**Enterprise** 



Delaware Housing Choice Voucher Program Streamlining

## **Landlord Forum**













October 16, 2025

## **Agenda**

- 1. HCV 101
- 2. Streamlining Background
- 3. RFTA Process Updates
- 4. AffordableHousing.com Demonstration
- 5. Q&A

## HOUSING CHOICE VOUCHER PROGRAM 101

#### **Key Program Terms**



**Public Housing Authority (PHA):** Local agency that administers the voucher program, inspects units, and makes Housing Assistance Payments (HAP) to landlords.



**Housing Assistance Payment** (HAP):

The subsidy paid directly by the PHA to the landlord on behalf of the tenant. Guaranteed rent.



**Tenant Rent Portion:** 

The amount the tenant pays directly to the landlord typically about 30% of their adjusted income.



Payment Standard:

The maximum subsidy the PHA can pay, based on local Fair Market Rents.



**Rent Reasonableness:** 

PHA must ensure the rent is comparable to similar unassisted units in the area.



**Housing Quality Standards** (HQS):

Minimum health and safety standards that the unit must meet to be approved and remain eligible.



**HAP Contract:** 

Agreement between the PHA and landlord outlining responsibilities, payment terms, and compliance requirements.



Lease Addendum:

An attachment required by HUD that adds voucher program provisions to the standard lease.

#### **HCV Program Basics**

#### **Purpose**

 Helps low-income families, seniors, and people with disabilities afford safe, decent, and sanitary housing in the private market.

#### How It Works

#### Administered by

 Local Public Housing **Authorities (PHAs)** 

#### **Voucher Type**

 Tenant-based assistance (moves with the family)

#### **Payment Structure**

- Family pays ~30% of income toward rent
- Voucher covers the rest, up to a local payment standard

#### Key **Features**

- Families can choose any eligible unit that meets HUD's Housing **Quality Standards**
- Encourages housing mobility and neighborhood choice
- PHAs verify income and inspect units, generally each year

### Who Qualifies

- Generally, households with income at or below 50% of Area Median Income (AMI)
- U.S. citizens or eligible non-citizens
- Must meet local eligibility and screening criteria

# STREAMLINING BACKGROUND

## **Statewide HCV Program Streamlining**



Effort across PHAs in Delaware to standardize the voucher lease-up process and increase program efficiencies

**Delaware State Housing Authority** Wilmington Housing Authority **New Castle County Housing Authority Dover Housing Authority Newark Housing Authority** 



Guided by Enterprise Community Partners who prepared a report with recommendations for program alignment and streamlining



The recommendations cover the following areas:

Pre-RFTA procedures **RFTA** processing Inspections General administration Landlord outreach/education

## **Streamlining Purpose**

#### Respond to landlord concerns regarding:

- Timeliness of inspections
- Differences among the five PHAs' procedures
- · Communication with PHA staff

#### Increase the pool of participating landlords

• Through a landlord outreach working group made up of all 5 PHAs

#### Increase voucher utilization

• By recruiting more owners throughout the state

#### Comply with the requirements of SB 293 "Source of Income" protection

• State law that prohibits a landlord from denying housing to someone just because they have a voucher

### **Delaware Housing Access Association**

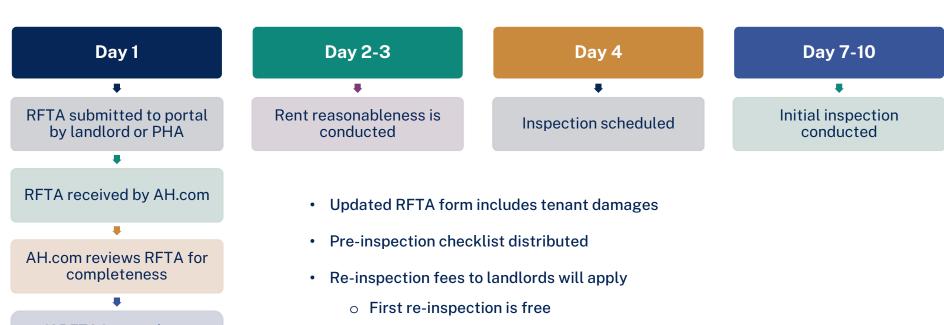
Nonprofit partnership of all five PHAs in the State of Delaware that is leading the streamlining process for the HCV program and affordable housing properties managed by housing authorities.



# RFTA PROCESS UPDATES

## **RFTA Process Updates & Changes for New Move-Ins**

"Day 1" = Day Request for Tenancy Approval packet is submitted to Delaware. Affordable Housing.com (AH.com)



If RFTA is complete, AH.com sends to PHA; sends email confirming start of 7-day clock

- $\circ\hspace{0.1cm}$  Second re-inspection will be \$50, if a third inspection is required
- o \$75 per unit for landlords where 3<sup>rd</sup> inspection has occurred for more than 2 units.

## **Timeline for Updates**

Rollout of electronic Request for Tenancy Approval submission process

November 1, 2025

Rollout of streamlined policies across public housing authorities

Jan. 1- Apr. 1, 2026

#### January 1, 2026 (expected)

Statewide Source of Income protection goes into effect

# AFFORDABLEHOUSING.COM DEMONSTRATION

# QUESTIONS



## Thank You!













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