

The Meridian Housing Authority

Housing Choice Voucher Program

Property Owners Guide

Meridian Housing Authority
Housing Choice Voucher Department
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601-693-2800

WELCOME

Welcome to The Meridian Housing Authority's Housing Choice Voucher Program. This Information Guide is intended to be a tool to assist you in becoming more knowledgeable regarding the Housing Choice Voucher Program's policies, procedures and regulations.

The Housing Choice Voucher Program is designed to assist the family with rent payments based on the family's income.

All Housing Choice Voucher Program participants and owners are subject to federal rules and regulations. We will make every effort to inform you of the Housing Choice Voucher Program rules and regulations that affect you.

We are committed to providing excellent service to Owners and Families participating in the Housing Choice Voucher Program. Our success depends on property owners and managers who have affordable quality housing and are willing to comply with the regulations.

If you have any questions after reviewing the enclosed material, please contact The Meridian Housing Authority's Occupancy Department at 601-693-2800.

Thank you

Jill Walker
Tenant Selection/Section 8 Manager

The Housing Choice Voucher Program



The Housing Choice Voucher Program (HCV), formerly called the Section 8 Program, is a federal rental assistance program funded by the U. S. Department of Housing and Urban Development (HUD) and administered by public housing agencies throughout the country. By paying a portion of the families' rent directly to the landlord or property owner, the program assists lower income families afford decent, safe and sanitary housing in the private market.

The Meridian Housing Authority (MHA) has three broad responsibilities: (1) determining whether a family is eligible for the program according the guidelines established by HUD; (2) inspecting units under the program to ensure they meet federal health and safety guidelines; and (3) paying the program's share of each participating family's rent each month. MHA also ensures that voucher program participants and property owners comply with program rules and regulations.

Families participating may rent a single-family unit, an apartment or duplex or a mobile-home. When shopping for a rental unit, the family contacts the owner directly. If a family likes a unit and passes the owner's screening process, they complete the Request For Tenancy Approval (RFTA) form and the inspection is scheduled. Prior to receiving rental assistance, every unit must pass a housing inspection using HUD's Housing Quality Standards (HQS) guidelines.

The inspection process and a rent reasonableness determination are critical elements of the Housing Choice Voucher Program. Once the unit passes an

inspection and rent reasonable test, voucher families pay approximately 30 to 40 percent of their monthly income towards rent plus utilities and MHA pays the balance to the owner. Under no circumstances will HCV program regulations allow the family to pay more than 40% of their monthly adjusted income for housing. Therefore, the family cannot just decide to rent a larger or more expensive unit and pay the difference.

For a unit to be approved, it must meet the following requirements:

1. The rent must be reasonable.
2. The unit must pass an HQS inspection.
3. The owner must be willing to enter into a contract with MHA and comply with program rules.

Applicants who meet program guidelines are issued vouchers and are then free to locate a dwelling unit suitable to the family's needs. MHA serves the city of Meridian and a 5 mile radius of the city limits. Once the unit passes an inspection and rent reasonableness test, MHA will enter into a Housing Assistance Payment (HAP) Contract with the owner who leases the unit to the family. Thereafter, MHA pays a portion of the rent – housing assistance payments – to the owner on behalf of the family. Under the Housing Choice Voucher Program the family generally is required to pay approximately 30 to 40 percent of their monthly adjusted income toward rent plus utilities and MHA pays the difference directly to the owner. The voucher program's portion of the monthly rent is called a Housing Assistance Payment or HAP. The HAP and the owners lease run concurrently. If one terminates so does the other. The owner states the terms for renewal in the lease. Usually, it is renewed month to month.

For some property owners, one barrier to participation in the voucher program is a concern that they lose control over their property management decisions. In fact, the opposite is true: owners participating in the voucher program are expected to screen and make their own decisions about applicant suitability. When deciding whether to rent to a voucher participant, owners must use the same criteria, in accordance with Fair Housing Laws, as they use to screen any other tenant.

Security Deposit: Owners may charge voucher participants a security deposit and may use their own lease. Just like market rate tenants, voucher program participants must comply with the terms of the owner's lease,

including prompt payment of rent and care of the unit. The owner maintains the right to terminate the lease of any tenant who violates the terms of the lease.

Rent Increases: The owner may not increase the rent during the first twelve months of the lease. After the first year of the lease the owner may request a rent increase if it is stated in the lease. Requests for rent increases must be made to MHA and the tenant, in writing, and at least 60 days in advance. If the lease is a year to year lease, after the year commences, the rent may not change. The rent increase must be a reasonable amount. All rent increases are subject to rent reasonableness. MHA will notify the family and the owner of any adjustments.

Annual Requirements: HUD requires the Public Housing Agency to annually complete a recertification on the family and to inspect the unit.

The family must be recertified to determine continued eligibility for the program and the correct level of assistance based on income and family composition. The owner will receive notice of any change in the tenant's rent or the Housing Assistance Payment.

The unit must be inspected and meet housing quality standards (HQS) at least annually. However, an inspection may occur more frequently if MHA receives a complaint or if the unit is chosen for a random quality control inspection.

If the unit fails an HQS inspection, the owner must take corrective action within the specified time frame. If an HQS violation is life threatening, the owner must correct the defect within 24 hours. If corrective action is not taken, MHA will abate (stop) the HAP payment.

If it is determined that the family caused the HQS deficiencies, corrective action, by the family, must be taken within thirty days. If an HQS violation caused by the family is life threatening, the family must correct the defect within 24 hours. If it is not, MHA may terminate the family's assistance.

Abatement: According to the HAP contract, the owner is responsible for ensuring that the unit meets HQS during the entire term of the HAP contract. If at any time it is determined that the unit does not meet HQS, MHA will notify the owner in writing and provide the owner with a reasonable amount

of time to make repairs. If the repairs are not made within that time period, MHA is required to abate payments. If a payment is abated, the family is still responsible for their share of the rent; however, MHA will not make the HAP payment.

If a unit is abated, HAP payments will not resume until the repairs are made. Furthermore, there will be no retroactive payments for the period of time that the unit was in abatement for non-compliance with HQS. If a unit is in abatement for more than 30 days, the HAP Contract may be terminated.

Lead-Based Paint Regulations: Lead-based paint rules apply to all housing constructed before 1978. A recently remodeled unit does not qualify for being built after 1978. The owner and family must complete and sign a “Disclosure of Information on Lead-Based Paint”. The owner must disclose any known lead-based paint hazards to the family.

MHA must complete a visual assessment for deteriorated paint during the initial and annual inspection. During inspections, all deteriorated paint will be assumed to be lead-based paint (LBP) unless the paint has been tested and cleared by a licensed Lead Inspector or Risk Assessor. All deteriorated paint must be stabilized by properly trained persons.

For more information, contact your local Health Department or the National Lead Information Center at 1-800-LEAD-FYI.

Lease: The owner’s lease must be approved by MHA. The terms of the lease must be stated along with the utilities and appliances and who is responsible for each. The terms of renewal, termination and/or eviction must also be stated.

Termination of Lease and HAP: The owner’s approved lease and the HAP Contract run concurrently. If one ends so does the other.

The HAP Contract terminates if the owner evicts the family. The owner may evict only by instituting a court action. The owner must give the family written grounds for eviction before commencement of the eviction notice action. The owner must also give MHA a copy of any eviction notice given to the family.

The HAP Contract terminates if the family gives notice to terminate. The family may give notice any time after the first year of the lease with proper written notice to the owner and a copy to MHA. Proper notice must be defined in the lease.

The HAP Contract terminates if the family moves from the unit. A family is required to give the owner notice in accordance with the lease terms before moving from the unit. This is usually 30 days. After the first year of the lease, MHA will allow a family to move if they have not entered into a new one-year lease and if they remain a tenant in good standing.

The HAP Contract terminates if MHA terminates the Contract. MHA will provide the owner and the family with advance written notice if the family is being terminated from the program. When the family is terminated from the Housing Choice Voucher Program, the HAP Contract automatically terminates.

The HAP Contract terminates if the owner terminates the tenancy. The owner may terminate the tenancy at the end of the initial term or any consecutive term with proper notice in accordance with the lease.

Payment Standard: The Payment Standard is used to calculate the housing assistance payment for the family. In accordance with HUD regulation, and at MHA's discretion, the Housing Choice Voucher Payment Standard is set by MHA between 90 and 110 percent of the HUD published Fair Market Rent (FMR). This is considered the basic range. MHA reviews the appropriateness of the Payment Standard annually when the FMR is published and will establish payment standard amounts for each unit size.

Meridian Housing Authority

Payment Standards

Effective 01-01-2002

0 Bedroom	257.00
1 Bedroom	331.00
2 Bedroom	472.00
3 Bedroom	613.00
4 Bedroom	662.00
5 Bedroom	761.00
6 Bedroom	861.00

Effective 04-01-2004

0 Bedroom	290.00
1 Bedroom	375.00
2 Bedroom	472.00
3 Bedroom	613.00
4 Bedroom	662.00
5 Bedroom	761.00
6 Bedroom	861.00

Effective 10-01-2005

0 Bedroom	344.00
1 Bedroom	386.00
2 Bedroom	485.00
3 Bedroom	630.00
4 Bedroom	681.00
5 Bedroom	820.00
6 Bedroom	943.00

Effective 01-01-2003

0 Bedroom	290.00
1 Bedroom	375.00
2 Bedroom	472.00
3 Bedroom	613.00
4 Bedroom	662.00
5 Bedroom	761.00
6 Bedroom	861.00

Effective 04-25-2005

0 Bedroom	334.00
1 Bedroom	375.00
2 Bedroom	471.00
3 Bedroom	612.00
4 Bedroom	662.00
5 Bedroom	797.00
6 Bedroom	901.00

Effective 10-03-2006

0 Bedroom	358.00
1 Bedroom	401.00
2 Bedroom	505.00
3 Bedroom	656.00
4 Bedroom	708.00
5 Bedroom	852.00
6 Bedroom	963.00

*** NOTE: These numbers INCLUDE the utilities. In order to give an exact rent amount, add all the utilities the tenant will be responsible for (from the utility sheet) and subtract that figure from the payment standard. The rent must also meet the Rent Reasonableness Test.**

Meridian Housing Authority

Payment Standards

Effective 10/02/2007

0 Bedroom	378
1 Bedroom	424
2 Bedroom	533
3 Bedroom	691
4 Bedroom	747
5 Bedroom	899
6 Bedroom	1017

Effective 10/02/2008

0 Bedroom	407
1 Bedroom	456
2 Bedroom	573
3 Bedroom	744
4 Bedroom	804
5 Bedroom	968
6 Bedroom	1113

Allowances for Tenant-Furnished Utilities and Other Services

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 07/31/2007)

See Public Reporting Statement and Instructions on back

Locality		Unit Type					Date (mm/dd/yyyy)
The Housing Authority of the City of Meridian, MS		Multi-family/Apartments/Duplexes					10/01/2008
Utility or Service		Monthly Dollar Allowances					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	a. Natural Gas	9	9	12	14	17	20
	b. Bottle Gas	17	17	23	27	34	38
	c. Oil / Electric	7	10	13	16	21	24
	d. Coal / Other						
Cooking	a. Natural Gas	3	5	6	7	9	10
	b. Bottle Gas	7	9	12	14	18	21
	c. Oil / Electric	4	5	7	8	11	12
	d. Coal / Other						
Other Electric		27	31	35	40	46	50
Air Conditioning		6	9	11	14	17	19
Water Heating	a. Natural Gas	7	10	13	16	20	23
	b. Bottle Gas	14	21	26	31	40	46
	c. Oil / Electric	11	16	21	25	32	37
	d. Coal / Other						
Water		8	8	11	12	18	20
Sewer		7	7	9	10	13	16
Trash Collection		10	10	10	10	10	10
Range/Microwave		4	4	4	4	4	4
Refrigerator		4	4	4	4	4	4
Other -- specify Atmos Gas		7	7	7	7	7	7

Actual Family Allowances To be used by the family to compute allowance.
Complete below for the actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	\$
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	\$

Allowances for Tenant-Furnished Utilities and Other Services

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 07/31/2007)

See Public Reporting Statement and Instructions on back

Locality		Unit Type					Date (mm/dd/yyyy)
The Housing Authority of the City of Meridian, MS		Single-family/Mobile Homes					10/01/2008
Utility or Service		Monthly Dollar Allowances					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	a. Natural Gas	10	10	14	16	20	23
	b. Bottle Gas	23	34	43	52	66	75
	c. Oil / Electric	10	14	18	22	28	33
	d. Coal / Other						
Cooking	a. Natural Gas	3	5	6	7	9	10
	b. Bottle Gas	7	9	12	14	18	21
	c. Oil / Electric	4	5	7	8	11	12
	d. Coal / Other						
Other Electric		27	31	35	40	46	50
Air Conditioning		9	11	16	20	25	27
Water Heating	a. Natural Gas	7	10	13	16	20	23
	b. Bottle Gas	14	21	26	31	40	46
	c. Oil / Electric	11	16	21	25	32	37
	d. Coal / Other						
Water		8	8	11	12	18	20
Sewer		7	7	9	10	13	16
Trash Collection		10	10	10	10	10	10
Range/Microwave		4	4	4	4	4	4
Refrigerator		4	4	4	4	4	4
Other -- specify Atmos Gas		7	7	7	7	7	7

Actual Family Allowances To be used by the family to compute allowance.
Complete below for the actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	\$
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	\$

STEPS TO PARTICIPATE

As an owner participating in the Housing Choice Voucher Program, you are required to maintain your rental unit in compliance with local housing codes as well as Federal Housing Quality Standard guidelines. The owner is responsible for screening and selecting a tenant, executing the lease, executing the Housing Assistance Payment (HAP) contract, collecting the security deposit and collecting the family's portion of rent.

You may become a Housing Choice Voucher Landlord in five simple steps:

- ✓ Advertise your unit
- ✓ Screen and select tenant
- ✓ MHA approves lease and unit passes HQS
- ✓ HAP contract and lease are signed
- ✓ Housing Assistance Payment to Owner



Step 1. Owners may start the process by advertising their unit in the usual way. You may also notify The Community Service Building's receptionist to add your name to the prospective landlord list.

Step 2: Tenant Selection – A family with a voucher contacts an owner to view a unit for rent. The owner should review the family's voucher for

bedroom size approval. If the family likes the unit and passes the owner's screening and application process, the owner fills out the Request For Tenancy Approval (RFTA). The owner must also submit the proposed lease for MHA approval. The HUD Tenancy Addendum (copy attached) must be attached to all leases submitted and the family returns the forms to MHA. If requested, MHA will provide a prospective landlord with the family's current address as well as the current and previous landlord's addresses if known.

Step 3: Housing Inspection – Within a few days of receiving the paperwork, MHA calls the owner to schedule an inspection. All units must pass a Housing Quality Standards (HQS) Inspection prior to the execution of the Housing Assistance Payment Contract. The unit must also pass the HQS inspection at least annually. Housing Quality Standards are the minimum, nationwide standards established by HUD. If the unit passes the HQS inspection, MHA will approve the unit for assistance if the rent is determined reasonable. If the unit does not pass the initial inspection, the owner will be given a reasonable period of time to correct any failed items. A follow-up inspection will be completed to verify that the unit passes.

An HQS guideline checklist is provided at the back of the Information Guide. MHA also encourages the owner to participate in the HQS inspection.



Rent Reasonableness Determination – When the unit passes inspection, MHA's caseworker uses collected data to determine if the rent is reasonable. If it is not, the owner may be willing to lower the rent; otherwise the process stops here.

Step 4: Execution of Documents – The family and the owner sign a lease, with the beginning date being the day following the day the unit passes. The owner and MHA sign a Housing Assistance Payment Contract or HAP contract. The HAP contract spells out the rights and responsibilities of MHA and the owner under the voucher program.

Step 5: Payment to owner begins – Once leased, families pay 30 to 40 percent of their monthly adjusted income towards rent and utilities and MHA pays the balance directly to the owner.



MOST COMMON QUESTIONS



Why do units have to be inspected?

The inspection is based on the premise that all families regardless of their income have a basic right to live in decent, safe and sanitary housing. The inspection also assists MHA in determining whether the rent requested is reasonable. The Housing Quality Standards (HQS) are the HUD guidelines that we follow.

Why is it necessary to review the requested rent?

Federal rules require that rents charged for units in the voucher program be comparable to rents charged for similar non-voucher units in the area. It also prevents the voucher program from inflating or suppressing rents in a given area. To determine whether the requested rent is reasonable, MHA's caseworker considers such factors as unit size, location, condition and amenities.

What if I have a current voucher family receiving assistance from Mississippi Regional Housing Authority, #5 but I want to do business with your agency?

You must follow through with whatever agency has issued the subsidy to the family.

Do I have to rent to families with vouchers?

It is illegal to deny housing to a family because they participate in the voucher program. Owners are expected to screen all tenants using a legal screening policy in accordance with fair housing laws.

What is The Meridian Housing Authority's role?

The Meridian Housing Authority has three main responsibilities as administrator: to determine if families are eligible for the voucher program; to inspect units and to pay the program's portion of the rent each month along with ensuring compliance of all parties involved.

What forms are required to lease a unit under the program?

- ✓ Request for Tenancy Approval or RFTA - Requests basic information about the unit and the utilities.
- ✓ Ownership Certification – A statement verifying ownership to ensure that the program's share of rent is sent to the rightful owner.
- ✓ Lead Paint Warning Disclosure Statement – Since 1996, federal law requires this form in all new residential leases in properties built before 1978.
- ✓ W-9 form – Ensures that the payments go to the correct Social Security number or Federal Tax I. D. number of the owner.
- ✓ Owner provided, MHA approved lease.
- ✓ Housing Assistance Payment Contract.

Can owners use their own lease?

Yes. Owners may use their own lease and are encouraged to do so. All terms must be stated.

If I recently remodeled an older unit, do the lead-based paint rules apply?

Yes. The lead-based paint rules apply to the unit's year built not remodeled.

If I am leasing a multi-family unit to a voucher family and they want to move to another unit I own, can they just transfer to the other unit?

No, in order for the family to move/transfer a 30-day written notice must be given.

When do owners receive their first payment?

The rent from MHA is received approximately 30 days after all paperwork is completed. The rent from the tenant is due in accordance with the terms of the lease.

Is there any reason I may not be approved as a landlord?

The Meridian Housing Authority has a right to disapprove a unit or an owner.

MHA is not permitted to approve a unit if:

- MHA has been notified by HUD that the owner is disbarred, suspended or subject to a denial of participation by HUD.
- The government has instituted an administrative or judicial action against the owner for violation of the Fair Housing Act or other equal opportunity requirements.

The Meridian Housing Authority also has the discretion to disapprove an owner for any of the following:

- The owner has violated obligations under a housing assistance payment (HAP) contract.
- The owner has committed fraud, bribery or any other corrupt or criminal act in connection with any HUD program.
- The owner has engaged in drug trafficking.
- The owner has a history or practice of noncompliance with Housing Quality Standards for units leased under the program.
- The owner has a history or practice of renting units that fail to meet State or local housing codes.
- The owner has not paid State or local real estate taxes, fines or assessments.

Most Common Owner Violations

To avoid the most common program violations, an owner should:

- Always maintain the unit in accordance with HQS standards.
- Never accept payments from MHA for a vacant unit.
- Never demand or accept side payments from a family. A side payment is any money paid by a tenant to the owner for rent that is above the approved contract rent. Side payments are illegal.

HOUSING QUALITY STANDARDS



Listed below you will find a list of the most common reasons a unit will fail Housing Quality Standards (HQS). Please look your unit over carefully before the inspector comes out. If the unit fails the inspection, all of the deficiencies must be corrected and a follow-up inspection completed to PASS. We will be unable to enter into a contract if the unit fails HQS inspection.

Items which will violate Housing Quality Standards (HQS) include:

- Peeling or flaking paint inside or outside
- Unsafe or rotted floors, porches, steps or decks
- Water leaks
- Lack of proper ventilation of flue on hot water tank, furnace or heaters
- Weak or broken floor boards
- Faulty plumbing
- Missing electrical outlet covers or switch plates, electrical hazards
- Inoperable smoke detectors
- Infestation

Improper wiring is one of the major causes of fires in America. Both the Department of Housing and Urban Development (HUD) and MHA are concerned that electrical hazards do not exist in any of the units involved in the Housing Choice Voucher Program. A device called an Outlet Circuit Tester can be used to evaluate the condition of the wiring in your unit. If your unit is not wired properly, your unit will fail inspection. A failed inspection will result in substantial delays in the processing of your contract.

Below is a checklist to use prior to inspection. This listing is not considered to be a complete list of causes for HQS failure.



_____ All ceilings, walls and floors must be a strong, sturdy and in their permanent positions.

_____ A working smoke detector with a live battery must be installed on every level of the unit, including basement and outside of sleeping rooms. If any members of the family are hearing impaired, a detector for the hearing impaired must be installed.

_____ The entire unit, both inside and outside, including window frames, must be free of cracking, scaling, peeling, chipping and loose paint. This prevents exposure to possible lead-based paint hazards.

_____ Where there are 4 or more consecutive steps (this includes 3 steps and a landing) and/or a porch, deck or landing 30 inches or higher, handrails must be securely attached. This applies to both the interior and exterior of the unit.

_____ The unit must be free of roaches, rodents or any other infestations.

_____ The entire unit, interior and exterior, must be free from electrical hazards. There may be no loose, hanging or exposed wires. All three prong outlets must be wired correctly. A three-prong circuit tester will be used at the time of the inspection to assure safety.

_____ Every room used for living must have either two working outlets or one working outlet and a permanently installed light fixture. At a minimum, each bathroom must have a permanently installed light fixture.

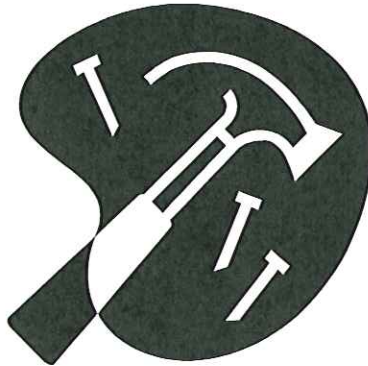
_____ All light switches and outlets must have secured plate covers installed.

_____ All windows and doors must be secure when closed, and must be weather tight.

_____ All windows and doors that are accessible from the outside, must have working sturdy locks.

_____ All openable windows must have a mechanism to secure them in place when opened.

_____ If the unit has a third floor sleeping room, and the family is eligible to use this room for sleeping, the owner must provide a safe method of escape in the case of fire (chain ladder).



_____ If there is a bathroom with a toilet that is not hooked up to water and sewer lines, it must be repaired. If it is removed, the drain must be sealed to prevent rodents and/or gases from escaping into the unit.

_____ The bathroom must have either an openable window or an exhaust fan for ventilation.

_____ The hot water tank's pressure relief valve must have a discharge line extending down two to six inches from the floor.

_____ Flue pipes leading from any gas equipment such as the furnace and hot water tank must be installed correctly. Also, check to ensure that the flue pipes connecting to the furnace and water heater are installed properly.

_____ Every room used for living must have adequate heat. If the source is gas, it must be vented to the outside. If the source is electric, it must be permanently installed and controlled by separate thermostat.

_____ Downspouts or gutters that are damaged and/or missing, causing interior damage to the unit, must be replaced or repaired. Any damage to the interior of the unit due to the missing or damaged downspouts or gutters must be repaired.

_____ The unit must be free from any accumulation of garbage or debris, both inside and outside.

_____ Owners of multi-family units must provide “refuse disposal”; facilities include trashcans with covers or dumpsters with lids.

_____ If the unit has a clothes dryer or a hook-up for one, it must be vented properly.

_____ Every bedroom must have at least one openable window for ventilation.

_____ If the unit has city code violations they must be corrected.

_____ Utilities must be turned on at the time of inspection.

_____ All vehicles on the property must have current tags/plates.

_____ The unit must be vacant at the time of inspection unless the family is leasing in place.

_____ The unit must be free from tripping hazards and all floor coverings must not be loose, frayed or buckled.

We hope this Informational Guide has been helpful to you in learning more about our program. If you have any questions, feel free to call us at 601-693-2800. Thank you for your interest in this program and we look forward to having you as a quality landlord in the Housing Choice Voucher Program. With you as a landlord, and the family you select, we hope this program will enhance the quality of housing for the family giving them the key to success.

