Queen Anne's County

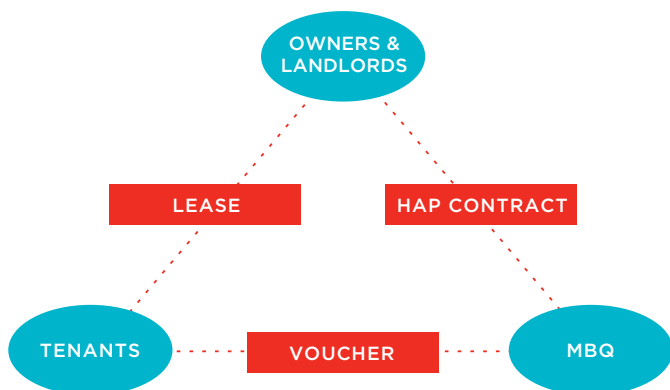
8102.00, 8103.00, 8104.00, 8105.00, 8106.00, 8108.00, 8109.00, 8110.00

A THREE-WAY *partnership*



THE SPECIAL MOBILITY Housing Choice Voucher Program is successful because of the strength of a three-way partnership between owners and landlords of good quality housing in Opportunity Neighborhoods, well-prepared and qualified tenants, and Metropolitan Baltimore Quadel. Each partner has duties and responsibilities defined in legally recognized documents.

Special Mobility Process



MBQ Responsibilities

As administrator of the Special Mobility Housing Choice Voucher Program, MBQ has five broad responsibilities:

- ◆ Determine whether a family or individual is eligible for the program according to guidelines established by HUD
- ◆ Determine allowable properties and then assist families in relocating to an opportunity area
- ◆ Inspect properties under the program to ensure that federal health and safety guidelines are met
- ◆ Pay the program's share of each participating family's rent each month
- ◆ Ensure that program participants and property owners comply with program rules and regulations



Owner/Landlord Responsibilities

Landlords participating in the Special Mobility Housing Choice Voucher Program have all of the same responsibilities they would if the unit was rented to a private market tenant. Key responsibilities of landlords are:

- ♦ Screen and select tenants for vacant units
- ♦ Enter into and enforce the lease between the landlord and the tenant
- ♦ Collect security deposits and rent
- ♦ Maintain the housing unit in accordance with Housing Quality Standards, making repairs as necessary
- ♦ Comply with the HAP Contract and all applicable federal, state and local laws and ordinances, including but not limited to Fair Housing

Tenant Responsibilities

Tenants are responsible to both the landlord and MBQ. Tenant responsibilities to MBQ are outlined in the family obligations and are listed on the Housing Choice Voucher. Tenant responsibilities to the landlord/property are defined in the lease and should include:

- ♦ Timely payment of rent and tenant-supplied utilities
- ♦ Proper care of the unit and any maintenance that is designated as the responsibility of the tenant (i.e., lawn maintenance, snow removal, etc.)
- ♦ Responsibility to abide by all the terms and conditions of the lease (i.e., approved family members, when and how to report guests and visitors, pet clauses, etc.)



“This program is one of the best things that ever happened to my family and me. I am less stressed about financial issues and can finish college. We love the beautiful quiet neighborhood and the school system. We could be no happier.”

-MBQ PROGRAM PARTICIPANT

“MBQ is a true blessing for those that want [a better life] like myself. I am thankful for the program and the opportunity to do better and live better. My children and I are happy.”

-MBQ PROGRAM PARTICIPANT

process



THE LEASING PROCESS is well defined and straightforward, but there are differences between the two programs.

Tenant-Based Program. Once an applicant finds a unit and the owner finds the family suitable, the family is required to submit a Request for Tenancy Approval (RFTA). The family will provide you with the RFTA packet. After the RFTA is submitted and rent comparability reviewed, MBQ calls the owner to schedule an inspection. All units must pass a housing quality standard (HQS) inspection prior to the start of housing assistance; the property must be unoccupied and all utilities turned on before it can be inspected.

Additionally, the unit must be maintained in accordance with the HQS while in the program. MBQ is responsible for conducting periodic inspections throughout the term of the assisted tenancy. Both landlords and tenants are advised of the periodic inspections, and both are encouraged to be present during the unit inspection. To help get ready for the HQS inspection, MBQ has an HQS Self-Inspection Checklist available.

Project-Based Program. This leasing process can be much quicker, since most of the paperwork and inspection requirements are processed before the tenant has been selected. The owner simply needs to screen referred MBQ clients to determine who is most suitable. Once selected, the prospective tenant and owner sign the HUD Lease Addendum and the owner's actual lease, and submit those documents to MBQ.

The Lease. A great feature of both programs is that the property owner retains the right to use his or her own lease, with the addition of certain language required by HUD in any lease signed by a Special Mobility Housing Choice Voucher tenant. This language is included in the lease addendum and is

an attachment to the Housing Assistance Payments Contract. The initial term of the lease is normally one year and may provide for automatic renewal after the initial term expires. A family must be given the right to terminate the lease at any time after the initial term (or subsequent extension) with proper notice. The owner cannot make changes to the terms of the lease during the initial term, and any changes to the terms must be presented to the tenant and MBQ for approval.

A great feature of this program is that the property owner retains the right to use his or her own lease.

Security Deposits. Families are responsible for paying security deposits. The deposit may not exceed those charged to unassisted tenants (or the maximum allowable by law). In some cases, MBQ can assist the family with a portion of their security deposit. However, the portion of the security deposit paid by MBQ must be refunded by the owner to MBQ at the time the tenant moves out. If the owner uses the security deposit to cover valid end-of-lease expenses (i.e., damages, etc.), the owner must provide MBQ with a copy of the written notice that is provided to the tenant in accordance with Maryland's security deposit laws.

HAP Contract & Lease Signing. Once the property passes inspection and the lease is signed, MBQ will process a Housing Assistance Payments (HAP) Contract. The HAP Contract states the duties and obligations of the owner and MBQ. It also defines the conditions for the payment of the monthly housing assistance.

KEY BENEFITS

summary



THE SPECIAL MOBILITY Housing Choice Voucher

Program helps landlords and property owners to lease their units to well-qualified tenants, without increasing their marketing costs. Benefits include:

- ♦ Potential tenants who have been counseled and are well prepared to be good tenants and good neighbors
- ♦ Timely payment of monthly housing assistance payments directly to the property
- ♦ Payment standards that may meet area market rents
- ♦ Security deposit assistance for families leasing in allowable areas

- ♦ Post-move counseling to tenants
- ♦ Landlord Outreach Specialists who act as the landlord's clearinghouse for program information
- ♦ Well-qualified, experienced, and customer-friendly MBQ staff and a returned phone call guarantee

For more information, visit our website at www.mbquadel.com or call 410.223.2222 or 877.813.4MBQ.



"I have recommended MBQ to everyone who would listen! This is the best housing program I've ever experienced. And when I have any concern about the smallest thing, my housing counselor is right on it. I appreciate her and all the effort she put into making my transition go so smoothly."

-MBQ PROGRAM PARTICIPANT



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