



PHILADELPHIA HOUSING AUTHORITY
Housing Choice Voucher Program
Housing Search & Move-In Guide
NOVEMBER 2023



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INTRODUCTION



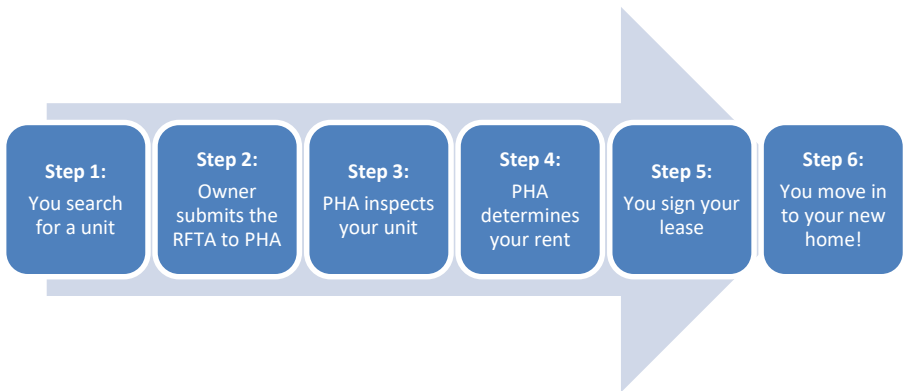
Overview

The purpose of this Housing Search and Move-in Guide is to assist you in searching for and leasing a rental unit now that you have been issued a voucher. From starting your search to moving into your new rental unit, this guide will help you navigate your search and understand the steps that follow once you have found a unit in which you would like to live.

Six Steps: From Search to Move-In

Between now and the time that you move into your new rental unit, there are six required steps. We will walk you through each step, explaining which steps you are responsible for completing and which steps PHA and the owner will complete.

From the time you find a rental unit and the owner submits the Request for Tenancy Approval (RFTA) to PHA, you can expect to sign the lease in about 30 days. However, this timeframe may be longer if there are delays in the process. This guide will help you not only understand your responsibilities but also help you avoid any unnecessary delays. PHA will work closely with the owner to maintain a quick and efficient turn-around on your request for tenancy approval.



STEP 1: SEARCH FOR A UNIT



How Long Do I Have to Find a Rental Unit?

Voucher Term

Your voucher term is the amount of time you have to search for a unit, from the date that PHA issues you a voucher until the date that it expires. The voucher term for new applicants is 120 days, meaning that you will have 120 days find a unit and have a Request for Tenancy Approval (RFTA) submitted. For more information on the RFTA, go to [STEP 2: OWNER SUBMITS THE RFTA TO PHA](#).

If you are a VASH participant or have been issued a voucher as a result of an emergency transfer or relocation, your voucher term is 60 days. If you have been issued a voucher for any other transfer reason, your voucher term is 90 days.

2. Date Voucher Issued (mm/dd/yyyy) Insert actual date the Voucher is issued to the Family.	2. Issue Date (mm/dd/yyyy) 04/10/2020
3. Date Voucher Expires (mm/dd/yyyy) Insert date sixty days after date Voucher is issued. (See Section 6 of this form.)	3. Expiration Date (mm/dd/yyyy) 08/08/2020
4. Date Extension Expires, if applicable (mm/dd/yyyy)	

To check your voucher term, refer to Sections 2 and 3 of your voucher.

Voucher Expiration

If your voucher expires and no RFTA has been submitted to PHA, you will no longer be able to search for a unit and receive housing assistance. You will have to reapply when the waiting list re-opens. The waiting list for HCV is currently closed.

For this reason, it is very important to be mindful of your voucher expiration date. To check when your voucher expires, refer to Section 3 of your voucher.

Voucher Extension

You may request a voucher extension to receive additional time to search for a rental unit. PHA will only approve an extension for certain reasons, including:

- If you require a reasonable accommodation because someone in your household is disabled
- If there was a serious illness or death in your household, or another family emergency
- If there are obstacles due to employment
- If the size of your household or other special circumstances make it difficult to find a unit that meets your needs.

To request a voucher extension, you must complete and submit a *Voucher Extension Request Form* to our Eligibility Department. Voucher holders should continue to search for units until the voucher expires. PHA provides a 30-day grace period and will not cancel the voucher until at least 30 days after the voucher expires. For example, if your voucher expires April 15, you must request an extension by May 15. Your request must include the reason that you need more time to search. You can find a copy of the request form on the [Tenant Resources](#) page of our website. You must submit the form in person or by mail to our office at 2013 Ridge Avenue, Philadelphia, PA 19121.

2. Date Voucher Issued (mm/dd/yyyy) Insert actual date the Voucher is issued to the Family.	2. Issue Date (mm/dd/yyyy) 04/10/2020
3. Date Voucher Expires (mm/dd/yyyy) Insert date sixty days after date Voucher is issued. (See Section 6 of this form.)	3. Expiration Date (mm/dd/yyyy) 08/08/2020
4. Date Extension Expires (if applicable)(mm/dd/yyyy) (See Section 6. of this form)	4. Date Extension Expires (mm/dd/yyyy) 09/07/2020

What Size Rental Unit Should I Look for?

Occupancy Standards

Occupancy standards are used to determine how many bedrooms are needed for your household. You will find the number of bedrooms that PHA has determined your family needs in Section 1 of your voucher.

1. Insert unit size in number of bedrooms. (This is the number of bedrooms for which the Family qualifies, and is used in determining the amount of assistance to be paid on behalf of the Family to the owner.)	1. Unit Size 3 BR
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You should look for a rental unit with this number of bedrooms. PHA determines the number of bedrooms your household needs based on the number of people in your household and their age, sex, and relationships. According to PHA's occupancy standard policy guidelines:

- Two people of the opposite sex will not be required to share a room, unless they are married or in an interdependent relationship.
- Two people of the same sex who are less than 10 years apart will be required to share a room.
- Two children of the same sex share a bedroom regardless of age.
- Two children of the opposite sex will not be required to share a bedroom (however, you may request that they share a bedroom)

PHA may make an exception to these occupancy standards in certain cases, including if you need a reasonable accommodation. You must submit your request for an exception in writing and provide documents that support your reason for requesting an exception.

Payment Standards

The payment standard is the maximum amount that PHA will pay toward your rent and utilities. The payment standard is not the amount that can be requested for a rental unit. When you are searching for a rental unit, you should generally look for units where the requested rent is at or below the payment standard.

Payment standards are grouped by zip codes. These groupings are intended to reflect neighborhood rental markets and allow for higher rents in opportunity neighborhoods. For more information on neighborhoods and areas of opportunity, go to the [Opportunity Areas & the Housing Opportunity Program \(HOP\)](#) section later in this chapter.

You should refer to the [Payment Standard Schedule](#) included at the back of the Guide on the [Payment Standards](#) page of our website to determine the payment standard for your bedroom size and zip code.

PHA will compare the payment standard to the rent that the owner requests for the unit you choose. If the requested rent is more than the payment standard, PHA will review your income to make sure that rent you will be responsible for paying is affordable. For more information on how PHA reviews rent, go to the Reasonable and Affordable Rent section.

Where Can I Find Available Rental Units?

Finders Keepers Policy

You may not need to search for a rental unit at all. If you would like to continue to live where you are currently renting, the owner of your unit can submit a RFTA to request that your housing assistance be used for your current rental unit. It's important to keep in mind that the unit must meet PHA's payment and occupancy standards and pass inspection.

Property Listings

- **Affordable Housing:** PHA has partnered with AffordableHousing.com to provide listings of affordable rental units available in Philadelphia. You will find helpful information on each listing, including the number of bedrooms and bathrooms, amenities, accessibility features and local schools. To view listings, visit the website at www.affordablehousing.com.
- **PAHousingSearch:** PAHousingSearch.com is another online resource for affordable local rentals. The website includes features to help you find a rental unit that is right for your family, including an affordability calculator, amenities and neighborhood information.
- **Other Websites:** You can also use websites like Trulia.com and Realtor.com. These websites are not limited to affordable rentals but they can help with your search for a rental unit with filters that allow you to search by the price of rent. Each listing includes basic unit features and neighborhood information like public transportation, crime rate and local schools.
- **Accessible Units:** PHA recommends using Affordable Housing to search for an accessible rental unit. This website provides detailed accessibility information for each listing and allows you to filter your search to view only accessible units. Additionally, each listing includes specific accessibility features for the kitchen, bathroom and entryway, such as ramp entryway and lower counters.

What Should I Consider When Looking for a Unit?

You know what is best for your family. To help navigate your search, you can use the list of questions below to guide you in finding the right rental unit.

When Viewing a Rental Unit, Consider:

Cost & Affordability

- Is the rent that the owner is requesting higher than the payment standard?
- If the rent is higher than the payment standard? Can I afford the additional rent I will have to pay? For more information on rent and affordability, go to the Reasonable and Affordable Rent section.
- Can I afford the security deposit?
- What utilities would I be responsible for paying?

Location & Neighborhood

- How close is it to public transportation?
- How close is it to my job?
- How good are the schools in the neighborhood?
- How safe is the neighborhood?

Features

- Does it have the appliances I need (i.e. a dishwasher, washer, or dryer)?
- Will it be enough space for me and my family?
- Are pets allowed?
- Would the steps and stairs in the unit make it difficult to get around?

How Do I Pick the Right Neighborhood for Me and My Family?

Opportunity Areas & the Housing Opportunity Program (HOP)

PHA encourages you to consider renting in an opportunity area, which offers access to good schools, job opportunities, and safe neighborhoods. Opportunity areas are also characterized by low poverty rates. Studies show that when families move from high to low poverty neighborhoods the following outcomes occur:

Young children experience positive outcomes such as:

- Increases in earnings
- Increases in college education rates
- A greater likelihood to remain in an opportunity area

Adults experience positive outcomes such as improvements in:

- Family safety and well being
- Mental health
- Physical wellness

Though opportunity areas may have higher rents, PHA's payment standards are generally higher in these areas and provide for larger subsidies so that you are able to take advantage of what they offer. You can find a map of Philadelphia's opportunity areas and PHA's payment standards by zip code in your briefing packet.

If you are interested in renting in an opportunity area, PHA offers support for your search through the Housing Opportunity Program (HOP). As part of the

program, you are assigned a HOP Mobility counselor, who will help you navigate your search and prepare you to live in an opportunity area.

Counselors conduct workshops on home maintenance, financial management, and your rights as a tenant. They also reach out and work with landlords in opportunity areas to connect you to available rental units.

To learn more, you can visit the [HOP](#) page on our website or you can ask your Service Representative for a *Housing Opportunity Program Interest Form*.

Can I Rent Outside of Philadelphia?

Portability

Portability is the process of renting a unit outside of PHA’s area of jurisdiction (Philadelphia) and having that voucher administered by another housing authority.

PHA will only allow you to port (or move) out of Philadelphia for certain reasons. If you are interested in moving outside of Philadelphia, you (or a member of your household) must have one of the following reasons for doing so:

- **Employment.** You are working or received a job offer outside of Philadelphia.
- **Education.** You are enrolled or accepted to a college, university, or institute of higher learning outside of Philadelphia.
- **Safety.** You must rent outside of PHA’s jurisdiction because renting a unit in Philadelphia would be a threat your safety and moving elsewhere within the city of Philadelphia would not resolve the threat to your safety.
- **Medical or disability need.** You have a medical condition which requires you to move in order to be close to a medical facility or care provider in another HA’s jurisdiction (outside of Philadelphia).

There are a few other requirements that you should consider before requesting to move outside of Philadelphia.

- You must be a legal resident of Philadelphia when you request to move to another jurisdiction. If you have not yet rented a unit under the HCV program, you may be eligible for portability only if you are a resident in PHA’s jurisdiction (Philadelphia) at the time you submitted your application for assistance. If not, you will not be eligible to port out until after your initial lease term. Certain exceptions may apply.
- The area where you wish to move to must have a local housing authority, which may have different rules and requirements. The size of your voucher, your portion of the rent, and your utility allowances may be different at another housing authority. You may also be required to attend another eligibility interview and voucher briefing.

If you would like more information on porting, you can visit the [Portability](#) page on our website. To request to port out of Philadelphia, you can ask your Service Representative for a *Portability Request Form*.

What If I Encounter Problems in My Search?

Fair Housing

Owners have the right to screen you and other applicants based on legal guidelines and procedures. This includes screening and checking your credit, criminal background, and prior history as a tenant.

Fair Housing laws require that owners treat all applicants the same. These laws protect you from discrimination based on age, race, national origin,

color, ancestry, sex, sexual orientation, gender identity, religion, source of income, disability, military discharge, familial status, and marital status.

If you feel that you were discriminated against during your housing search, you can file a complaint [online](#) with HUD's Fair Housing and Equal Opportunity office or ask your Service Representative for PHA's *Housing Discrimination Complaint Form*.

Renter Beware

Some owners may falsely advertise their rental units or ask that you make payments before PHA has inspected the unit and approved the rent:

- Rental units cannot be “pre-approved.” Some owners may advertise that their unit has been pre-approved, which is not possible. Rental units must be approved by PHA *after* your RFTA is submitted. You are not approved to move in until PHA has informed you that the unit passed inspection and the rent was approved.
- Owners should not request payments until PHA has approved. The owner should not ask that you pay rent or a security deposit until the time of the lease signing and after your unit has passed inspection and the rent has been approved.

What If I Need a Reasonable Accommodation?

Changes to the Rental Unit

You can request that reasonable modifications or changes be made to the unit in order to provide access for a family member with a disability. The owner cannot refuse to make or allow for such modifications to the unit if they provide access for a family member with a disability.

These modifications must conform with basic accessibility standards to provide the disabled family member with an accessible route into the unit, the ability to maneuver within the unit and the ability to make use of the features of the unit, like sinks and showers.

You can request that the owner make such modifications, but they are not required to pay for them. Additionally, the owner is permitted to:

- Require you to pay a reasonable amount into an interest-bearing escrow account over a reasonable period of time
- Ask that you enter an agreement requiring you to restore the unit to its original state at your expense when you move out
- Require that you make sure that the quality of the work will be acceptable and that any required building permits will be obtained

However, the owner is not permitted to:

- Increase the security deposit as a result of the request for modifications.

Other Reasonable Accommodations

PHA can provide you with reasonable accommodations to policies or procedures before, during, and after your search for a rental unit. Such reasonable accommodations are changes or exceptions to policy or procedure in order to ensure equal access to the HCV program for a person with disabilities. Examples include:

- Extending your voucher term. PHA will grant a voucher extension if someone in the household has a disability which requires certain unit features that may be more difficult to find.
- Providing increased rental assistance if PHA determines this is needed to enable a person with disabilities to find a rental unit that meets their needs.
- Increasing the voucher size if someone in the household has a medical reason which justifies needing an additional bedroom (i.e. for a live-in aide)

- Permitting a higher utility allowance for the unit if a person with disabilities requires the use of specialized equipment related to the disability.

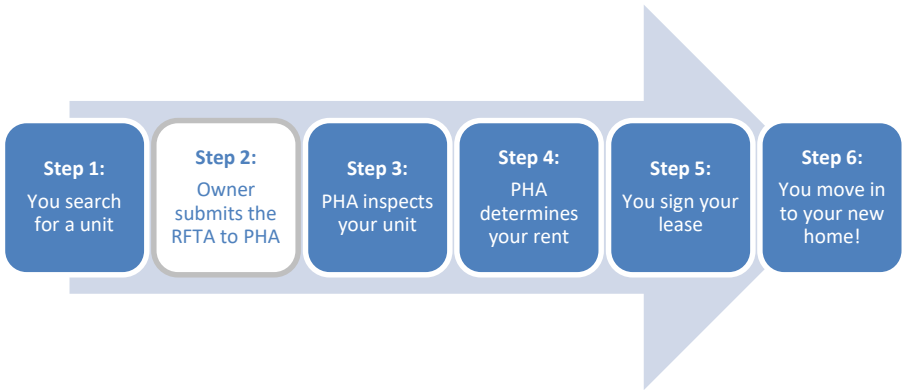
Requesting a Reasonable Accommodation

If you are requesting a reasonable accommodation to make a change or modification to your unit, you will make your request to the owner. Requests for reasonable accommodation to change or make exception to policy will made be to PHA.

- To request a modification to the unit, you must contact the owner to discuss and request the modifications that you wish to make. You should ask who will be responsible for paying for the modifications and if the unit must be restored to its original condition when you move out.
- To request a reasonable accommodation to policy or procedure, you must complete the *Reasonable Accommodation Request Form* and provide any documents that PHA requires to support your request. Once you have submitted a request for reasonable accommodation, PHA will inform you within 30 days if they have approved or denied your request. PHA may also request additional information and/or supporting documents in order to approve or deny the request.

For more information on how to request a reasonable accommodation, you can visit the [Accessible Housing](#) page of our website or call our Customer Call Center at (215) 684-4300.

STEP 2: OWNER SUBMITS THE RFTA TO PHA



Request for Tenancy Approval (RFTA)

Once you have found a rental unit that you would like to move in to, you and the owner must complete the Request for Tenancy Approval (RFTA) form. While the owner will complete most of the RFTA, you must complete the sections required for the tenant.

Check to make sure that all sections of the RFTA are completed correctly before it is submitted. Be mindful that if the owner submits a RFTA and information is missing or incorrect, your move-in will be delayed.

What Sections Am I Required to Complete?

The owner will complete the majority of the RFTA, but you must complete and sign the Prohibition of Renting to or From an Immediate Family Member and Conflict of Interest, Lead-Based Paint Tenant Certification, and Tenant/Client Signature (on Page 2) sections.

What Sections Is the Owner Required to Complete?

The owner will provide basic information on the RFTA about the rental unit you have chosen, including the location of the unit, the rent amount they are proposing, and who is responsible for the utilities. The owner will also sign and certify that they will comply with program requirements, such as testing for lead paint in the unit. For more information on testing and protecting your family from lead paint, refer to HUD's *Protect Your Family from Lead in Your Home* pamphlet in your briefing packet.

You must review what the owner has entered on the RFTA to make sure that it is correct and complete. This includes reviewing the unit description and address to make sure it matches the unit you have chosen.

PHA will not review or approve the RFTA if any section is incomplete or if there is a conflict between the information that you and the owner have provided. If this happens, your move-in will be delayed.

Who Submits the RFTA?

The owner or their representative (property manager/agent) must submit the RFTA to PHA’s Owner Portal at: <https://pha.hcvportal.org> in the Moves Section.



PHA recommends that you keep in contact with the owner after the RFTA is submitted so that you are aware of anything that might delay signing the lease and moving in, including if the owner fails to submit required documents or if the unit does not pass the first inspection. For more information on the inspection, go to the next section, **STEP 3: PHA INSPECTS UNIT.**

What Else Must Be Submitted?

In addition to the RFTA, the owner is also required to provide other documents to PHA and complete the Owner Certification training. If the owner already rents to an HCV tenant, the owner may have already completed the Owner Certification training and provided some of the required documents to PHA.

The owner will submit the following required documents directly to PHA:

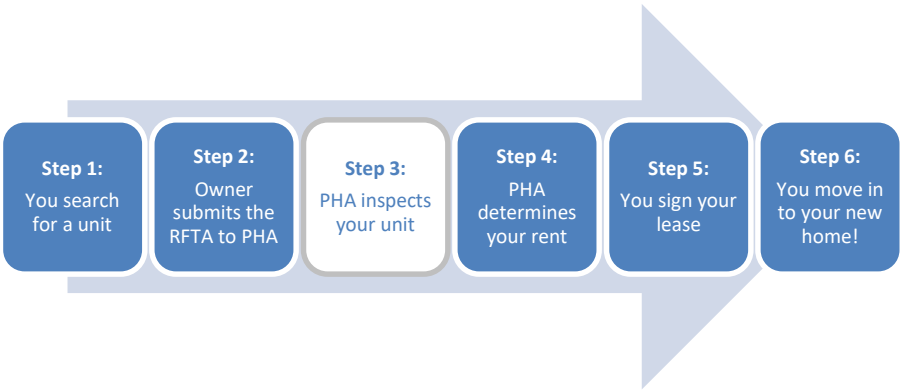
- A valid, government-issued photo ID for the owner and agent (if applicable)
- A valid, current Philadelphia rental license
- The completed Direct Deposit form
- A voided bank check
- Verification of Tax ID (Social Security or Employer Identification number)
- A copy of PHA's Owner Training Certificate
- A completed Agent Authorization form (if an agent will represent the owner)

You should be mindful that your move-in will be delayed if the owner waits or fails to provide required documents or attend the required owner training.

Keeping in Touch with the Owner and PHA

After the RFTA has been submitted, the owner and PHA will be responsible for the steps to inspect the unit and review rent. Though PHA will work directly with the owner during these steps, you should remain in contact with PHA and the owner to stay abreast of the leasing process.

STEP 3: PHA INSPECTS UNIT



Why Does PHA Inspect?

Housing Quality Standards

Before you move into the rental unit you have chosen, PHA will conduct an inspection to determine if the unit meets Housing Quality Standards (HQS). These standards help PHA ensure that the unit you select is decent, safe and sanitary for you and your family to live in.

PHA will work directly with the owner to schedule and conduct an inspection. PHA will generally schedule the inspection within three (3) business days of receiving the RFTA. However, PHA will not schedule an inspection if the owner has not yet completed the required Owner Certification Training. PHA will only schedule an inspection once the owner has completed this required training.



As a Tenant, Can I Also Inspect the Unit?

To avoid delays caused by a failed inspection, you should look at the condition of the unit during your housing search. While only a certified inspector can

determine if the unit you chose will pass inspection, the items outlined below are easy to identify and can help you avoid choosing a unit that will not pass inspection.

- **Smoke detectors are working.** A rental unit must have a working smoke detector on each floor or level. Working smoke detectors will have a blinking or solid light. They will also have a button to test the alarm to make sure it is working properly.
- **Paint does not show signs of chipping or cracking.** Paint on both the interior and the exterior of the unit must not chip, crack, peel or show other signs of deteriorating. If paint is deteriorating, it could cause harm to you and your family, especially you have small children.
- **There are no water stains on the wall or ceiling.** If there is evidence that water has leaked and caused damage to the unit, the unit will not pass inspection. In this case, the owner would be required to repair both the root cause of the damage (i.e. a leak for the roof or a pipe) and the damage it caused to the unit (i.e. stained or deteriorated walls or ceilings, damaged flooring).
- **Water, electricity, and other utilities appear to work.** The unit will not pass inspection if utilities are not in service. You can check to see if there is running water, hot water, and electricity.

These are just a few of the many items that a certified inspector will look for during inspection. If you would like more information on how PHA will inspect your unit, refer to the [HQS Inspection](#) page on our website.

What Happens after the Unit Is Inspected?

The Unit Passes Inspection

If the unit meets all Housing Quality Standards, PHA will inform the owner that the unit has passed inspection. You will then move on to the next step in the process which is the PHA review of the owner requested rent.

See **STEP 4: PHA REVIEWS THE REQUESTED** rent.

The Unit Fails Inspection

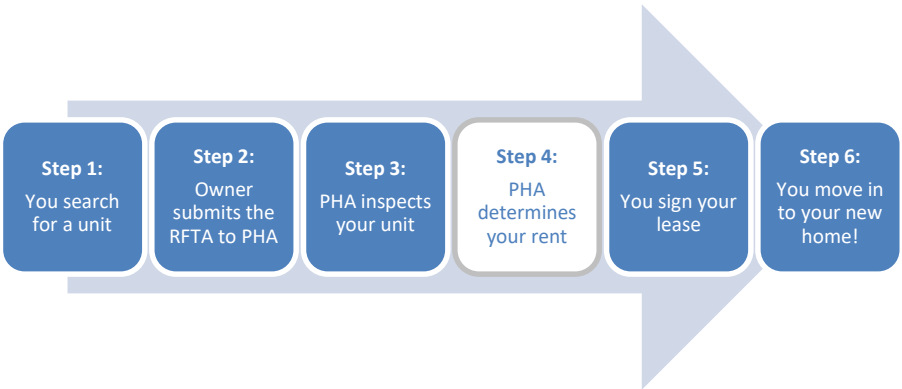
If the unit fails the inspection, PHA will inform the owner and provide them with a list of failed HQS items including the problems that must be repaired in order for the unit to pass the re-inspection.

Once the owner is notified of the failed inspection, they will have 15 (business) days to repair the failed HQS items and contact PHA to request a re-inspection. At the time of re-inspection, all failed HQS items must be repaired and the unit must meet all Housing Quality Standards.

If the owner does not repair each failed HQS item, the unit will not pass inspection and cannot be approved. PHA will provide you with a new RFTA and you must search for another unit. Your voucher expiration date will be extended by the number of days from the time you submitted the original RFTA to the time PHA informed you that the unit failed re-inspection and would not be approved.

If the owner does not request a re-inspection within 15 days, PHA will notify you and provide you with a new RFTA. PHA recommends that you begin to search for another unit at this time, as another RFTA must be submitted before your voucher expires. While a RFTA may be re-submitted for the unit you originally chose, you should be mindful that if the unit ultimately is not approved, you will have less time to search for another unit and could risk your voucher expiring.

STEP 4: PHA REVIEWS THE REQUESTED RENT



Will PHA Approve the Rent?

Reasonable and Affordable Rent

PHA must review the rent requested by the owner and determine if the rent is reasonable and affordable. PHA will approve the rent that the owner has requested if it is both reasonable compared to other rental units and affordable to you. You can see how much the owner has requested in rent in the Proposed Unit section of the RFTA.

- **Reasonable Rent.** The rent that the owner requests must be comparable to rent for similar unassisted units in the neighborhood or rental market. This is called reasonable rent. Units that receive HCV or another subsidy cannot be used for comparing rent.
- **Affordable Rent.** PHA will not approve rent that the owner requests if it is not affordable. PHA determines if rent will be affordable to you based on your adjusted monthly income. The amount you pay towards the rent must be less than 40% of your adjusted monthly income. You will generally pay a higher percentage of your adjusted monthly income toward rent when the rent of the unit you have chosen is higher than the payment standard.

PROPOSED UNIT INFORMATION						
The rent requested for the tenant cannot be more than the rent charged for unassisted comparable units on the premises. If requested, the owner must provide PHA information regarding rents charged for other units on the premises.						
Street Address				Suite / Apartment #		
City Philadelphia				State PA		Zip Code
Bedrooms	Full Bathrooms	Half Baths	Year Built	Requested Rent \$	Security Deposit \$	Previous Tenant Move-Out Date

For information on how PHA calculates your adjusted monthly income, refer to the [Payment Standards](#) page on our website.

Rent Approval and Negotiation

If the rent is reasonable and affordable (as defined in Reasonable and Affordable Rent section), PHA will approve your rent and you will move on to next step in the process, **STEP 5: SIGN LEASE AND BEGIN HOUSING ASSISTANCE PAYMENTS.**

If PHA determines that the rent is not reasonable or affordable, PHA will attempt to negotiate with the owner to reduce the rent to an amount that meets PHA’s standards. If the owner is willing to negotiate and accepts the rent offered by PHA, you will be informed in writing that PHA has approved the rent and you can move on to the next step in the process.



However, if the owner is not willing to negotiate and cannot agree on the amount that PHA offers, PHA will provide you with a new RFTA and you must search for another unit. You must find another rental unit before your voucher expires.

Will Utility Costs Affect My Rent?

Utility Allowances

In addition to rent, you may also be responsible for paying certain utilities, such as gas, water or electricity. PHA will provide you with a utility allowance for utilities that you are responsible for paying and are not included in the rent.

Under certain circumstances, utilities that are not included in your rent may affect the amount you pay towards rent. PHA adds together the owner requested rent and the utility allowance to determine what is called the gross rent. If the gross rent exceeds the payment standard, you will generally be required to pay the difference.

To determine your utility allowance, PHA will use a utility allowance schedule which lists the typical cost of the utility based on the size of your household and type of building you live in. To find out what PHA estimates is the cost of the utilities, you can visit the [Utility Allowance](#) page on our website. However, if you are responsible for gas heat, PHA will use the allowance based on the PGW Customer Responsibility Program (CRP).

Who Sets Up the Utility Accounts?

Starting Utility Service

You must set up an account for each utility that you are responsible for paying. If you have an existing utility account, you should make sure that you are current with your payments, there is no balance owed, and you are able to start service at move-in. For more information on utilities and utility allowances, refer to your Tenant Handbook.

To set up a utility account and start service, you will go to:

- Philadelphia Gas Works (PGW) for gas. You can visit [PGW's website](#) for more information and to set up your account online.
- Philadelphia Electric Company (PECO) for electricity. Like PGW, you can set up your account online on [PECO's website](#).

- Philadelphia Water Department (PWD) for water. You must visit a PWD payment center in order to set up an account and start service.

How Much Will I Pay Toward Rent?

Your Portion of the Rent

PHA will determine the amount you must pay in rent. Your portion of the rent will be based on your income, including any deductions that you might be eligible for.

If you have an MTW voucher, PHA will factor in the size of your household to determine how much you will pay towards rent:

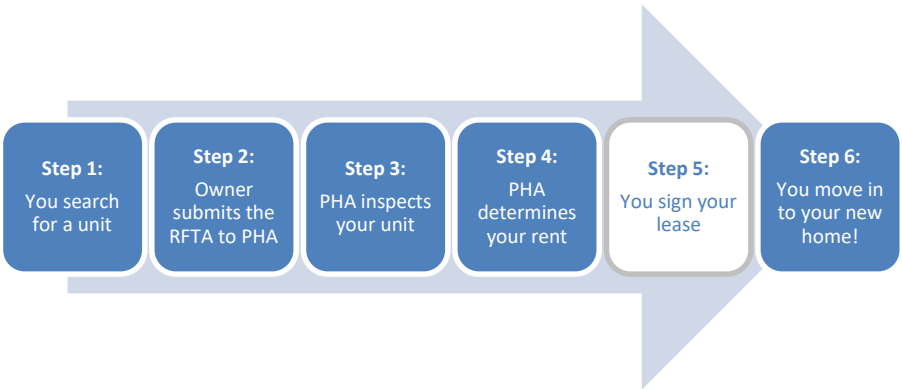
- Households of 1-2 people will pay 28% of their adjusted monthly income
- Households of 3-5 people will pay 27% of their adjusted monthly income
- Households of 6 or more people will pay 26% of their adjusted monthly income

If you have a non-MTW voucher, the amount you pay in rent will be the highest of the following:

- 30% of your household adjusted monthly income
- 10% of your household monthly gross income
- \$50 (PHA's minimum rent)

You must inform PHA as soon as possible if your income or any member of your household's income changes. This includes new income and changes to income that you have already reported to PHA. Waiting to report income changes can delay your move-in, as PHA must verify any new or changed income.

STEP 5: SIGN LEASE AND BEGIN HOUSING ASSISTANCE PAYMENTS



When Can I Sign the Lease?

PHA will send the owner an Initial Rent Letter and PHA Lease Agreement when the unit has been approved and allows you to sign the lease and move-in to the rental unit you have chosen.



You should not sign a lease, pay a rent or security deposit before you receive the Initial Rent Letter from PHA. If the owner asks you to make a payment and the unit fails inspection or rent could not be approved, you could lose money.

What Is in the Lease?

Standard PHA Lease Agreement

You and the owner will sign the standard PHA Lease Agreement, which states what rules you must follow while you live in the rental unit. You will contact the owner to set up a time to sign the lease and receive keys to the rental unit.

Your name (the tenant) and the name of the owner will be printed on the lease. The lease will outline and describe items such as:

- The term of the lease, including the date that it becomes effective
- The address of the unit under lease
- The owner's contract rent
- How much PHA will pay towards rent on your behalf, known as the Housing Assistance Payment (HAP)
- How much you will pay towards rent
- The utilities you are responsible for paying
- The security deposit
- Lead-Based Paint/Hazard Disclosure

Tenancy Addendum

Your lease must also include the HUD HCV Tenancy Addendum. The addendum includes requirements and rules that are specific to the HCV program and that you and the owner must follow. You can view the full HCV Tenancy Addendum on [HUD's website](#).

Lease Execution

The lease will be in effect once you and the owner have signed the lease and the lease term begins. The owner must provide a copy of the signed lease both to you and to PHA. You should keep your copy of the signed lease so you can refer to it if you have questions about the rules and requirements that you and the owner have agreed to, like how much rent you will pay or what utilities you are responsible for paying.



What Happens after I Sign the Lease?

Required Payments at Lease Signing

Now that you have signed the lease, the owner may require that you pay the first month of rent and a security deposit. You are responsible for paying the full security deposit and should be prepared to do so at the time you sign your lease. State law permits owners to charge a security deposit of up to two (2) months of rent. PHA will not provide or assist with the security deposit payment.

After you have paid, the owner is required to provide you a receipt of the security deposit. If the owner required a security deposit of two months' rent, they are required to return one month's rent after your first year as a tenant.

When you move-out, the owner is required to return the full security deposit with accrued interest within 30 days of the date you move-out. The owner may deduct unpaid rent or expenses for damages to the unit, but they must give you a list of those items which are deducted and charged against the security deposit.

Get Keys and Determine on Move-In Date

The owner should provide you with keys at the time that you sign the lease and pay the security deposit. You should discuss and agree on your move-in date with the owner. The owner must allow you to move in no later than the lease effective date.

What Is the Housing Assistance Payment (HAP) Contract?

HAP Contract

The HAP contract is the contract between PHA and the owner and includes owner and PHA responsibilities. In the HAP contract, PHA agrees to make HAP contract payments to the owner on your behalf.

PHA will work directly with the owner to complete the HAP contract. The owner will review and sign the HAP contract electronically.

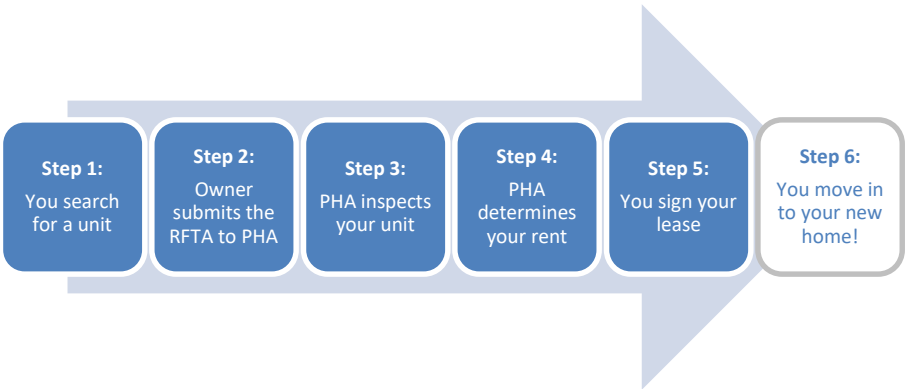
How Much Will PHA Pay Toward My Rent?

Housing Assistance Payments (HAP)

The amount that PHA will pay toward rent is called the Housing Assistance Payment (HAP). To determine how much PHA will pay toward your rent, PHA will subtract the amount that you pay towards rent from the amount charged by the owner. For instance, if rent charged by the owner is \$1,000 and your portion of the rent is \$350, the HAP payment would be \$650.

Once the HAP contract is signed, PHA will make the HAP payment directly to the owner on the first of each month. The HAP, your portion of the rent, and the approved rent charged by the owner are all listed in your lease.

STEP 6: MOVE IN



What Can I Do to Prepare to Move in?

Conducting a Move-in Inspection

PHA recommends that you inspect the rental unit with the owner once you have signed the lease. At this time, you should walk through the unit with the owner and document any damage that you notice or repairs that may be required. Both you and the owner should sign to confirm you agree on the items documented.

It is important to inspect the unit before you move in and document anything you find in order to:



- Make sure that the unit is ready for your family to live in.
- Request the owner make any needed repairs before you move in.
- Make sure that you are not charged for damages that existed before you moved in.

What Are My Responsibilities After I Move-in?

Paying Rent and Utilities

You should be prepared to pay your portion of the rent and start service for any utility you are required to pay. If you need to check how much rent you will pay to the owner or which utilities you are responsible for, refer to your lease.

Maintaining Your Home

Good housekeeping habits help you maintain a clean, safe, and sanitary rental unit. To help you maintain your unit and comply with your lease, you should follow these good housekeeping guidelines:

- Keeping your home clean and clutter-free to reduce fire hazards and the risk of pests.
- Cleaning floors and surfaces to remove dust to reduce the risk of mold and mildew.
- Properly disposing trash in sealed containers and putting it out on your designated trash pick-up day.
- Cleaning grease from your kitchen to reduce the risk of a fire.
- Storing and putting away food to reduce the risk of a rodent or insect infestation.
- Maintaining smoke detectors by keeping them connected, making sure that nothing covers or blocks them, and replacing the batteries regularly.

Failure to maintain your unit is a lease violation and may result in eviction and/or termination of assistance.

What Will the Owner Be Responsible for Once I Move-in?

Owner Responsibilities

The owner will be responsible for the following:

- Making repairs in a timely manner and continuing to meet Housing Quality Standards (HQS).
- Collecting your portion of the rent and the HAP.
- Complying with the HAP contract terms that they have agreed to with PHA.
- Enforcing the lease and making sure that you comply with the lease requirements.
- Informing PHA if the unit is sold or the ownership of the unit changes.

All owner responsibilities are outlined in your lease and in the HAP contract. For more information about owner responsibilities once you have moved in, refer to the Tenant Handbook.

Changes to the Lease

The owner may request to make changes to the lease after the initial term of the lease. Some changes to the lease will require PHA to approve a new tenancy and execute a new HAP contract, including:

- Changes to who is responsible for utilities or appliances
- Changes to the lease term
- If you move to a new unit, even if the unit is owned by the same landlord and/or in the same building

The owner will be required to submit a new RFTA and the new lease with their requested changes. PHA must review and confirm that the proposed changes comply with HCV program requirements in order to approve the new lease and your new tenancy.

Lease Renewal

The initial term of the lease is two years. During this time, the owner cannot raise the rent or make any changes to the lease.

After the initial two-year lease term, the lease will be renewed automatically, unless you or the owner choose to terminate the lease.

Be mindful that the owner can refuse to renew the lease if:

- There are serious or repeated violations of the lease;
- There are any violations of federal, state, or local law; and/or
- There is other good cause.

Rent Increases

The owner may request to increase the contract rent after the initial two-year lease and once every two years after that on your lease anniversary date. PHA will review and approve the increased rent requested by the owner if the rent is determined to be reasonable and affordable. PHA will also conduct an inspection to confirm that your unit continues to meet Housing Quality Standards (HQS).

If PHA approves the increased rent requested by the owner, it may result in an increase in your portion of the rent if the new rent amount is higher than the payment standard. For any increase in your portion of the rent, PHA will notify you in writing 30 days before the new rent will take effect. At this time, you must decide if you can afford to the increased rent. If you decide that you cannot afford the increased rent, you must provide written notice to both PHA and the owner that you intend to vacate (or move-out) of the unit.

HAVE QUESTIONS? WE'RE HERE TO HELP

PHA Customer Call Center

We understand that you may have questions about this process and the HCV program. Our Call Center representatives are here to help. They will be able to provide the information you might need during this process including:

- Your status after the RFTA has been submitted, including the status of inspection and rent approval
- Information on your initial inspection, including scheduled time and outcome
- The amount of rent you must pay to the owner
- Requesting a reasonable accommodation

Once you move-in, the Call Center can also help answer your questions on rent, recertifications, household changes, inspections, transfers, portability and other HCV related requests.

If a Call Center representative cannot answer your questions, they will connect you to someone who can. In this case, you can generally expect an answer within three (3) business days.

Hours of Operation

The Call Center is open Monday through Friday from 8:00am to 5:00pm.

Contact Information



By phone at (215) 684-4300 or TDD (215) 684-4384

Have your Client Number ready to give to the representative so that they can answer your questions. The Call Center does their best to keep you on hold for less than two minutes.



HCV Client Portal: www.pha.phila.gov

You can contact HCV via the new HCV Client Portal and can expect a response to your inquiry or request within (2) business days.



At our office at 2013 Ridge Avenue, Philadelphia, PA 19121

PAYMENT STANDARD SCHEDULE BY NEIGHBORHOOD ZIP CODE

The payment standard generally sets the maximum subsidy payment a household can receive from PHA each month and is based on Small Area Fair Market Rents (SAFMRs) published annually by HUD. When searching for and selecting a prospective HCV unit, always keep in mind that our Payment Standard used for analysis is dictated by Voucher Size, not unit bedroom size.

For example: You have a current voucher size of

2, but you elect to lease a 3 bedroom unit. The payment standard used as a basis for our rent calculations will be a payment standard size of 2, not 3. This means that your new landlord will be less likely to accept a rent offer from PHA.

Thus it's always best to match your voucher size with the bedroom size of your prospective new home. This rule will help produce a rent offer that your new landlord is more likely to accept.

Also keep in mind that you are allowed to spend a maximum of 40% of total household income towards the following, per month: tenant's portion of the contract rent + tenant's total utilities costs (see Utilities Schedule flyer for applicable values).

If you have questions regarding payment standards or rent analyses, please reach out to your HCV service representative.

PHA Payment Standard Schedule effective October 1, 2023 Payment Standards

SAFMR Group	Type	SRO	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR	7 BR	8 BR
1	Basic Rents	\$828	\$1,104	\$1,236	\$1,476	\$1,788	\$2,064	\$2,373	\$2,683	\$2,992	\$3,302
2	Traditional Rents	\$990	\$1,320	\$1,476	\$1,764	\$2,136	\$2,460	\$2,829	\$3,198	\$3,567	\$3,936
3	Mid Range Rents	\$1,197	\$1,596	\$1,776	\$2,124	\$2,568	\$2,964	\$3,408	\$3,853	\$4,297	\$4,742
4	Opportunity Rents	\$1,449	\$1,932	\$2,160	\$2,580	\$3,120	\$3,600	\$4,140	\$4,680	\$5,220	\$5,760
5	High Opportunity Rents	\$1,584	\$2,112	\$2,352	\$2,820	\$3,408	\$3,936	\$4,526	\$5,116	\$5,707	\$6,297

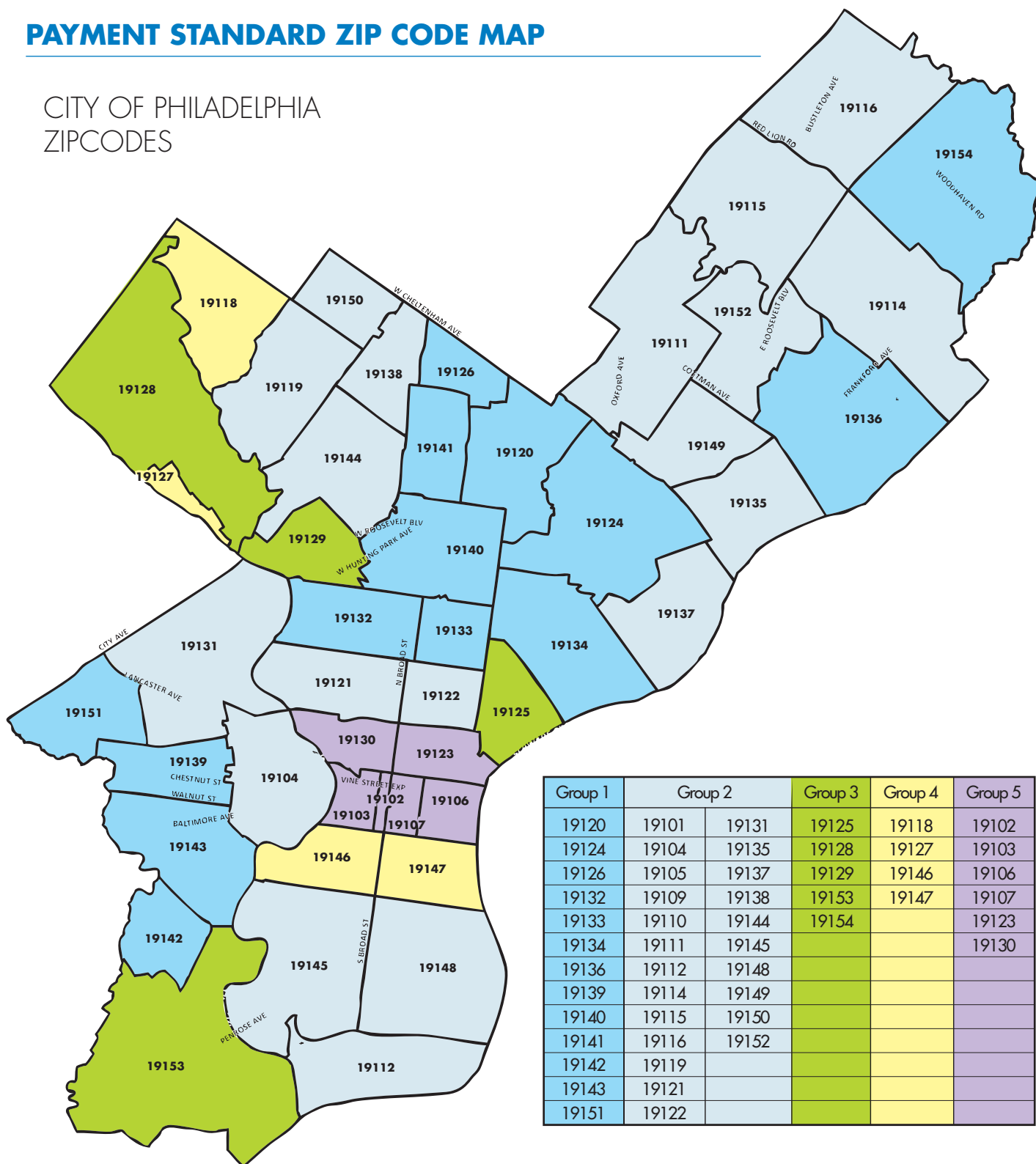
Group 1	Group 2		Group 3	Group 4	Group 5
19120	19101	19131	19125	19118	19102
19124	19104	19135	19128	19127	19103
19126	19105	19137	19129	19146	19106
19132	19109	19138	19153	19147	19107
19133	19110	19144	19154		19123
19134	19111	19145			19130
19136	19112	19148			
19139	19114	19149			
19140	19115	19150			
19141	19116	19152			
19142	19119				
19143	19121				
19151	19122				

Application of Payments Standards

Action type	Payment standard to apply:
Initial lease	PHA's current SAFMR Payment standard in effect when the lease is approved and executed by the tenant and owner.
Recertification	PHA's current Payment Standard in effect when all recertification documents have been received and processed in Elite UNLESS the current payment standard applicable to the household is LOWER than the payment standard applied at last regular recertification, if the household family size increases or decreases the new household voucher size must be used to determine the payment standard for the household when completing the recertification.
Interim	Payment standard in effect at last regular recertification.

PAYMENT STANDARD ZIP CODE MAP

CITY OF PHILADELPHIA
ZIPCODES



Group 1	Group 2		Group 3	Group 4	Group 5
19120	19101	19131	19125	19118	19102
19124	19104	19135	19128	19127	19103
19126	19105	19137	19129	19146	19106
19132	19109	19138	19153	19147	19107
19133	19110	19144	19154		19123
19134	19111	19145			19130
19136	19112	19148			
19139	19114	19149			
19140	19115	19150			
19141	19116	19152			
19142	19119				
19143	19121				
19151	19122				



0 0.75 1.5 Miles



Data Source: Philadelphia City Planning Commission

OTHER FACTORS DETERMINING RENT

However, Payment Standards are not the only factor when determining the rent PHA can offer. Below are three other factors that determine the rent PHA offers to a landlord:

Requested Rent and Utility Responsibility - The proposed rent and the utilities the tenant will be responsible for are listed on the RFTA. The prospective tenant must sign this document prior to submitting to PHA.

Market Analysis - The rent amount the unit would receive from an unsubsidized tenant. PHA conducts a market analysis through a third party vendor and determines the amount the unit could receive in the private market.

Participant income (affordability) - Participants may not pay more than 40% of their monthly-adjusted income when moving into a new unit.

If a unit is selected in which the cost of rent and utilities is higher than the payment standard, you will be required to pay the additional amount above the applicable payment standard.

DETERMINING AFFORDABLE RENT

PHA will determine the minimum amount you must contribute toward rent and utilities. This amount is called a total tenant payment or TTP. Your TTP is calculated using a formula based on your income. The RFTA form and lease will identify the utility bills you need to pay. Your TTP will be the higher of the following:

The below table provides the guidelines for TTP; however, your TTP will never be less than PHA's \$50 minimum rent. The minimum amount of rent you will pay is \$50 a month. If you do not have a rental portion based on your income the \$50 will be deducted from your utility allowance.

Your TTP is a percentage of your monthly adjusted income based on your family size:

Household Size	Total Tenant Payment
1 - 2 persons	28% of adjusted monthly income
3 - 5 persons	27% of adjusted monthly income
6+ persons	26% of adjusted monthly income

If you are a participant of the VASH or Mainstream programs you will pay 30% of monthly adjusted income.

BE AWARE OF POSSIBLE FRAUD



PHA's HCV program supports low-income families, seniors, and disabled individuals in securing safe and affordable private housing. Properties are often advertised on websites like [AffordableHousing.com](https://www.affordablehousing.com). Be cautious if property owners insist on personal email communication or request payments via third-party apps.

Protect yourself from scams by watching for these warning signs:

- **Verify the owner's identity:** If an "owner" asks for personal email contact, request a corporate email or workplace number and use a reverse lookup site for confirmation.
- **Be cautious of PHA email requests:** If you receive an email from an address like pha.phila.gov requesting payment, don't send money. Contact our offices immediately at 215-684-4300. (PHA does not request money from applicants or clients).
- **Don't pay without viewing:** Never send payments to the owner before seeing the property in person. If there's a real estate company sign, call their number to confirm availability.
- **Cross-check listings:** Check multiple websites for the property and compare the listings for major differences or inconsistencies.

Things Owners CAN Charge for:

Security Deposit: PA law limits to two months of the PHA approved contract rent.

Application Fee: PA law does not limit the amount.

Housing Equality Center of PA: renters.equalhousing.org

HOUSING SEARCH WORKSHOPS

Every
Tuesday & Thursday
10am - 12pm

PHA headquarters
2013 Ridge Ave
Philadelphia, PA 19121



PHILADELPHIA HOUSING AUTHORITY

OPENING DOORS TO OPPORTUNITIES

PHA LANDLORD MONETARY INCENTIVES

SIGNING BONUSES

DETAILS

New monetary rewards to HCV owners for participating in or adding more units to the program.

- The signing bonus payment will appear as a HAP adjustment on the PHA HAP statement for the owner/property manager receiving the bonus, and does not need to be applied under the specific HCV participant's rent ledger.
- Owners **cannot** request the signing bonus be deposited to a separate account from the HAP payee.
- Signing bonus payments only apply to tenant based vouchers; project based vouchers are not eligible for the signing bonus

EHV Signing Bonus: \$750

Owners and property managers who submit a RFTA for an Emergency Housing Voucher (EHV) will receive a **\$750 signing bonus** upon execution of an approved PHA HAP Contract.

Signing Bonus: \$1000

Landlords who participate in HCV's **Housing Opportunity Program (HOP)** and successfully rent a unit to an HCV participant in a qualified **opportunity area** are eligible to receive a **\$1,000** signing bonus.

PHA reserves the right to deny the signing bonus payment for owner non-compliance during the leasing process.

HCV OWNER ASSURANCE

DETAILS

- The Owner Assurance Fund was designed to protect property owners from unexpected damages in excess of normal wear and tear.
- PHA will reimburse property owners who participate in the HCV program up to \$2,500 to help cover repair expenses net of any security deposit that was withheld for damages.
- An Owner Assurance Fund Claim must be submitted with appropriate documentation to support the claim.

1. Owner Assurance Fund payments are eligible for owners who participate in the HCV program and rent to an HCV participant; they can be accessed only within the **first two years** of tenancy (**Initial Lease Term**)
2. Landlords must submit an Owner Assurance Fund Claim within **30 days** of the tenant vacating the unit and/or landlord retaking possession of the rental unit.
3. Maximum reimbursement cannot exceed **\$2,500** net of the security deposit withheld.
4. Landlords must deduct any applicable payments, security deposit, fees (including lease break fees), or pre-paid rent collected from the Tenant from the requested reimbursement amount.

The Owner Assurance Fund will not reimburse for tools needed to repair damages, landlord's personal time to repair damages or other activities related to the claim, items allegedly stolen, or damages not represented in the move-in/out condition report.

SECURITY DEPOSIT

DETAILS

- PHA will provide security deposit assistance up to one month's contract rent for new Emergency Housing Vouchers (EHV).
- Security deposit assistance for EHV voucher holders **ONLY**.

1. Security Deposit payments are only eligible for voucher holders who received an Emergency Housing Voucher (EHV listed at top of voucher)
2. The Security Deposit assistance is only available for up to one month of **PHA's Approved Contact Rent** listed on the HAP Contract.

For example, if the Contact Rent is \$1,000 the maximum security deposit assistance is \$1,000.