



**Lucas Metropolitan Housing Authority**  
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[www.lucasmha.org](http://www.lucasmha.org)

December 9, 2020

## **FAQ on Eviction Prevention and Housing Stability**

LMH understands the critical importance of providing stable housing, now more than ever, and is committed to working with its residents to do everything it can to keep them in their homes.

Please see the following Frequently Asked Questions (FAQ) to learn about what LMH is doing to maintain housing stability for the individuals and families it so proudly serves.

### **1.) What safeguards does LMH have in place to keep families housed?**

LMH understands that eviction has a serious impact on community homelessness and housing instability. As an anti-poverty organization, LMH has many safeguards in place to ensure that the individuals and families it serves remain housed. See below at #3 for further detail.

### **2.) What is the current state of LMH's eviction moratorium?**

LMH understands that housing insecurity was already at a crisis level nationally and locally before COVID-19. Under Joaquin Cintron Vega's leadership, LMH proactively issued its own eviction moratorium that extended beyond federal mandates this summer. This moratorium applies to evictions for nonpayment of rent. The agency has extended this moratorium several times already and will continue to do so as necessary into 2021. Since the pandemic, no evictions have been filed for nonpayment of rent.

LMH is further extending its own eviction moratorium through **February 28, 2021** for nonpayment of rent. LMH will continue to reevaluate the need for an extension 30 days prior to the expiration.

### **3.) What protections and safeguards exist for residents who may be facing eviction?**

LMH leads with a sense of compassion for all residents. There are significant safeguards in place to provide struggling LMH residents with every opportunity to stay in their home.

- a. Resident Services Department: LMH has a robust Resident Services Department that provides residents with connections to services including, but not limited to, workforce development and education services, food and other basic human needs and mental health resources. Many programs are offered on site at LMH developments through partners like PENTA, Pathway, LISC, Ohio Means Jobs, NOHDA, Toledo Seagate Food Bank and many others. These services often connect residents to resources that can help put them on a stronger path to financial stability.

Joaquín Cintrón Vega, *President and Chief Executive Officer*  
Board of Commissioners

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- b. Coordination Between Resident Services & Asset Management: The Resident Services team interfaces with the Asset Management team in order to proactively work with residents who may be experiencing life circumstances that could lead to missed rental payments. These interventions unfold "upstream" to prevent problems before they occur.
- c. Recertification Process: Rental payments are tied to a resident's income. If a resident loses a job, for example, they can contact their property management office, provide this information and their monthly payment will go down, as long as they are not already paying the LMH minimum rent of \$50.
- d. LMH Grace Period: LMH residents are given 7 days after the first of the month to pay rent before it is considered late. This is well beyond the standard offered by the private rental market.
- e. LMH Informal Conference: When a resident is late on rent; the resident is afforded an informal conference with the property manager in which they can often come to an agreement and avoid the filing of an eviction. The property manager has wide discretion to resolve the matter during the private conference based on several factors, including rent history, change in circumstance or new information. Resolutions could include a Repayment Agreement, a Last Chance Agreement, referral to Resident Services, and/or other measures to resolve the matter and get the resident back in compliance with the lease agreement.
- f. Three Chances: A resident can be late on rental payments 3 times in one calendar year before they will be evicted.
- g. Every Avenue Explored: If the matter goes to court, outside counsel for LMH and an LMH staff representative have an opportunity to resolve the matter with the resident prior to the formal hearing. Many resolutions happen at this point.

#### **4.) In the past, why have residents faced eviction for nonpayment of rent over small dollar amounts owed?**

LMH acknowledges that a significant percentage of eviction filings are made for low dollar amounts. Because some of our residents are very low income, their rental obligation is proportionally very small. This can lead to evictions being filed for very low dollar amounts. However, we still must uphold and enforce the lease the same way with all of our residents. It is a compliance issue – and an issue of fairness to all residents. LMH is enacting additional financial assistance for residents. See below at #10 for further detail.

#### **5.) What are the trends with LMH's eviction filing rates?**

Eviction filings at LMH properties have been dropping year over year. In fact, the number of eviction filings have been cut nearly in half between 2016 and 2019, from 618 to 327. LMH achieved this reduction in eviction filings through an intentional strategy to support residents. This includes proactive communications with residents and the establishment of partnerships with supportive services that connect residents to financial coaching, job training and mental

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health resources. Those efforts have expanded each year and, under Joaquin Cintron Vega's leadership, LMH is committed to further expanding them.

#### **6.) If a resident has an eviction filed against them, will they be set out?**

In situations where an eviction must be filed, LMH continues to work with residents to find solutions. Only a small percentage of eviction filings lead to completed evictions. In 2019, there were 327 filings, but less than 45 completed evictions. This is because LMH continues to work with residents to explore every avenue to prevent an eviction.

#### **7.) What is the current demand for housing through the LMH Low Income Public Housing Program?**

LMH has over 3,000 people on the waiting list for housing. The agency had to stop taking applications because there is not enough inventory to house the people who need it.

#### **8.) What is LMH's rental revenue used for?**

Nationwide, housing authorities are expected to collect rental income. It is part and parcel of the federal funding model for housing authorities. The rent that is charged to a family is determined by the family's income. 31% of LMH's residents pay the minimum rent of \$50. The rental income generated is a significant resource that is reinvested back into the residents through programs and services. If LMH did not hold residents accountable for that rent, it would result in a significant decrease in funds available to maintain and improve LMH properties and provide its residents with the services and programs they need.

#### **9.) How are housing authorities evaluated nationwide, and what is the role of rental collection rates in this evaluation?**

LMH's largest funder, U.S. Dept. of Housing and Urban Development (HUD), evaluates the performance of public housing authorities nationwide through the Public Housing Assessment System (PHAS). One of the key metrics on which housing authorities are judged is their ability to collect rent charged to tenants. This indicates efficient agency operations, leverages taxpayer resources and gives residents a stake in their housing.

#### **10.) How can struggling residents find relief?**

HUD rules prohibit housing authorities from using their core funding streams or CARES Act funding to forgive tenant rent. This means that housing authorities like LMH pursue grants and other sources of flexible funding to provide rental relief when possible.

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- a. Home to Stay: LMH recently announced its Home to Stay Program to provide eviction prevention and housing stability assistance to Temporary Assistance to Needy Families (TANF)-eligible residents facing eviction and local families exiting a homeless shelter. These dollars were generously provided by a grant through Lucas County Job and Family Services.
- b. City of Toledo Rental Program: In addition, LMH advocated for public housing residents to be eligible to apply for the City of Toledo's rental relief program.
- c. Give Back Fund: LMH operates an internal fund that employees contribute to which can be tapped to help struggling residents.
- d. LMH is working to build additional sources of flexible funding that can be used to provide such relief.
- e. Interested residents should contact their property manager to inquire about eligibility for all relief programs.

#### **11.) What else is LMH doing to fight homelessness and create affordable housing in Lucas County?**

LMH has over 2600 units in the Low-Income Public Housing Program and serves approximately 17,500 residents across all of its programs. LMH understands the cost of homeless to families, children and to our community. It works hand in hand with community partners like the Toledo Lucas County Homelessness Board to provide housing resources for special population groups, like the chronically homeless. It will continue to find other resources that can ensure that everyone in Lucas County has a place to call home.

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