

PHILADELPHIA HOUSING AUTHORITY · HOUSING CHOICE VOUCHER PROGRAM

Housing Search & Move-In Guide

November 2026

PHA
PHILADELPHIA HOUSING AUTHORITY
OPENING DOORS TO OPPORTUNITIES

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WELCOME

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.

1. You search for a unit
2. Owner submits the RFTA to PHA
3. PHA inspects your unit
4. PHA determines your rent
5. You sign your lease
6. You move in to your new home!

STEP 1

Search for a Unit

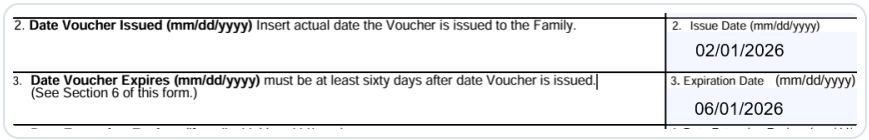
1. You search for a unit
2. Owner submits the RFTA to PHA
3. PHA inspects your unit
4. PHA determines your rent
5. You sign your lease
6. You move in to your new home!

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, and for participants who are moving, is 120 days, meaning that you will have 120 days to 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 have been issued a relocation voucher, your voucher term is 60 days. If you have been issued a Homeownership voucher, your voucher term is 180 days.



2. **Date Voucher Issued (mm/dd/yyyy)** Insert actual date the Voucher is issued to the Family.	2. Issue Date (mm/dd/yyyy) 02/01/2026
3. **Date Voucher Expires (mm/dd/yyyy)** must be at least sixty days after date Voucher is issued. (See Section 6 of this form.)	3. Expiration Date (mm/dd/yyyy) 06/01/2026

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 may approve an extension for certain reasons, including:

- If you require a reasonable accommodation because someone in your household has a disability
- If there was a serious illness or death in your household, or another family emergency
- If there are obstacles due to employment
- If you have already submitted a Request for Tenancy Approval that PHA did not approve
- If the size of your household or other special circumstances make it difficult to find a unit that meets your needs

Having one of these reasons does not guarantee that an extension will be granted.

You do not need to request an extension until after your voucher expires. To request a voucher extension, you must complete and submit a written 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. PHA may approve an extension of up to 60 days. Extensions are not guaranteed.

You can find a copy of the request form on the HCV Tenant Information 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) 02/01/2026
3. **Date Voucher Expires (mm/dd/yyyy)** must be at least sixty days after date Voucher is issued. (See Section 6 of this form.)	3. Expiration Date (mm/dd/yyyy) 06/01/2026
4. **Date Extension Expires** (if applicable)(mm/dd/yyyy) (See Section 6. of this form)	4. Date Extension Expires (mm/dd/yyyy) 07/01/2026

Voucher Suspension

Once a Request for Tenancy Approval is submitted, your voucher term is suspended (the clock stops) from the date the RFTA is submitted until PHA notifies you in writing whether the RFTA has been approved or denied. You may have only one RFTA under review at a time.

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

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:

- All household members are counted, including foster children, foster adults, and live-in aides.
- Generally, two people are expected to share each bedroom.
- Two children of the opposite sex will not be required to share a bedroom (however, you may request that they share a bedroom).
- Two children of the same sex share a bedroom regardless of age.
- An adult and a child of the same sex who are not more than 10 years apart in age will be required to share a bedroom.
- Two adults of the same sex who are more than 10 years apart in age will not be required to share a bedroom (however, they may share at the family's request).
- A married couple, or a couple in an interdependent relationship or domestic partnership, will share one bedroom.
- A live-in aide may be assigned a separate 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. Requests based on health-related reasons must be verified by a knowledgeable professional. PHA will notify you of its decision in writing.

Payment Standards

> **CURRENT SCHEDULE**
> The current Payment Standard Schedule, effective November 1, 2026, with the ZIP code map, is at the end of this Guide.

The payment standard is the maximum amount of rent plus utilities PHA uses to calculate the housing assistance payment. 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 plus any utilities you will pay is at or below the payment standard.

Payment standards are based on HUD's Small Area Fair Market Rents, and ZIP codes are grouped into five payment standard groups. 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.

Bedroom size matters. PHA uses the lower of your voucher size or the unit's bedroom size. For example, a family with a 2 bedroom voucher that rents a 3 bedroom unit receives the 2 bedroom payment standard.

You should refer to the Payment Standard Schedule effective November 1, 2026, included at the back of this Guide and on the Payment Standards page of our website, to determine the payment standard for your voucher size and ZIP code.

PHA will compare the payment standard to the rent that the owner requests for the unit you choose, plus any utilities you will pay. If the total is more than the payment standard, PHA will review your income to make sure that the 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 occupancy standards, pass inspection, and have a reasonable rent.

NEED HELP WITH YOUR SEARCH?

PHA has Client Liaisons who can assist you with your housing search. Contact HCV Customer Support at (215) 684-4300 to be connected to a Client Liaison.

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. **If someone in your household has a disability, you can view available accessible units by clicking Accessible Units on AffordableHousing.com.**

Search Tips

- **Know what matters:** Think about schools, transportation, grocery stores, family and support nearby, places of worship, and when the unit is available.
- **Visit in person:** See the unit before you apply, ask questions, and visit at different times of day and days of the week.
- **Come prepared:** Bring ID, a completed rental application, landlord and personal references, and your RFTA. Be ready to explain anything on a credit or background check.

- **Help owners new to vouchers:** New owners complete a free training and set up an Owner Portal account online. Point them to the How to Become an HCV Landlord page at pha.phila.gov.
- **Know what to avoid:** Units owned by a family member, and units with serious repairs that would fail inspection.
- **Protect yourself:** Never pay just to see a unit, and don't share personal information until you have seen the unit and are applying.
- **Budget for your search:** Owners are legally allowed to charge rental application fees, and Pennsylvania law does not limit the amount. Set aside money for application fees.
- **Don't get discouraged:** Finding a unit can take time, but most families succeed. Use your resources: PHA housing fairs, listings on PHA's website, and drive around neighborhoods you like for For Rent signs.

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, plus the utilities I would pay, higher than the payment standard?
- If it 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 PHA's payment standards by ZIP code in the Payment Standard Schedule at the back of this Guide and 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. A voucher may be used anywhere in the United States where a housing authority runs a voucher program, under the rules below.

PHA is a Moving to Work (MTW) agency. If you have an MTW voucher, you (or a member of your household) must have and verify one of the following reasons to port (or move) out of Philadelphia:

- **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 to 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 housing authority's jurisdiction (outside of Philadelphia).

Verification documents must be dated within 180 days. These reasons are not required for families with non-MTW vouchers, families in PHA's Mobility Program, or families with VASH vouchers.

Financial hardship waiver. If PHA denies your request because you do not have one of the reasons above, you may request a hardship waiver in writing within five (5) business days of the denial. A waiver may be considered if the cost of living in Philadelphia is at least 5% higher than the Fair Market Rent where you want to move and your share of the rent is more than 40% of your monthly adjusted income.

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

- **If you have not yet rented a unit under the HCV program**, you may port out right away only if the head of household or spouse lived in Philadelphia when you applied for assistance. If not, you must first rent in Philadelphia with your voucher for the initial lease term. PHA will consider exceptions as a reasonable accommodation. You must also be income eligible in the area where you want to move.

- **If you are a current participant**, you may not port out if you moved out of your unit in violation of your lease, unless you moved to protect a household member who is a victim of domestic violence, dating violence, sexual assault or stalking.
- **The receiving housing authority has its own rules.** It may conduct its own screening, including a criminal background check, and it may use different subsidy standards (voucher size), payment standards and utility allowances, so your portion of the rent may be different. 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*. A list of neighboring housing authorities is included in the Neighboring Housing Authorities section of this Guide.

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. Federal, state and local 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*.

What PHA Shares with Owners

Owners are responsible for screening and selecting their tenants. PHA does not screen families for tenancy and does not give owners any other screening information. If an owner asks, PHA will provide your current and prior addresses as shown in PHA records, and the name and address (if known to PHA) of the landlord at your current and prior addresses.

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.

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. 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: Owners are legally allowed to charge rental application fees, and PA law does not limit the amount.

HOUSING SEARCH WORKSHOPS

Every Tuesday & Thursday, 10am to 12pm

PHA headquarters, 2013 Ridge Ave, Philadelphia, PA 19121

Housing Equality Center of PA: renters.equalhousing.org

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 may 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 be made 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 in writing 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. If your request is denied, you may request an informal hearing.

For more information on how to request a reasonable accommodation, you can visit the Accessible Housing page of our website or contact HCV Customer Support at (215) 684-4300.

Language Assistance

PHA provides language assistance to people with limited English proficiency. Spoken language and American Sign Language interpreters are available for briefings and meetings; please request an interpreter at least two days before your scheduled appointment. You may also bring your own interpreter, and family members, advocates and service providers are welcome to attend with you.

STEP 2

Owner Submits the RFTA to PHA

1 You search for a unit | **2 Owner submits the RFTA to PHA** | 3 PHA inspects your unit | 4 PHA determines your rent | 5 You sign your lease | 6 You move in to your new home!

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. The RFTA must be submitted before your voucher expires, and only one RFTA can be under review at a time.

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.

RFTA HOW TO VIDEO

Need help completing the RFTA? PHA has an **HCV RFTA How to Complete Video** to help owners and voucher holders fill out the RFTA correctly and avoid delays. Find it on the Upload My RFTA page of the PHA Owner Portal at https://pha.hcvportal.org.

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, and that they are not related to anyone in your household. For more information on testing and protecting your family from lead paint, refer to

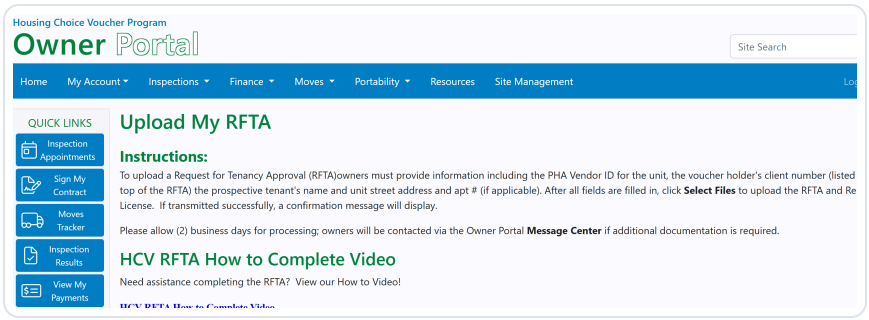
HUD's *Protect Your Family from Lead in Your Home* pamphlet in your briefing packet.

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 New Owners Submit?

If the owner is new to the HCV program, the owner must also provide other documents to PHA and complete the Owner Certification training. Owners who already participate in the HCV program do not need to submit these again. New owners can register for the free Owner Certification Training and set up their Owner Portal account online by visiting the How to Become an HCV Landlord page on PHA's website (www.pha.phila.gov/landlords).

A new 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 (IRS Form W-9 with the 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).

If the owner is new to the program, 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

1 You search for a unit | 2 Owner submits the RFTA to PHA | **3 PHA inspects your unit** | 4 PHA determines your rent | 5 You sign your lease | 6 You move in to your new home!

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 HUD's housing quality standards. PHA inspects using the Housing Quality Standards (HQS) and will transition to the National Standards for the Physical Inspection of Real Estate (NSPIRE) as required by HUD. 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 complete the initial inspection and notify the owner and you of the results within 15 days of the RFTA being submitted. If the owner is new to the program,

PHA will only schedule an inspection once the owner has completed the required Owner Certification 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 if 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 from 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 inspection 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 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 generally have 15 business days to repair the failed items and contact PHA to request a re-inspection. At the time of re-inspection, all failed items must be repaired and the unit must meet all inspection standards.

If the owner does not repair each failed 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. Because your voucher term is suspended while the RFTA is under review, your voucher expiration date will be extended by the number of days from the time the original RFTA was submitted 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 business 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

1 You search for a unit | 2 Owner submits the RFTA to PHA | 3 PHA inspects your unit | **4 PHA determines your rent** | 5 You sign your lease | 6 You move in to your new home!

Will PHA Approve the Rent?

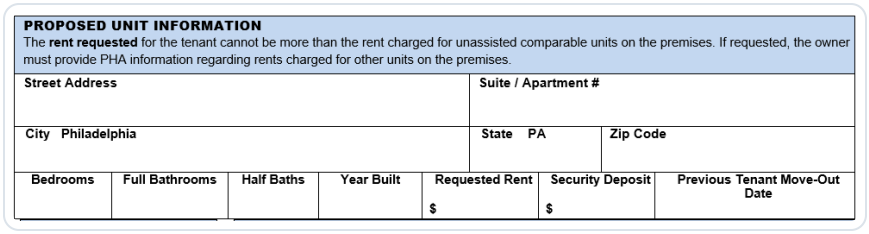
Reasonable and Affordable Rent

AT THE END OF THIS GUIDE

See the Payment Standard Schedule for your payment standard, and How Rent Is Determined for a one page summary of affordability, total tenant payment and rent increases.

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. PHA compares units using Reasonable Rent software.
- **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. When you first move into a unit and the rent plus utilities is above the payment standard, the amount you pay towards rent and utilities cannot be more 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 the Reasonable and Affordable Rent section), PHA will approve your rent and you will move on to the 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.

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 is higher than the payment standard, PHA adds the amount above the payment standard to your monthly rent share. Your share is set by PHA and paid as part of the lease; side payments to the owner are not allowed.

To determine your utility allowance, PHA will use a utility allowance schedule which lists the typical cost of each utility based on the bedroom size and the type of building. PHA uses the lower of the unit's bedroom size or your voucher size. To find out what PHA estimates is the cost of the utilities, you can visit the Utility Allowance page on our website. If you pay for gas heat and are income eligible for the PGW Customer Responsibility Program (CRP), PHA will calculate the gas allowance under the CRP. The Philadelphia Water Department's Tiered Assistance Program (TAP) can lower water bills for income eligible households; visit PWD's website to learn more and apply.

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. This amount is called your total tenant payment (TTP), and it is based on your income, including any deductions that you might be eligible for. The utility allowance is subtracted from your TTP to determine the rent you pay to the owner.

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

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

Foster children, foster adults, and live-in aides are not counted in household size when PHA determines this percentage. Your TTP will never be less than PHA's $50 minimum rent.

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)

If the utility allowance is more than your TTP, PHA pays the difference to you or the utility company as a utility reimbursement, and your rent to the owner is $0. Households facing a financial hardship may request an exemption from the minimum rent in writing.

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

1 You search for a unit | 2 Owner submits the RFTA to PHA | 3 PHA inspects your unit | 4 PHA determines your rent | **5 You sign your lease** | 6 You move in to your new home!

When Can I Sign the Lease?

Once the owner agrees to the rent, PHA will set a lease signing date. Before that date, PHA will send the HAP Contract and the Tenancy Addendum to the owner through the PHA Owner Portal. This lets the owner know the unit is ready and that they can sign the lease with you.

1. Owner agrees to the rent
2. PHA sets the lease signing date
3. PHA sends the HAP Contract and Tenancy Addendum through the Owner Portal
4. Owner signs the HAP Contract, then you and the owner sign the lease
5. Owner returns the signed lease through the Owner Portal

What Is in the Lease?

Lease Agreement

You and the owner will sign an owner-provided lease agreement, which states what rules you must follow while you live in the rental unit. The initial lease term will be for two (2) years. After the initial term of the lease ends, the lease shall automatically renew for successive terms of twelve (12) months unless terminated for reasons outlined in article 14 of the Tenancy Addendum. There are no side deals: you only pay the portion determined by PHA. You will contact the owner to set up a time to sign the lease and receive keys to the rental unit.

The owner-provided lease must include the following items and match the Tenancy Addendum:

- The names of the owner and tenant;
- The HCV unit rented (address, apartment number, and any other information needed to identify the unit);
- The term of the lease (initial term and any provisions for renewal);
- The amount of monthly rent to owner;
- How much you will pay towards rent;
- The utilities and appliances that are to be supplied by the owner and what utilities and appliances are to be supplied by the family; and
- The security deposit.

The owner-provided lease may have provisions outside of the Tenancy Addendum, such as late fee amounts and renter's insurance requirements. These items are permissible, as long as they do not violate Pennsylvania landlord-tenant law and are consistent with agreements for market rate tenants.

Tenancy Addendum

Your lease must include the Tenancy Addendum. It is titled, *Part C of the HAP Contract: Tenancy Addendum*. The Tenancy Addendum outlines the specific tenancy requirements for the HCV program and ensures that both you and the landlord understand their rights and responsibilities. A general summary of the contents is provided below:

- **Tenancy Requirements:** Details the rules and regulations that both the tenant and landlord must follow.
- **Household Composition:** Specifies the approved household members as determined by PHA.
- **Rent and Utility Breakdown:** Specifies the initial rent portion paid by PHA and tenant responsibility of rent and utilities.
- **Enforceability:** The tenant has the right to enforce the terms of the Tenancy Addendum against the landlord, and these terms take precedence over any conflicting lease provisions.

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 to you, and must return the signed lease to PHA through the Owner Portal. You should keep

your copy of the signed lease and the Tenancy Addendum 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. State law permits owners to charge a security deposit of up to two (2) months of rent.

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 Your Move-In Date

The owner should provide you with keys at the time that you sign the lease. 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. The HAP contract contains *Part C of the HAP Contract: Tenancy Addendum*, which the owner must provide to you at lease signing.

PHA will work directly with the owner to complete the HAP contract. The owner will review and sign the HAP contract electronically in the PHA Owner Portal. The owner must give you the Tenancy Addendum (Part C), which includes the rent breakdown: the housing assistance payment PHA pays to the owner and your family share.

The owner must return the signed lease through the Owner Portal after signing the HAP contract. PHA cannot make housing assistance payments until the

signed lease is received.

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 and PHA has received the signed lease through the Owner Portal, 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

1	2	3	4	5	6
You search for a unit	Owner submits the RFTA to PHA	PHA inspects your unit	PHA determines your rent	You sign your lease	**You move in to your new home!**

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 inspection standards.
- 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 term and once every two years after that, on your lease anniversary date. The lease anniversary is the first of the month your lease began; for example, a lease that began in May has a May 1 anniversary. The owner must submit the request through PHA's Owner Portal 90 to 120 days before the lease anniversary. PHA will review the request and will approve an increase only if the new rent is reasonable compared with similar unassisted units near the unit.

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. After your initial lease up, an approved increase may raise your share above 40% of your adjusted monthly income. 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 the increased rent. If you decide that you cannot afford the increased rent, you must provide 30 days written notice to both PHA and the owner that you intend to vacate (or move-out) of the unit.

AFTER YOU MOVE IN

Your Rights and Responsibilities

What Are My Obligations in the Program?

Family Obligations

To keep your assistance, you and every member of your household must follow the family obligations of the HCV program. You must:

- Supply true and complete information that PHA or HUD needs, including at recertification, and sign required consent forms;
- Disclose and verify Social Security numbers for household members;
- Report changes in household composition within 30 days, and request PHA approval before adding anyone to the household;
- Use the assisted unit as your family's only residence, and never sublease or sublet the unit;
- Allow PHA to inspect the unit at reasonable times after reasonable notice;
- Pay the utility bills and provide and maintain any appliances that the owner is not required to provide under the lease;
- Follow your lease, including giving notice to PHA and the owner before moving out or ending the lease;
- Promptly give PHA a copy of any eviction notice from the owner;
- Not engage in drug-related or violent criminal activity, or other criminal activity that threatens the health, safety or peaceful enjoyment of others;
- Not abuse alcohol in a way that threatens the health, safety or peaceful enjoyment of others;

- Not commit fraud, bribery or any other corrupt or criminal act in connection with the program; and
- Not own or have any interest in the unit, and not rent from a spouse, parent, child, grandparent, grandchild, sister or brother of any household member unless PHA approves it as a reasonable accommodation.

What Is Moving to Work (MTW)?

MTW Program Rules

PHA is a Moving to Work (MTW) agency. MTW allows PHA to set some of its own program policies. If you have an MTW voucher:

- **Rent** is a percentage of adjusted monthly income based on household size (28%, 27% or 26%), with a $50 minimum rent. See Your Portion of the Rent.
- **Recertifications** are completed every two years. Elderly and disabled households whose income is entirely from fixed sources (such as Social Security, SSI or a pension) are recertified every three years. You may ask to be recertified every year.
- **Income increases** between regular recertifications do not have to be reported, but changes in household composition must be reported.
- **Voluntary interim recertifications** (for example, if your income goes down) are limited to one every six months. Elderly and disabled households are exempt from this limit.
- **Assets** valued at $50,000 or less may be self-certified.
- **Moves and portability** follow MTW rules, described in this Guide.

Some special purpose and non-MTW vouchers follow different rules. Your Service Representative can tell you which rules apply to your voucher.

Can I Move to Another Unit Later?

Moving with Continued Assistance

There are restrictions on when and how often you can move with your voucher:

- **During the initial two-year lease term**, PHA will not approve a move unless the owner agrees in writing to end the lease early (a mutual dissolution of the lease) or you qualify for an emergency move.
- **After the initial lease term**, PHA approves moves at the time of your lease anniversary. Your request to move must be received by PHA 90 to 120 days before your lease anniversary date.

- **Emergency moves** may be approved at other times for: housing quality violations or another owner breach; owner termination of tenancy; eviction; personal safety, including protections under the Violence Against Women Act (VAWA); or a reasonable accommodation. PHA requires verification.
- **Funding.** PHA may deny a move if there is not enough program funding.

Before you move, you must give the owner notice as required by your lease and give PHA a copy of that notice at the same time. Notice of a move must be in writing. If you want to move outside of Philadelphia, see Portability.

When Can My Assistance End?

Termination of Assistance

PHA may terminate your assistance for reasons including:

- Failing to follow any family obligation;
- Being evicted for serious or repeated lease violations, such as nonpayment of rent, disturbing neighbors, or damage to the unit;
- Drug-related or violent criminal activity, illegal drug use, or alcohol abuse that threatens others;
- Fraud, bribery or any other corrupt or criminal act in connection with a federal housing program;
- Not reporting or underreporting income, or breaching a repayment agreement with PHA;
- Owing rent or other amounts to PHA or another housing authority;
- Violent or abusive behavior, including threats, toward PHA staff;
- Not signing required consent forms or not providing required Social Security or citizenship documentation;
- Missing appointments or deadlines without notifying PHA, or not allowing PHA to inspect the unit;
- Receiving $0 in housing assistance for 180 consecutive days; or
- Insufficient program funding.

In many cases, PHA may consider your circumstances before deciding to terminate assistance. Victims of domestic violence, dating violence, sexual assault or stalking have protections under VAWA.

What If I Disagree with a PHA Decision?

Informal Reviews and Hearings

Applicants who are denied assistance may request an informal review. Your request must be in writing and delivered to PHA in person or by first class mail no later than 10 business days from the date of PHA's denial.

Participants may request an informal hearing for decisions about:

- Your annual or adjusted income and how it was used to calculate your assistance;
- Your utility allowance from PHA's schedule;
- Your voucher size, or a denial of your request for an exception to the occupancy standards;
- Termination of your assistance, including for absence from the unit; or
- Termination of your Family Self-Sufficiency contract.

Your request must be in writing and submitted within 10 business days of the date of PHA's decision letter. The letter will explain the decision, the deadline, and where to send your request. PHA will not terminate your assistance until the time to request a hearing has passed and any requested hearing is complete. You may review relevant PHA documents before the hearing and may bring a lawyer or other representative at your own expense. A hearing is not available for discretionary decisions, PHA's utility allowance schedule, denial of a voucher extension, or a decision not to approve a unit or tenancy. Reasonable accommodations are available for the hearing process.

CONTACT US

Have Questions? We're Here to Help

HCV Customer Support

We understand that you may have questions about this process and the HCV program. Our HCV Customer Support representatives 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
- Connecting you with a Client Liaison who can assist with your housing search

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

If a 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

HCV Customer Support 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. HCV Customer Support 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 HCV Client Portal and can expect a response to your inquiry or request within two (2) business days.

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

PORTABILITY

Neighboring Housing Authorities

If you are approved to port out of Philadelphia, contact the receiving housing authority promptly to learn its procedures. PHA's Portability Team can be reached at 215-684-0402 (2013 Ridge Avenue, Philadelphia, PA 19121).

Housing Authority	Address	Phone
Bucks County Housing Authority	240 Levittown Parkway, Levittown, PA 19054	215-945-6110 ext. 17
Housing Authority of the County of Chester	30 West Barnard Street, West Chester, PA	610-436-9200
Delaware County Housing Authority	1855 Constitution Avenue, Woodlyn, PA 19094	610-876-2521
Montgomery County Housing Authority	104 West Main Street, Norristown, PA 19401	610-275-5720
City of Chester Housing Authority	1111 Avenue of the States, Chester, PA 19013	610-876-5561
Housing Authority of the City of Camden	114 Boyd Street, Camden, NJ	856-968-2756
New Jersey Department of Community Affairs	P.O. Box 051, Trenton, NJ 08625	609-633-6254
Wilmington Housing Authority	400 North Walnut Street, Wilmington, DE 19801	302-429-6701
New Castle County Housing Authority	77 Reads Way, New Castle, DE 19720	302-395-5642

Contact information may change. Call ahead to confirm, and ask for the portability or Housing Choice Voucher office.