



Opportunity Knocks



**Qualified Tenant
Referrals**



**Steady
Rent Payments**



**Exceptional
Service**

Opportunity Knocks is a new housing search service for families in the DCA Housing Choice Voucher Program (HCV) that offers landlords with properties in select areas of Passaic, Bergen, and Hudson Counties the traditional benefits of the HCV Program and more.



**A new kind of housing search service for families
in the DCA Housing Choice Voucher Program**

**For more information:
Call 973-266-7944 or
Visit www.ok.nj.gov**

OpportunityKnocks

A doorway to better housing for families

Open the door to opportunity

An amazing opportunity for landlords

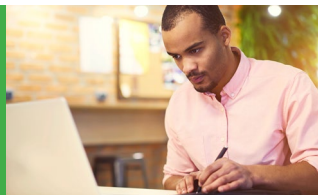
The Housing Choice Voucher (HCV) Program is a federal rental assistance program that enables qualified families to rent good housing in the private market. Families in the program are free to search for a house or apartment virtually anywhere. Once leased, the program pays a portion of the family's rent directly to the landlord.

The HCV Program provides landlords with steady rent payments even in the event of a tenant's job loss. If a tenant's income is reduced, the program picks up that portion of the rent, and the landlord continues to receive the same amount of rent each month.

Opportunity Knocks is a housing search service for families in the DCA HCV Program designed to remove obstacles to finding and leasing good housing. Rather than search for housing on their own, families enrolled in Opportunity Knocks work with an Opportunity Advocate to locate quality housing in communities that meet their needs and their expectations. Families receive training and coaching throughout the process, and their Advocate also helps to make sure that the family's transition to their new home is a smooth one.

Opportunity Knocks represents an amazing business opportunity for landlords with qualifying units, affording them traditional HCV Program benefits such as steady rent payments and more. Benefits include: reduced marketing costs for qualifying units, an additional pool of prospective tenants who can afford the rent, flexibility for higher program rents, and support before, during and after leasing to a family participating in Opportunity Knocks—all at no cost to you.

Opportunity Knocks
Steady Rent Payments
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The door of opportunity



Qualified tenant referrals—at no cost to you

Opportunity Knocks is a pilot program, so it's open to a limited number of families. We're seeking families who desire more than shelter from their housing and are willing to work to make it happen. In addition to credit counseling and tenant training workshops, families are required to

develop an Opportunity Action Plan that establishes family goals and outlines a plan to meet those goals.

The pilot is also focused on a smaller geographical area: specific communities within Passaic, Bergen, and Hudson Counties. **This means that units must be located in one of the Opportunity Communities listed on page 4 to qualify for Opportunity Knocks.**

If you have available units in Opportunity Communities, we urge you to take advantage of this service. This is different from anything that we've offered before. As a participating landlord, you'll work with an Opportunity Advocate who will be with you every step of the way, answering questions, helping to fill out and return paperwork, and providing any other assistance necessary to expedite leasing.

Finally, higher rent payments from the program and assistance with paying security deposits for tenants who need it help remove any final financial hurdles that may derail the tenant's move to your property.

Opportunity Knocks

Where to find opportunity

Because Opportunity Knocks is a pilot program, it has a limited number of slots for families and serves a smaller geographical area than the larger voucher program. **To qualify for Opportunity Knocks, units must be located in a community listed below.**

Passaic County

Clifton (07011)

Hawthorne (07506)

Bergen County

East Rutherford (07073)

Hackensack City (07061)

Paramus (07652)

South Hackensack (07606)

Wallington (07057)

Rutherford (07070)

Carlstadt (07072)

Bogota (07603)

Hasbrouck Heights (07604)

Maywood (07607)

Little Ferry (07643)

Lodi (07644)

Ridgefield Park (07660)

Teaneck (07666)

Garfield (07026)

Opportunity Communities

Ridgefield (07657)

Palisades Park (07650)

Englewood (07631)

Bergenfield (07621)

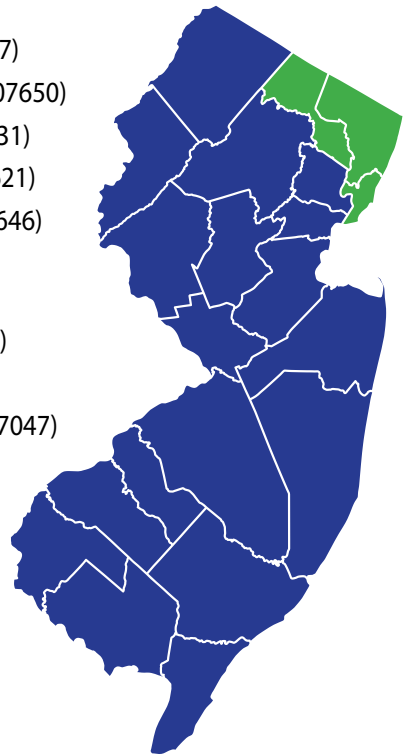
New Milford (07646)

Hudson County

Secaucus (07094)

Kearny (07032)

North Bergen (07047)



**Opportunity Knocks
Higher Program Rents
Call 973-266-7944 or
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Remember, Opportunity Knocks is geared toward families seeking to use housing as a doorway to a better life. These pilot communities were selected based on quality of life features such as quality housing, good schools, low crime rates, less poverty, less unemployment, and a mix of people from all backgrounds. They also offer a wide variety of options in terms of services and amenities, offering participating families the ability to live to communities that not only meet their housing needs, but support their life goals and ambitions as well.

If you have available units in these communities, we would like to do business with you.

An Opportunity Advocate is waiting to serve as your program liaison and residential rental broker all in one, providing qualified tenant referrals and helping to ensure a



An Opportunity Advocate to make the process easier.

pleasant customer experience before, during and after leasing to one of our families.

Opportunity Knocks
Exceptional Customer Service
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Benefits at a glance



Qualified Tenant Referrals

We review families' credit and rental histories prior to referring them to you. Families who need it undergo financial literacy training and are referred to credit counseling. We also do initial calculations regarding the program rent and the family's rent portion so that Advocates can refer families to units that they can afford to lease.



Higher Program Rents

Units in Opportunity Communities are eligible for higher rents from the program—up to 110% of the Fair Market Rent. We're also removing another barrier to leasing by helping families who need it pay their security deposit.



Steady Rental Payments

Tenants with rental assistance can more easily afford the cost of housing. Plus, payments from the program are deposited directly into your account each month, offering convenience and reliability.



Reduced Marketing Costs

We'll market your unit to families participating in Opportunity Knocks, increasing your pool of prospective tenants and reducing the amount that you have to spend marketing and advertising units in Opportunity Communities. When necessary, we'll even provide transportation for families to view your unit.



Opportunity Knocks
If you have available properties in
Opportunity Communities,
Call 973-266-7944 or
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5 steps to a solid business opportunity

Qualified tenant referrals at no cost to you. Steady rent payments. Higher rents from the program. You might be wondering, “What is the catch?” As a federal housing program, there is some paperwork and the unit must also pass an inspection. However, your Opportunity Advocate will be there from beginning to end, helping to ensure that the process goes smoothly. Here’s an overview of the steps.



Step 1: Tenant Selection

The family comes to view your unit. If the family likes the unit and passes your screening and application process, we'll help you fill out a Request for Tenancy Approval Form (RTA) and submit it. The RTA requests basic information about the unit such as the address, amenities and requested rent.



Step 2: Housing Inspection

The unit must pass a Housing Quality Standards (HQS) Inspection before the tenant moves in. The HQS Inspection is based on the premise that federal funds should not be used to subsidize substandard housing and that all families, regardless of income, have a basic right to live in housing that is safe, decent and sanitary.



Step 3: Rent Determination

DCA will review the requested rent to make sure that it is reasonable for the area. Factors such as the unit's size, location, condition and amenities will be considered. At the same time, the rent amount will be checked for affordability to make sure the family's portion of rent and utilities does not exceed 40 percent of their income.



Step 4: Execution of Leasing Documents

If the landlord accepts the rent amount, the family and the landlord sign a lease agreement and tenancy addendum; and the landlord and DCA sign a Housing Assistance Payment (HAP) contract. The HAP Contract spells out the rights and responsibilities of DCA and the landlord under the program.



Step 5: Payments to Landlord Begin

Once leased, families pay 30 to 40 percent of their monthly income toward rent and utilities. The program pays the rest called a Housing Assistance Payment (HAP) according to the HAP contract. The HAP is deposited directly into your account every month. Rent from the tenant is due in accordance with the terms of your lease.



Opportunity Knocks



An Opportunity Advocate



Higher Program Rents



Reduced Marketing Costs

Here's a chance to seize an amazing business opportunity. Opportunity Knocks offers landlords with properties in select areas of Passaic, Bergen, and Hudson Counties the traditional benefits of the HCV Program and more. This is a pilot program serving a small number of families, so act quickly.



A new kind of housing search service for families in the DCA Housing Choice Voucher Program

**Don't Delay.
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