

PROPERTY PROTECTION PROGRAM



IT PAYS TO DO BUSINESS WITH



PROPERTY PROTECTION PROGRAM (P²)

Program Guidelines

WHAT IS THE PROPERTY PROTECTION PROGRAM (P²)?

P² is much like a warranty or an insurance program only without sign-up or out-of-pocket premiums. As a property owner with The Housing Authority of the City of Atlanta, Georgia (AHA), you are automatically eligible to file a claim through P². After a \$250 deductible per claim, AHA pays up to \$2,000 per claim to property owners for excessive tenant-related property damage that results from abuse or accidents. All damage must exceed normal wear and tear.

Property owners may submit a P² claim any time during the tenant's occupancy or within 14 days of the tenant's move-out date. If the tenant is occupying the unit at the time the property owner discovers the excessive damages, AHA will follow its normal inspection remediation process and allow the tenant 30 days to make the repairs. If the tenant fails to make the repairs during that time, the property owner can file a P² claim to receive compensation for the repairs.

If the tenant has moved out at the time the property owner discovers the excessive damages, the property owner must submit the P² claim form to AHA within 14 days of the tenant's move-out date. In this instance, property owners will be required to complete a walk-through inspection within 7 days of the tenant's move-out date and submit proof to AHA along with the P² claim form.

By accepting a payment issued under an approved Property Protection claim, property owners must agree that they will be responsible for making the repairs to the unit in order for the unit to resume participation on the Housing Choice Voucher Program (HCVP). Failure to do so may result in additional future damage claims to the property which will not be covered by AHA's Property Protection Program and termination of the unit from the HCVP. The property owner agrees that any payments received pursuant to the claim have not been provided by the tenant and will not be requested from the tenant. If any portion of the damage is not covered by the Property Protection Program, the property owner agrees to notify AHA if such uncovered portion is requested of the tenant.

WHAT IS COVERED?

Tenant-related events of abuse or accidents causing major damage to the unit exceeding a minimum repair cost of \$250 are covered. Examples include but are not limited to:

- Physical damage to walls and ceilings requiring more than minor patching and painting (i.e. gaping holes in walls)
- Floor covering damage such as rips, tears or other evidence of excessive distress
- Doors ripped off hinges
- Broken windows
- Missing fixtures
- Holes in ceiling from removed fixtures
- Holes, stains or burns in carpet
- Missing or cracked bathroom tiles
- Damage to mechanical system due to abuse
- Damage from pets or animals (excluding yard repair)
- Severe cases of pest infestation
- Theft of power that results in damage to the electrical system



HOW DO I FILE A CLAIM?

STEP 1

Login to the Landlord Portal to retrieve a P² form.

STEP 2

Complete and submit the P² form along with any supporting documentation.

STEP 3

A Portfolio Administrator will review your completed form to ensure the claim meets the minimum requirements.

STEP 4

An AHA inspector will verify the damage to the property and determine whether it is eligible for a P² compensation payment.

STEP 5

AHA will determine an estimated repair cost.

STEP 6

AHA will pay the estimated repair cost up to \$2,000, after a \$250 deductible, within six to eight weeks of receipt of the P² form.

PREVENTATIVE MEASURES FOR PROPERTY OWNERS

MOVE-IN TIPS

- Obtain a signed lease with agreed-upon terms and conditions that clearly explains property owner and tenant roles and responsibilities.
- Conduct a walk-through inspection with tenant prior to move-in. Provide an itemized checklist and obtain the tenant's signature.
- Take photos of the property in its current condition.
- Collect a security deposit from the tenant if AHA does not provide a Leasing Incentive Fee (LIF).

LIVE-IN TIPS

- Set a schedule for walk-through inspections at least once a year. We recommend once per quarter.
- Drive by the unit on a regular basis.
- Address property maintenance issues in a timely manner.
- Keep good records of any notices provided to the tenant.
- Attempt to resolve issues with tenant prior to notifying AHA.

MOVE-OUT TIPS

- Conduct a walk-through inspection of the unit with the tenant immediately after move-out. Provide an itemized checklist and obtain the tenant's signature and date.
(Note: Walk-through inspections are required for all Property Protection Claims submitted after the tenant has moved out. Property owners must complete the walk-through inspection within 7 days of the tenant's move-out date and submit proof to AHA with the Property Protection claim request form.)
- If the tenant refuses to complete the walk-through inspection, document any attempt to complete the inspection with the tenant.
- Take photos of the property's condition upon move-out.



NORMAL WEAR AND TEAR VS. TENANT-RELATED

The Property Protection Program (P²) provides an additional level of protection for property owners who experience a financial loss due to excessive tenant-related damage to a unit beyond normal wear. The program does not cover normal and customary expenses associated with renting and/or turning a unit between renters. The following lists common inspection items and how AHA assesses them under the Property Protection Program.

NORMAL WEAR AND TEAR

- Fading, peeling, or cracked paint
- Slightly torn or faded wallpaper
- Small chips in plaster
- Nail holes, pin holes, or cracks in wall
- Door sticking from humidity
- Cracked window pane from faulty foundation or building settling
- Floors needing coat of varnish
- Carpet faded or worn thin from walking
- Loose grouting and bathroom tiles
- Worn or scratched enamel in old bathtubs, sinks, or toilets
- Rusty shower rod
- Partially clogged sinks caused by aging pipes

TENANT DAMAGE

- Gaping holes in walls or plaster
- *Excessive* drawings, crayon markings, or wallpaper that owner did not approve
- Damage to mechanical system due to abuse
- Seriously damaged or ruined wallpaper
- Chipped or gouged wood floors
- Doors ripped off hinges
- Broken windows, missing fixtures
- Holes in ceiling from removed fixtures
- Holes, stains, or burns in carpet
- Missing or cracked bathroom tiles
- Chipped and broken enamel in bath tubs and sinks
- Clogged or damaged toilet from improper use
- Torn, stained, or missing window shades
- Severe cases of pest infestation
- Theft of power that results in damage to the electrical system

