



Open the door to something new and wonderful for you and your family

**Opportunity Knocks is a new housing search service for families in the
DCA Housing Choice Voucher Program created to remove barriers to finding housing
in good communities that meet their needs and their expectations.**



**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 your family

Open the door to opportunity

There's an old saying in real estate: location, location, location. You don't have to be a real estate broker to know that the right neighborhood can make all the difference. When you find a nice place in a good community that has everything you need, your whole outlook changes.

But getting there is the real challenge. **Sometimes you just don't know how to start or even where to look.** You may have seen for-rent signs in communities that look like they might be a good place to live. Or maybe you've even answered an ad in a nice area but received a less than welcoming response.

At the DCA Housing Choice Voucher (HCV) Program, we know that moving to a new community presents significant challenges beyond the physical hassle of picking up and moving your family and your belongings. **That's why we're testing a new service called Opportunity Knocks that's different from anything that we've offered before.**

Opportunity Knocks is a housing search service for families in the DCA HCV Program that is designed to remove major obstacles to finding and leasing good housing in some great communities. Opportunity Knocks offers the same kind of individualized attention and level of customer service of housing search firms that charge hundreds of dollars—but at no cost to you.

Opportunity Knocks
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The right neighborhood can make all the difference

The door of opportunity

Opportunity Knocks is a pilot, so right now it's available only to families living in select zip codes in Passaic, Essex, and Hudson Counties who are interested in moving to an Opportunity Community.

While the focus of the pilot is necessarily a smaller geographical area, Opportunity Communities are family-friendly neighborhoods that have a lot to offer, including high-quality housing, good schools, low crime rates, less poverty and less unemployment. In addition, each Opportunity Community has its own character, culture and amenities, offering a wide variety of options to meet your needs and your expectations.

For this reason, **this is an amazing opportunity for families who desire to maximize the value of their voucher and to leverage it as a doorway to a better life.**

Here's what we have to offer

Moving, in and of itself, is time-consuming, stressful and expensive. Moving to a new community can be downright scary. Opportunity Knocks makes the entire process easier. For example, when you sign up for the service, you'll be assigned an Opportunity Advocate. Your Opportunity Advocate will help you develop a plan of action, provide introductions to landlords with available units in Opportunity Communities, and accompany you to view units. The Advocate will even help you review and negotiate lease terms, if appropriate.

There's something else that's new. Opportunity

Knocks is not a "one-size-fits-all" service. Workshops and training are based on your individual plan of action—where your needs, strengths and weaknesses as a prospective tenant have been identified. For some,

the action plan will dictate credit counseling and household budgeting workshops. For others, the plan may entail a single workshop on landlord/tenant law. Whatever the case, when the time comes to begin your housing search, you'll be ready with the information and knowledge to find a home in a community that meets your needs and your expectations.

Finally, we're putting our money where our mouth is—so to speak. **Opportunity Knocks gives families more buying power with higher payment standards, assistance with paying their security deposits, and discretionary grants to help them overcome any final hurdles.**



The right place can make all the difference.

Opportunity Knocks
A nice place for him.
A new outlook for you.
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Qualifying for Opportunity Knocks

Opportunity Knocks is open to families who currently live in Passaic, Essex, and Hudson Counties in the following zip codes: 07501, 07522, 07018, 07111, 07103, 07104, 07106, 07107, 07108, 07112, 07050, 07304, 07305 or 07087 and are willing to move to one of the communities listed below.

These communities receive high marks when it comes to quality of life factors such as high-quality housing, good schools, low crime rates, less poverty, less unemployment, and a mix of people from

all backgrounds. They also offer a wide range of options in terms of services and amenities.

Participating in the pilot with its smaller area of focus has a major advantage in that **you can move to a new community that meets your needs and expectations, while keeping those important community connections close by**—whether it's your house of worship, a favorite barber shop or those amazing holiday get togethers.

You must commit to moving to one of the communities 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)

Ridgefield (07657)

Palisades Park (07650)

Englewood (07631)

Bergenfield (07621)

New Milford (07646)

Hudson County

Secaucus (07094)

Kearny (07032)

North Bergen (07047)

Opportunity Knocks is a pilot program, so there are a limited number of slots. **Opportunity Knocks is for families who are seeking housing that provides a doorway to a better life, and we're prepared to work tirelessly on your behalf to make it happen.**

But you must also have some skin in the game. To qualify for Opportunity Knocks, you must be in good standing with the HCV Program, and you must currently live in a qualifying zip code in Passaic, Essex, and Hudson Counties (07501, 07522, 07018, 07111, 07103, 07104, 07106, 07107, 07108, 07112, 07050, 07304, 07305 or 07087).

You'll be required to sign an enrollment agreement, affirming your commitment to move to an Opportunity Community. You'll also be expected to make a good faith effort to do so, including taking advantage of all available services and resources and searching for housing on your own in Opportunity Communities.

Finally, keep in mind that great things often come in small packages. This means you must be flexible in terms of unit size. The reality is that you might have to lease a unit with fewer bedrooms in order to get some of the other benefits afforded to those living in good communities. Remember very few things that are worthwhile come without hard work and sacrifice.



An opportunity for families seeking a doorway to a better life



**Seize the moment.
Opportunity is closer than you think.
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Opportunity Knocks

Opportunity Knocks is a new kind of housing search service for families in the DCA HCV Program. Here is an overview of the amazing benefits.



An Opportunity Advocate

When you enroll in Opportunity Knocks, you'll be assigned an Opportunity Advocate who will serve as a hybrid personal coach and a real estate broker all in one. Your Opportunity Advocate will be there with you every step of the way—from conducting a housing needs assessment and providing transportation to view units in Opportunity Communities to helping review and negotiate lease terms, when appropriate.



An Opportunity Plan of Action

In addition to the housing needs assessment, your Advocate will assist you in establishing some family goals and developing a plan to reach those goals. A family plan will help to ensure that the community fits not only your needs but also your life's goals and ambitions.



Credit Report and Counseling

A credit report, which includes your rental history, is standard. This allows you to “know where you stand” before searching for housing. In addition, if there are problems, professional credit counseling is available to give you a head start on resolving or explaining any credit issues that might hinder your ability to move.



Training

A variety of workshops are offered based on your established goals and your marketability as a prospective tenant. Topics include financial literacy, credit repair, budgeting, landlord/tenant law, and more.

**The right neighborhood can make
all the difference.
We have the services to help you find it.
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Services that open a doorway to better housing



Community Research

We've done all the heavy lifting for you when it comes to community research, taking the trial and error out of finding a good community fit. We'll share with you neighborhood demographics, types of housing, school report cards, crime statistics, poverty and unemployment levels as well as amenities such as parks, playgrounds, and grocery stores.



Personal introductions to landlords

Opportunity Knocks establishes relationships with landlords who want to lease to families with vouchers. You'll receive personal introductions to landlords with available units in Opportunity Communities, not just a phone number. As an added bonus, we'll do the math for you—to ensure that units work for you in terms of program affordability guidelines and Payment Standards.



Financial Support

Payment Standards up to 110% of the Fair Market Rent provide more “purchasing power” in Opportunity Communities. We'll help pay your security deposit, providing as much as 1.5 times the monthly rent. These benefits are open only to families enrolled in Opportunity Knocks who locate and lease housing in one of the Opportunity Communities listed on page 4.



Post-Move Visit

After your move, we'll stop by to see how you're doing and to connect you with any resources to help you and your family to get settled in your new community and begin to feel right at home.

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Opportunity Knocks

**Here's a door of opportunity to do something new and wonderful for you and your family.
But you have to act quickly. Opportunity Knocks is a pilot, so there are a limited number of spots.**

**Don't Delay.
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