

# CHA Bulletin

Published by Caribou Housing Authority for Voucher Participant and Landlords

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## 2022 PAYMENT STANDARDS

### *HOUSING CHOICE VOUCHER PROGRAM & MAINSTREAM VOUCHER PROGRAM PAYMENT STANDARDS*

*Effective January 1, 2022*

In an effort to stay in line with the current rental market the Caribou Housing Authority will be increasing the payment standards for all bedroom sizes. Effective January 1, 2022, CHA will be implementing the below new payment standards when calculating the rent portion and determining the initial approval of a rental unit.

Zero-Bedroom (**0 BR**) payment standard shall be set at 110% of the \$519 FMR limit | **\$570**

One-Bedroom (**1 BR**) payment standard shall be set at 110% of the \$630 FMR limit | **\$693**

Two-Bedroom (**2 BR**) payment standard shall be set at 110% of the \$781 FMR limit | **\$859**

Three-Bedroom (**3 BR**) payment standard shall be set at 110% of the \$1046 FMR limit | **\$1150**

Four-Bedroom (**4 BR**) payment standard shall be set at 110% of the \$1230 FMR limit | **\$1353**

Please note that the rent for a unit still needs to be determined rent reasonable and these new payment standards do not indicate a rent at these amounts will be approved. For in-place tenants, the new payment standards do not take effect until the family's annual review date.

## Holiday Hours...



**Friday, Dec. 24<sup>th</sup> - Closed**  
**Thursday, Dec. 30<sup>th</sup> - Closing at 1 PM**  
**Friday, Dec. 31<sup>st</sup> - Closed**

# 11 WAYS TO GET YOUR RENTAL PROPERTIES READY FOR WINTER



Since extreme winter temperatures and winds can take a major toll on buildings in cold weather regions, it is important that property managers take the necessary steps to winterize rental properties before the first snowfall of the season. Doing this will ensure that you will have to spend less time and money on plumbing, roofing, and other repairs come spring. If you need a little help getting started, have a look at our list of the top things to do to get your rental properties ready for winter.

## ***1. Leave the Heat On***

Remind your tenants to maintain a minimum temperature of 55 degrees Fahrenheit when they go on vacation. This will prevent the pipes from freezing and bursting due to the cold temperatures.

## ***2. Inspect Your HVAC Systems***

Inspect the heating systems in your units to make sure they are running efficiently. Arrange for the filters to be replaced if necessary.

## ***3. Watch Your Pipes***

Completely drain out the outdoor pipes and sprinkler/fountain systems to ensure they don't freeze in sub-zero temperatures. As an added precaution, winterize exterior plumbing and pipes in unheated parts of the property or common areas by covering them with inexpensive foam pipe insulation.

## ***4. Look for Cracks***

It's important to inspect the edges of doors and windows and the exterior walls of your properties for gaps or cracks through which heat loss can occur. Replace caulking or sealant as needed.

## ***5. Inspect the Roof***

Check the roof and chimney for broken or cracked shingles that can come loose during a storm. Since blocked gutters can cause snow dams and ceiling leaks on warmer days, make sure that the gutters and downspouts are completely clear and free of dirt and debris. You can also hire a qualified roofing contractor

to perform a complete check of the roofing and do necessary repairs.

## ***6. Prepare for Snow and Ice Removal***

If you have contracted snow and ice removal to a vendor, confirm that your contract is current and valid. Now is also the time to call and shop around for rates.

If you have your own personnel to handle snow removal, make sure you have all essential supplies such as salts, shovels and properly functioning snow blowers on hand. Don't wait until bad weather comes knocking to take action!

## ***7. Prevent Falling Branches***

Check for any weak tree branches (or trees!) that can fall due to high winds or snow accumulation and cause property damage, or worse, injure your tenants.

## ***8. Clean Your Chimneys***

If your property has wood-burning fireplaces, hire a professional chimney sweep to clean them and inspect them for any sign of damage or obstruction.

## ***9. Test Alarms and Detectors***

If maintenance of the smoke alarms and carbon monoxide detectors in the property is your responsibility as per the lease agreement, now would be a good time to test the devices and replace the batteries.

## ***10. Check Vacant Properties***

Conduct periodic inspections of vacant properties throughout the winter. If you are responsible for taking care of a vacation home that will be empty for the season, you may want to completely turn off the water supply, drain the pipes and toilets, and put non-toxic antifreeze in the toilet bowls.

Of course, this is only a basic list of things that you need to do to get your rental properties ready for winter. Depending on the age, location and condition of the properties under your care, there may be other steps you need to take to prepare for the coming cold weather.

## REPORTING CHANGES

Participants of any Voucher Program are required to submit all changes in writing within **10 business days** (2 weeks) to the Housing Authority. These changes may include loss of employment, new employment updated phone numbers, and change in student status. They also include household composition. changes

What is a household composition change? A household composition change occurs when the family size changes. Family size could change with the addition of a newborn child, when someone moves in or when an adult or child moves out. There are several reasons a family size could change. As a participant you must report the change in writing within 10 business days.

Families receiving assistance are required to contact both the landlord and the Housing Authority to begin the process to add anyone into the household. Updated household information is vital in emergency situations as well as keeping your Voucher participation in good standing. The voucher size is based on household composition. Families receive deductions for dependent. It is very important to keep this updated.

Landlords who are aware of an unauthorized individual residing in the home should contact the Housing Authority immediately. Landlords should also document any action or conversation held with the tenant. It is important that landlords understand their obligation in enforcing the lease agreement and work the Housing Authority to prevent any act of fraud. Violation from either party can be seen as an act of fraud.

With the holidays, there may be times that a family member may come to visit and stay for a few days. A visitor is permitted to reside in the home for up to 10 consecutive days. Anyone residing in the home after 10 days is considered an unauthorized household member. If you have family or friends visiting you, it is best to communicate this to your landlord.

Anyone who is residing in the home that is not listed in the household is considered an unauthorized individual. Allowing an unauthorized individual to reside in your home is a direct violation of your family obligation. Failure of Family Obligations may cause your Voucher to terminate.

## DO YOU HAVE A VACANT UNIT?

*We can help you advertise*

If you have a vacant unit suitable for the Voucher Program and are interested in making it available to eligible households, contact us directly for an internal listing at: (207) 493-4234 or [plourde.cariboumaine.org](http://plourde.cariboumaine.org).

Caribou Housing does not refer program participants to you specifically. Rather, we provide the families with a list of known available units. If the family is interested in your unit, they will contact you directly.

It is up to the owner to conduct a suitability check.

## 'TIS THE SEASON FOR ....MOLD!

Cool weather keeps us inside with the heat turned up. Some tips to prevent the growth of mold in your home:

- **Keep areas clean!** Clean & vacuum regularly (don't forget behind & underneath ) and pay special attention to cleaning the bathroom and windowsills.
- **Air circulation**...use exhaust fan or window when cooking, showering/bathing, and washing the dishes.
- **Storing stuff**.... do not store paper, books, clothes or other sources of "food" for mold in humid areas of your home (i.e., bathroom, laundry room)
- **Report a leak**...immediately! Minor or major, water leaks, need to be reported to your landlord

Remember, the growth of mold requires, MOISTURE, WARMTH and FOOD

## LANDLORDS' CORNER

### *When and how can I request a rent increase?*

In accordance with the Department of Housing and Urban Development (HUD) regulations, you must provide a 60-day written advance notice to your tenant and the Housing Authority to increase your rent. ***In addition, such increases can only be requested after the first 12-months lease ends; and only once per year.***

To submit a rent increase, please contact the Housing Authority for a Rent Increase Form.

***Remember:*** All rents must be reasonable and comparable to the rents of the like properties in the neighborhood. The CHA will review each request and determine if it can be approved based on specific comparable data and HUD's rent reasonableness criteria. It is also important to remember that an increase in the total rent may have a direct impact upon the tenant's share of rent.

CHA will promptly notify if you if your requested rent cannot be approved. Otherwise, your new rent will be included in a revised calculation of both the tenant portion of rent and the CHA's Housing Assistance Payment. You will receive a document reflecting those changes.

## A FAMILY SELF-SUFFICIENCY STORY

Once a upon a time, in 2015 a young family, let's call him "John", walked into the Caribou Housing Authority looking for help to pay his monthly rent, part-time employment was just not cutting it. After applying and found eligible for a Voucher, began receiving rental assistance, things started looking up for him. One day when he came into the CHA office, Sue Ouellette, the FSS Coordinator told him about a special program - the Family Self-Sufficiency Program.

Two features of the FSS Program were: (1) case management and (2) financial incentive. Under the financial incentive, if John had more hours or received a higher pay at work, and paid a higher rent he would receive a deposit into an escrow account that he could receive in five years. Come on, this sounded too good to be true; but he signed up for the program and was glad that he did.

Within a couple of months, his hours at work increased, and CHA deposited \$157.00 into an escrow account. As time went on, John worked even harder with perseverance being rewarded with increased hours and pay increases and the escrow deposits grew to \$192.00 per month, in the first year.

During the next five-years, his share of rent had continued to grow due to increases in his income, but so did his escrow deposits. At the end of his fifth year of participation and close to graduation, he found out that he could receive more training and a better job position. This meant more work hours and additional responsibilities so under the program rules, an FSS extension was granted for good cause.

By the next recertification COVID 19 was raging and with a waiver from the Housing and Urban Development (HUD) another extension was granted.

On August 18, 2021, John was paying full rent and was gainfully employed. He is a Family Self Sufficiency success and will graduate from the program with a whopping **\$20,681** in the escrow account that can be used to achieve his long-range goals, whether it be to purchase a car, take a dream vacation, or purchase a future house of his very own.



If you would like to know more about CHA's Family Self Sufficiency Program contact **Sue Ouellette, Family Self-Sufficiency / Homeownership Coordinator via email at [souellette@cariboumaine.org](mailto:souellette@cariboumaine.org)** or by phone at (207) 493-5977.

## LANDLORD PARTICIPATION INCENTIVE PROGRAMS

### *For Housing Choice Voucher and Mainstream Vouchers*

#### ***Signing Bonus:***

To incent Landlord to participate in the Voucher program, CHA will pay landlords \$750 Signing Bonus for each newly leased Voucher tenant.

#### Criteria for the Program:

- Rental rates are affordable within Voucher program guidelines
- The rental unit passes a Housing Quality Standards (HQS) inspection.
- Landlords enter a one-year lease with a new tenant and sign a contract with CHA before funding is exhausted
- The **\$750** is paid on or around the time of the first monthly payment.

#### ***Repair Grants:***

To help landlord participating in CHA's Voucher Program make repairs for certain failed items identified during the initial inspection. CHA's goal in offering reimbursement program is to assist Voucher landlords who do not have other funds readily available to complete the repairs.

#### Criteria for Program:

- Only failed inspection items qualify.
- The landlord pays the first \$250 toward the repair.
- CHA's reimbursement to the landlord ***will not exceed \$5,000 a year***
- The unit is required to pass HQS inspection before payment can be made.
- A one-year lease and Housing Assistance Payment (HAP) Contract will need to be executed before payment is disbursed.

Qualifying failed items are (but not limited to) the following:

- Bedroom windows that do not meet egress
- Deteriorated pain
- Installation of hard-wired smoke detectors
- Roofing
- Tie downs

#### ***Damage Reimbursement Grant:***

To help landlords participating in the Voucher Program make repairs for damages caused by a family who has vacated their unit, CHA will offer the Damage Reimbursement Grant Program.

Landlord ***may request up to \$1,500*** from this fund for physical damages to the unit that are:

- Above and beyond normal wear and tear as defined by Maine State Law §6031; AND
- The cost to fix the damages is greater than the security deposit collected.

Landlords must supply the following to access the grant fund:

- Date stamped pictures of the specific damages they are requesting reimbursement for AND
- Copies of receipts from cost of repair(s) of damages.

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### ***For Emergency Housing Vouchers***

In July 2021, Caribou Housing Authority received 15 Emergency Housing Vouchers to assist individuals and families who are:

- Homeless,
- Fleeing, or attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking,
- At risk-of o homelessness,
- Were recently homeless or have a high risk of housing stability.

For every newly leased tenant, after a HAP Contract and lease is executed, CHA will pay to the landlord ***\$1,000 Signing Bonus.***

**BE A PART OF THE SOLUTION –**  
***Help us in leasing up voucher families***  
***today!***

## HOARDING



Hoarding – you’ve seen it on TV and heard about it in the news, but it is hard to imagine until you see it up close and personal.

While hoarding is not common – only about 2 out of every 100 people may develop it – the consequences of having a having tenant are extreme.

One of the most serious consequences of hoarding is the resulting fire danger. Even if a fire started in another unit, the heaps of debris from a tenant’s hoarding will quickly drive the blaze out of control. Because hoarding is considered a mental illness, it is possible that a tenant will argue that they are disabled, and entitle to a reasonable accommodation. HUD agrees that, to the extent it is possible, the hoard may be entitled to accommodation.

Preparation is the best tool for a landlord should a tenant become a hoarder. Make sure your lease and house rules carve out specific limitations on the number of animals, require that access routes be kept clear, balconies/decks/porches are free from debris, trash is picked up, and that any increased exposure to pest or other unsanitary conditions is labeled a nuisance. Also make sure that if the rules are not followed, the tenant is subject to eviction. Local animal, building and fire codes can serve as guidelines.

Reasonable accommodation general does not entail forcing the landlord to break the law, allowing the tenant to risk the health or safety of others, or causing undue financial hardship through property damage. if you find yourself with a hoarder, be sure to document everything.

## HOW TO BECOME A HOMEOWNER IN THE SECTION 8 PROGRAM

Many individuals dream of owning their very own home. CHA provides a way to achieve dreams of homeownership through the Section 8 Housing Choice Voucher Homeownership Program.

To participate in the program, individuals must first qualify for assistance through CHA’s Section 8 Program, have already received a voucher, and be a current participant for a minimal of one-year.

Individuals must also meet certain income requirements to qualify for the Homeownership Program. An individual must have worked full time (at least 30 hours per week) for at least one year. Two part-time jobs may meet this requirement. Secondly, an individual’s earned income must total at least \$18,500.

There are a few exceptions to the income requirements. If the head of household or spouse is more than 62 years old or receives disability income, the requirement for working does not apply. However the disability income must be at least \$9,396 per year.

The next step is to address credit issues. It is important for individuals to know what is on their credit report. Credit counselors can help individuals look at their credit and know what needs to be done to help them prepare to obtain a mortgage loan.

Once an individual has met the income requirements and cleared any credit issues, a homebuyer education class must be taken. The CHA can assist the family in locating a local homebuyer education class.

Individuals who have completed the homebuyer education class will be scheduled to meet with CHA’s Homeownership Coordinator to receive a homeownership voucher and more information about the homebuying process, such as selecting a lender, getting pre-qualified for a loan, and finding a real estate agent.

Individuals ready to learn more about owning a home should contact Sue Ouellette, Homeownership Coordinator, at (207) 493-5977 or [souellette@cariboumaine.org](mailto:souellette@cariboumaine.org).

## DID YOU KNOW?

### *Federal disability laws explained*

#### ***A definition of a disabled person:***

*A person with a disability is an individual who has a physical or mental impairment that substantially limits one or more major life activities or who has a record of having such an impairment or who is regarded as having a physical or mental impairment.*

Under federal law, housing providers must allow disabled individuals to make any “reasonable modifications” necessary for their full enjoyment of the premises. These modifications include structural alterations like installing grab bars in bathrooms, widening doorways, lowering kitchen cabinets, and building wheelchair ramps. Under most circumstances, tenant must pay for these modifications themselves. If the housing provider receives certain types of governmental assistance, however, he or she must pay for the modifications that would constitute an under administrative and financial burden. In cases where the tenant pays, the housing provider is also entitled to condition permission for the modification on the tenant’s promise to restore the premises to their prior condition.

Federal law also mandates that landlords must make “reasonable accommodations” in their rules, policies, practices or services to afford disabled tenants “equal opportunity to use and enjoy a dwelling.” To obtain such an accommodation, the tenant must first request it. If the housing provide asks, the tenant may then have to produce a physician’s documentation verifying that the accommodation is necessary due to the tenant’s disability.

#### ***Reasonable Modifications” include:***

- Door widening for wheelchair access.
- Access ramps for wheelchairs/walkers.
- Grab bar installation around the toilet, in the shower, or along the hallway.
- Removing or lowering kitchen or bathroom cabinets.
- Wrapping kitchen or bathroom sink pipes with insulation.

#### ***“Reasonable Accommodations” include:***

- Allowing service animals, even a no-pet building, at least as long as the animal’s behavior does not violate any provisions of the lease. Note: *A housing provider must allow a deaf or emotionally disturbed tenant to have a service animal if that animal is necessary to allow the tenant to fully enjoy the housing opportunity.*
- Moving a tenant to the ground floor for easier mobility.
- Reminding a tenant with a cognitive disability when rent is due.
- Reserving or assigning parking closer to the building for a person with mobility impairment.
- Allowing a representative payee or a co-signer for a disabled tenant.
- Waiting a rule against non-tenant using the laundry facilities to allow a friend or tenant with a disability to do the tenant’s laundry.
- Allowing a tenant with a mental disability to terminate a lease early.
- Postponing the eviction of a tenant hospitalized due to a mental disability.

#### ***As a housing provider you can:***

- Ask for the accommodation or modification request in writing.
- Ask for the verification of disability and need for accommodation or modification.
- Disallow an accommodation or modification what would impose an undue financial or administrative burden, or constitute a fundamental alternation in the service provided.
- Condition permission of a modification on restoration of the interior of the unit to its’ original state if the modification would interfere with the use and enjoyment of future occupants.



## **GIVE KINDNESS THIS CHRISTMAS!**

Christmas is a wonderful time to spread kindness.

You can make someone's holiday special without spending lots of money! Perhaps you can:

- Take food to a shut-in,
- Send a card to an elderly person,
- Give up your spot in line,
- Donate old towels to animal shelter,
- Volunteer to help wrap gifts,
- Help someone load/unload groceries,
- Leave a treat for your mailman,
- Hold the door open for someone,
- Give a compliment,
- Call to check in on someone, or
- Tell family members you love them.



**Acts of kindness go a long way!**