



# HOUSING CHOICE VOUCHERS:

## Expanding Property Owner Participation



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# INTRODUCTION

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The Housing Choice Voucher (HCV) program, funded through the U.S. Department of Housing and Urban Development and operated by housing authorities all over the country, allows income-eligible families and individuals access to affordable housing in communities where they want to live. The program bridges the gap between what a tenant is able to pay, and the maximum fair-market rent of the house or apartment they've selected.

Its success depends on partnerships with local landlords.

The most effective housing authorities find ways to make their HCV programs as user-friendly as possible, addressing landlord concerns and lowering barriers to make participation easy, dependable, and profitable. By going a step further and offering incentives, they can attract landlords who may need extra encouragement to rent to voucher-holders. REALTORS® are uniquely well-positioned to spread the word among property owners about the benefits of partnering with HCV programs: from tenant-matching to guaranteed rental income to inspection standards that help to maintain and increase a property's value, it can make good business sense.

Here, we've collected case studies highlighting best practices of a few housing authorities that are advancing fair and affordable housing through HCV programs. Read on to learn how REALTORS® can help.

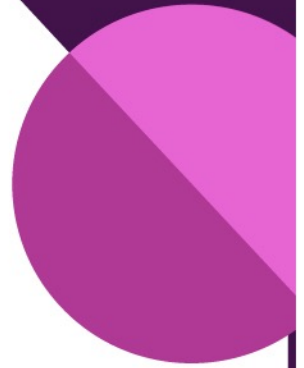
# SCOTTSDALE HOUSING AGENCY

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In affluent Scottsdale, Arizona, it's not always easy to rally property owners around the cause of subsidized housing. But as the Housing Choice Voucher program relies directly on partnerships with area landlords, and demand is much higher than available inventory, the Scottsdale Housing Agency is doing all it can to attract more housing units. A new Housing Partner Program is helping to narrow the deficit with enhanced benefits and strong incentives for landlords.

Underscoring the REALTOR® value of advancing the cause of affordable housing, the program launch was hosted by the Scottsdale REALTORS® association. Says Christopher Groesbeck, Landlord Liaison at the Scottsdale Community Assistance Office, "This support placed us in a sphere with mortgage lenders, property managers, and other local housing professionals, and from that launch, we've achieved more than we could have on our own."

Although the agency is able to administer 755 Housing Choice vouchers at maximum capacity, it currently has a shortfall of about 200 units. This, notes Groesbeck, is actually a significant improvement: "Since we launched our Housing Partner Program, less than a year ago, we've added 79 new units, representing the participation of 33 new landlords. This includes breaking into the more affluent North Scottsdale market, where we now have more than ten units in the program. Historically, this is not a locale where housing vouchers have been active, so this is an encouraging development: it tells us the incentives are working and more property owners are recognizing the benefits of renting to voucher holders."



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The three incentives offered under the Housing Partner program are:

- **A \$1,000 signing bonus** for leasing a unit to a Scottsdale Housing Voucher tenant. Landlords who are new to the program, as well as current landlord partners who make additional units available to housing voucher tenants, are eligible.
- **Security Deposit Coverage:** This frequently requested form of assistance helps overcome a common rental barrier in Scottsdale, where a deposit can be as much as 1.5-times the monthly rent rate.
- **Damage Relief Funding** up to \$500. This insurance-like benefit has only been claimed once since the program's inception but serves to mitigate the false perception that voucher tenants are more prone to damage property.

In addition to the incentives of the Housing Partner Program, several new benefits were launched in tandem with the program to boost landlord recruitment and retention:

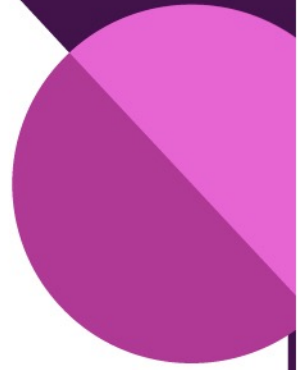
- **Online Landlord Portal:** A user-friendly platform simplifies managing rental portfolios.
- **Direct Deposit:** Rent subsidy payments from the Scottsdale Housing Agency are deposited to landlords' bank accounts on the first of the month.
- **Courtesy Property Listing:** Free listing, marketing, and matching assistance directly supported by SHA staff, makes it easier to fill vacancies quickly.
- **Quality and Safety Inspections:** Free bi-annual inspections provide assurance that units are being cared for and maintained. Landlords receive regular reports regarding necessary repairs and maintenance, enabling them to preserve the value of their property.

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As partners who can promote the Housing Choice Voucher Program among their colleagues, clients, and neighbors, he says, the REALTORS® are invaluable. “We’re trying to craft this Federal program with very specific rules to meet the needs of a highly diverse community; REALTORS® can help us bridge those gaps: they are the folks who know the rental market, and know the owners’ needs, and can communicate this with our office and help find solutions as needed. And through their extensive networks, the more we can talk about the voucher program, the more people will get comfortable with the idea of subsidized housing.”

Roseline Cristanelli, Chair of Scottsdale REALTORS® Fair & Affordable Housing Committee, knows first-hand how well the program works: she and her husband have a property management company, and one of their tenants uses housing vouchers. “There is no question that the voucher program is good for the landlord,” she says. “Especially if you’re concerned about cash flow, it has real advantages: since the housing voucher program offers competitive housing allowance at the market rate, the landlords don’t have to discount rent, and can increase rent as the housing agency adjusts its subsidy rates. There is also long-term stability. The check is coming from the city, so it’s a safe, stable income stream. And housing-voucher tenants tend to stay for a long time, because it’s a good deal for the tenant, too. This cuts down on high turn-over costs.” She works hard to dispel the common misperception among other landlords that those using vouchers will not take care of their homes. “First of all, properties rented to Scottsdale’s housing voucher clients have to meet certain standards. We see a lot of deferred maintenance in our business, and this is definitely not a program for slum landlords.” She notes that landlords can apply the same criteria as on the open market to screen prospective voucher holders, and it is also in the tenant’s best interests to care for their home in order not to lose the voucher. The housing-voucher properties she has seen have been properly maintained.



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As part of its ongoing affordable housing efforts, Scottsdale REALTORS® hosts an annual event at which it promotes the Housing Partner Program. “Property managers are our target audience,” says Cristanelli. “When we reach property managers, they can go back to their property owners and make them aware of this positive opportunity. Then everyone wins.”

Contact Christopher Groesbeck at [CGroesbeck@Scottsdaleaz.gov](mailto:CGroesbeck@Scottsdaleaz.gov)

Contact Roseline Cristanelli at [roseline@reliancefirstrealty.com](mailto:roseline@reliancefirstrealty.com)