



# What We Gonna Do When the Well Runs Dry?

“I think there is a world market for maybe five computers.” Thus said Thomas J. Watson, the Chairman of the Board of IBM in 1943. Time has made Mr. Watson’s observation one of the worst predictions of technological potential to have ever been uttered. Within his own industry his vision for the future was cosmically off the mark.

The housing industry is facing a similar misjudgment in funding for low income housing programs that may leave

us seriously compromised in our mission to provide decent housing for families with low or no income.

While jockeying among legislators has eased the Section 8 funding picture somewhat from the initial projected cuts, there still remains a short sightedness among the powers that be concerning our ability to do more with less.

The homeless are still out there, the low income families still struggle to stretch what little resources they have, and families are still searching for decent, affordable homes.

*The “war on poverty” declared in 1964 by the Johnson administration set as its absolute measure the threshold which families or individuals are considered to be lacking the resources to meet the basic needs for healthy living; having sufficient income to provide the food, shelter and clothing needed to preserve health. Poverty in the US refers to the condition of people whose annual family income is less than a “poverty line” set by the US government. The poverty line is set at approximately three times the annual cost of a nutritionally adequate diet.*

## A Picture of Who We Serve

Here’s some information to update you on our clientele characteristics. It helps to get a picture of the people we serve and their resources.

White 83%  
Black 17%

Household size:

1 Person 46%  
2 Person 23%  
3 Person 19%  
4 Person 11%  
5 Person 2%

Average annual income:

\$10,821

Source of income by number of families:

Wages: 32  
Any Welfare: 8  
SSI/SS/Pension 60  
Other Income 17  
No Income 4

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## VAWA-Violence Against Women Act

New legislation signed into law in January 2006 will have an impact on Section 8 recipients who are victims of domestic violence. Property owners and managers should be aware of what rights are now afforded victims of domestic violence who receive HUD assistance.

### **VAWA Protection for Public Housing Tenants and Housing Choice Voucher Program Participants:**

“The PHA **may not** deny, remove or terminate assistance to a **victim** of domestic violence, dating violence or stalking based solely on such an incident or threat.

The PHA, an owner or landlord **may** deny, remove or terminate assistance to an **individual per-**

**petrator** of such actions and continue to allow the victim or other household members to remain in the dwelling unit or receive housing assistance. This does not limit the authority of the PHA, owner or landlord to terminate their assistance to the victim for other good cause.

A Section 8 Housing Choice Voucher Participant who is a **victim** of domestic violence, dating violence or stalking may request and be granted portability due to the incident or threat if they are otherwise compliant with all program obligations and the perpetrator has moved out of the dwelling unit.

In processing a request by a victim for continued assistance

or for portability, the PHA may request the victim certify they are a victim of domestic violence, dating violence or stalking and that the actual or threatened abuse meets the requirements set forth in the VAWA. Such certification must include the name of the perpetrator. If is not provided within 14 business days, assistance may be terminated.” Excerpted from “Violence Against Women Act– What Applicants, Tenants, Owners and Landlords Need to Know, © 2006. The Nelrod Company.

*“This is our purpose: to make as meaningful as possible this life that has been bestowed upon us; to live in such a way that we may be proud*

## Who's Doing Business For You?

An article in the St. Louis Post Dispatch reported the 2003 murder of a tenant living in the Kentfield Apartments in California. The tenant was shot by the manager and night security guard who had been hired with a known criminal history involving manslaughter.

During his employment the manager/guard carried guns, threatened tenants and used drugs all of which was known to the owner.

Needless to say, the landlord was sued for hiring the man in not providing foreseeable criminality and allowing the

manager to remain on the property. The landlord was subsequently held liable.

How well do you know your employees?

A criminal history check can be done on applicants for employment with consent of the applicant and should be done especially if they will be in direct contact with your tenants. However, as we have reported in a previous issue, Missouri posts arrests and convictions as well as court information on their website free of charge and this is public information.

Be advised that not all arrests result in conviction and everyone is presumed innocent until found guilty.

Lax attention to the hiring process could lead to costly, even tragic consequences. Make sure those you trust with the proceeds from your business, the property you own and the clientele you serve are worthy of that trust. As your business interests grow, it may become more important to take on extra help and it won't be helpful if you find that trust broken.

## What We Were Saying 52 Years Ago!

The next time you're are filling your gas tank or in the checkout line at the grocery store keep these comments in mind. Some of us are old enough to remember and some of us may be young enough to be amazed.

The year is 1955:

“I'll tell you one thing, if things keep going the way they are it's going to be impossible to buy a week's groceries for \$20.00”

Have you seen the new cars coming out next year? It won't be long before

\$2,000 will only buy a used one.”

“Did you hear the post office is thinking about charging a dime just to mail a letter?”

“If they raise the minimum wage to \$1, nobody will be able to hire outside help at the store.”

“When I first started driving, who would have thought gas would someday cost 29 cents a gallon. Guess we'd be better off leaving the car in the garage.”

**Every generation is faced with the**

**challenge of making ends meet. It is easy to judge the less fortunate as lazy, foolish with money or not wise enough to take care of themselves, but everyday millions of Americans make choices between necessities due to low income and limited opportunities through no fault of their own.**



1955

## “There, but for the Grace of God...”

Dealing with elderly and disabled tenants can sometimes be more taxing than with other residents.

There may be more demands made for repairs or alterations in the unit and you may find yourself wishing you did not have them in place.

Here are some tips to help with accommodating the elderly and disabled so that the renting relationship can be smoother and more satisfying for both parties.

1. Remember always to treat your tenant with respect.
2. Prior to renting to an elderly or disabled tenant walk through the unit and try to see it through the eyes of someone who may be physically weak or challenged. Do doors open easily? Are floors

and steps free from dips and looseness that may make walking difficult? If cabinets are located high on the wall, can knobs be adapted for easy access?

3. Are handrails installed in the bath area?
4. Is the unit well lit?
5. Have you asked if they need any special adaptations prior to rental? You may not ask what their disability is, but you can ask this question. You should also ask this question of all prospective tenants to avoid claims of discrimination.
6. Will there be anyone coming in to help them who will be staying over? A landlord has a right to

know if there is someone living in their unit who is not on the lease. Asking beforehand can eliminate a misunderstanding further down the road.

7. Put yourself in their place. Not being able to carry out the normal activities of day-to-day life is not something one would put upon themselves. As frustrated as you can get at their requests, they also may be frustrated about having limitations.
8. Develop a sense of humor but also remember that you do not have to honor an unreasonable request. If you are not sure what is unreasonable, consult the American Disabilities Act for guidance.

## It's Not the Great American Novel-It's Just Your Lease !

A wide variety of leases come across my desk in the course of a year. Some are, to my mind, good. Others....ehh, not so much.

It doesn't have to be a great literary gem but it must provide certain basic data and should include those conditions you deem most important to you. It is a legal document and at some point may determine whether you retain possession of your property or redress in a lawful action.

At the minimum it should have:

1. The names of the owner and tenant.
2. The address of the unit.
3. The amount of rent.
4. When, to whom and where the rent is to be paid.

5. The amount of deposit and for what it can be used. (Not back rent, right?)
6. The amount of late fee and bad check fee.
7. Pet policy.
8. Number of people allowed to live there.
9. Policy on collection of attorney fees from losing party in civil action.
10. Conditions of inspection by owner.
11. Responsibility for repair and time frame for owner to make good on promised repairs.

12. Responsibility for grounds keeping.

13. Conditions of showing the unit to prospective tenants or buyers.

If you are a veteran landlord then there have probably been issues to arise with prior tenants that could have been avoided or mitigated by a more comprehensive written lease. Make the effort beforehand to craft a document that communicates clearly what you expect of a tenant and what they can expect from you. Don't let yourself think it takes too much time because, believe me, you will spend a lot more time and possibly money ironing out a problem that you have failed to address in the first place.

Like a carpenter...measure twice, cut once.

### Just For Fun!

The Boston University Bridge (on Commonwealth Avenue, Boston, Massachusetts) is one of the few places in the world where a boat can sail under a train driving under a car driving under an airplane.



In 1989, twenty-three people were hired in Jacksonville, Florida just to flush toilets so the pipes would not freeze.





## MEXICO HOUSING AUTHORITY

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***WE'RE HERE TO SERVE YOU !***



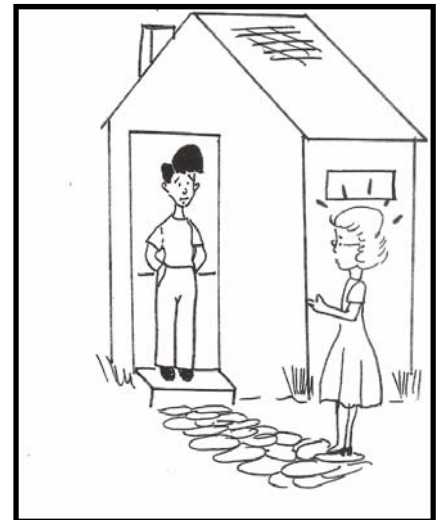
## Gross Income Eligibility Limits

When a family applies for Section 8 housing one of the determinations of eligibility is gross annual income limit.

We provide for you here the newly published income limit for our area.

If you know of any family who might fall within but not over these limits, please consider gently referring them to us for possible assistance with rent payments.

Family of 1	\$17400
Family of 2	\$19900
Family of 3	\$22350
Family of 4	\$24850
Family of 5	\$26850
Family of 6	\$28850
Family of 7	\$30800
Family of 8	\$32800



"Just go ahead and take it out of my deposit."

"But you haven't