



The One Thing That Never Changes Is That Things Will Always Change!

I considered removing my phone from the wall during the primary campaign season.

If it wasn't someone asking for my vote it was a pollster wanting to know for whom I am voting.

I am currently seeking a candidate who would outlaw telephone solicitations. Does such a one exist?

As exasperating as campaigning can be to the voter, I love the process that allows us to pick and choose who we want to represent us. Democracy is such a sweet deal, isn't it?

Of course, the big word this time around is change and we in the housing industry have already seen significant changes in our field.

We wonder as the candidates (and not just the presidential ones) beg for our support, what this will mean for low income families needing help. We also anticipate there will be more families to fall into this category if change for the better does not occur.

Budgets are being sliced across the country and we will seek new ways to carry out our commission with less resources like many other agencies are doing.

There is one segment of the community that I feel we can serve more than we do and that is the elderly.

Recent reports note a greater increase in the filing of bankruptcy for older

Americans. Yet, this is also the same demographic that is slower to ask for help than others.

Many older Americans see help as charity and, to them, charity is a shameful thing to accept. This is unfortunate.

If you know of someone who might benefit from Section 8 assistance please steer them our way. That is what we are here to do.

And remember, too, that it is such a privilege and blessing to vote. Young American men and women are fighting and dying for the rights of others to have the opportunity to decide their own destinies. Please honor their sacrifice by exercising your right to vote.

Keeping a Good Tenant

I have written articles for this newsletter informing landlords of ways to get good tenants and to get property back from bad tenants. I haven't addressed how to keep good tenants.

If you don't look forward to taking applications for tenants, screening, showing property and turnover of tenants, you probably want to find a tenant who is going to stay year to year. Sometimes a tenant cannot realistically be long term, but if they can you can increase the odds of retain-

ing them by what you do to let them know you value them.

1. Rent increases should be carefully thought out. Raising rents often and in large amounts make it difficult for any tenant to keep up. If you do have to raise a rent, give the tenant some indication of why you are doing so. People respond better if they understand your rationale behind an increase.

2. Don't be invisible. You should not be difficult or impossible to contact. This helps you as well to keep an eye on your property and to know what is going on with your tenant that may impact on the payment of rent or continued occupancy.
3. Don't become a buddy who gets too closely involved in their personal lives.
4. Respond quickly to reasonable requests.

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“Democracy is a process by which the people are free to choose the man who will get the blame.”

Laurence J. Peter

Rent Calculation 101

Here's a quick sample of rent calculation to determine rental assistance.

For this example we will assume a 2 bedroom payment standard which is \$551. We will also assume a gross annual income for the tenant of \$15,000 and total eligible deductions of \$3,500.

This should illustrate to you the impact a utility allowance and allowable deductions will have on the rent calculation. It is impossible for me to tell them how much their rent will be by them just telling me over the phone how much the contract rent is. There are 10 figures needed to arrive at an assistance amount.

Example:

\$15,000 gross annual income

\$ 3,500 eligible deductions
(medical, child care, etc.)

\$ 6,500 Adjusted annual income

\$ 958 Adjusted monthly income

**\$ 288 Total Tenant Payment
(30 % of adjusted monthly income)**

\$ 500 Contract rent

\$ 143 Utility allowance

\$ 643 Gross rent

\$ 551 Payment Standard

\$ 288 Deduct TTP

**\$ 263 Housing Assistance
Payment**

\$ 237 Tenant Share of Rent

A tenant's payment, by law in the Section 8 program, may not be more than 40 % of their adjusted monthly income. Therefore, in this example the tenant's share of the gross rent cannot be more than \$383.

Because units use different types of utilities, we must calculate a utility allowance according to each individual unit. Annually we reassess our utility allowance table and adjust those allowances if the increase has been more than 10 % since that last revision of schedule. Our last revision was in August of 2006 so we may be seeing an increase this year.

Clients do not have to calculate their subsidy on their own. We do that here in the office, but it is great when they understand how it is done.

Keep Your Hands to Your Own Bad Self

Many times I am called by people wanting us to address legal issues with their landlords and they are not even on the Section 8 program. I guess they look us up on the phone book and because we have "Housing" in our agency name, think we handle all housing complaints in the city.

We don't.

One such complaint came from a woman whose unit was infested with mold and she said her landlord was evicting her because she was complaining about it. She also went on to state that he had asked for sexual favors in lieu of rent payment. She has now retained an attorney.

Now, when I hear things like this I do not automatically assume the caller is either lying or telling the truth. In this instance, I was glad it was not a Section 8 unit and we, as they say, didn't "have a dog in this fight." But, it spurred me to remind you all to be careful when you deal with your tenants on a one to one basis whether

you are a man or a woman.

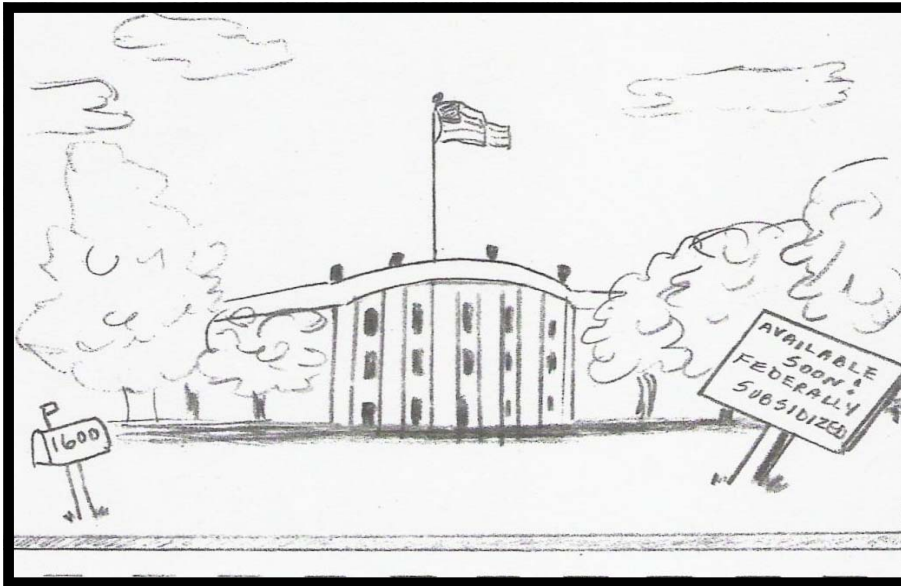
Take Heed:

1. Do not address a tenant in personal terms other than their given names or terms of respect, such as "Ma'am or "Sir".. "Honey" or "dear" may be terms you use without thinking, but they may be taken in a different context to the person being addressed.
2. Do not enter a unit if the tenant is undressed or wearing scanty clothing that makes you feel uncomfortable. Simply say, "I'll come back when you are more presentable." If this is a pattern with a tenant, have someone else with you to witness that your conduct was not inappropriate. The same goes for entering a unit when the tenant shows signs of being intoxicated or high.
3. Touching a tenant intimately is a "no brainer". No landlord has the right to expect anything physical from their resi-

dent.

4. Treat each resident with respect and do not share vulgar jokes or inappropriate anecdotes with them. This also holds true for obscene language or offensive racial or sexual language. Your tenant may laugh because they are nervous or uncomfortable with the situation. Or because they feel they must placate the person who is in control of their housing. Not because they actually find you witty.
5. Ignore all this advice if you don't mind expensive legal fees to finance a sexual harassment defense or like the prospect of having yourself involved in unpleasant scandal.

Once an accusation is made, a person is in a very bad position to defend themselves and come out with their dignity and honor in tact, even if the accusation is false. Don't put yourself behind the eight ball because of an ill considered action.



Note to Landlords !
 If you wish to designate an agent to sign for you, you must submit that in writing to our office. If you change the designated agent, please notify us of such with the new agent's name and a letter signifying their right to sign documents for you. You will still be held responsible for adhering to the terms of all contracts, leases and addendums even though another signs for you.
 When changing agents, please notify us immediately so that we can send the HAP payments to the proper address without any delay to you.

Update on Demographics

A while back I gave you some demographic information on the clients we were then serving. I am publishing in this issue an update on that information. It may give you a better idea of our client pool and who is most served by our program.

Total Families served:	108
Total Family members:	216
Male Heads of Household:	22
Female Heads of Household:	86
Number of Couples:	8
Children:	90 (48 Male/42 Female)
Average age of Children:	7
Tenants who own their own business:	1

Child support income	19.811 %
AFDC/TANF	5.660 %
General Assistance	10.377 %
Non Wage Income	2.830 %
SSI	35.849 %
SS	35.849 %
Pension	6.604 %
Other Wage	21.698 %

"Never let your head hang down. Never give up and sit down and grieve. Find another way. And don't pray when it rains if you don't pray when the sun shines."

Leroy "Satchel" Paige
 1906-1982

Just For Fun!

- ▽ The first couple to be shown in bed together on prime time TV were Fred and Wilma Flintstone.
- ▽ Every day more money is printed for Monopoly than the U.S. Treasury.
- ▽ Coca-Cola was originally green.
- ▽ The state with the highest percentage of people that walk to work: Alaska
- ▽ Percentage of Africa that is wilderness: 28%
- ▽ Percentage of North America that is wilderness: 38%
- ▽ The cost of raising a medium-size dog to the age of eleven: \$6400
- ▽ The first published novel ever written on a typewriter: Tom Sawyer
- ▽ Intelligent people have more zinc and copper in their hair.
- ▽ Many years ago in England, pub frequenters had a whistle baked into the rim, or handle of their ceramic cups. When they needed a refill, they used the whistle to get some service. "Wet your whistle" is the phrase inspired by this practice.



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New Fair Market Rents Due in October

HUD has announced its plan to issue new fair market rents in October of this year.

Most likely it will indicate a higher fair market rent but we will not know one way or the other until then.

We also hope to be able to finalize a re-evaluation of utility allowance for the main categories covered by the utility

table. We know some have increased more than 10 % and some haven't. They are two components of the rent calculation that affect the subsidy payments for our clients and by extension our payments to you.

For those of you who have not reviewed your rents in a while, I remind you that you must notify us 60 days in advance of

a rent increase and notify the tenant at least 30 days in advance of your intent to raise the rent.

Some of you have not increased rents in quite a while and I caution you to remember that your Section 8 families are served because they are low income and a *drastic* increase may cause them to have to move.

It has been a very sad few weeks here at Mexico Housing Authority for our staff. On July 30, 2008 our Executive Director, Laura Patton, passed away. Laura had served the MHA for nearly 18 years and leaves her husband, Tim Patton, a son, Jason, and a daughter, Carina.

Less than a month later, on August 26, 2008, Bernice Schwenk, who had retired from MHA in 2005, passed away leaving her husband, Jerry Schwenk, her sons Leslie Wood and David Schwenk, and her daughter Kay Daughtery, her sister, Liz Johnston, as well as three grandchildren. Bernice had served as Administrative Assistant and Interim Executive Director until her retirement.

Both of these ladies served our agency diligently and we hope you will keep their families in your hearts and prayers.