

Rent Reporting Pilot Program

- Partnership between Delaware State Housing Authority (DSHA), Self Financial, Inc., and NeighborGood Partners
- Designed to help low-income tenants build their credit through reporting on-time rent payments to the credit bureaus, and on-time utility payments to TransUnion
- Program funding is made available through the American Rescue Plan Act (ARPA)
- The pilot can serve up to 400 low-income tenants who meet eligibility criteria

Program Benefits

Benefits provided via Self Financial, Inc.:

- 12 months of free access to LevelCredit, which links to your bank account and detects your rent and utility payments – rent payments will be reported to the major credit bureaus and utility payments will be reported to TransUnion in order to establish a history of on-time payments
 - The program will not report missed payments to the bureaus
- The option to report up to 24 months of past rent payments to the credit bureaus and past utility payments to TransUnion with an active subscription and meeting eligibility requirements
- Access to your credit score and credit insights (updated monthly), credit alerts, and ID theft insurance

Benefits Provided via NeighborGood Partners:

- The option to enroll in financial counseling/coaching



Eligibility Categories

- Tenants who have a housing voucher or live in public housing operated by one of the state's five public housing authorities:
 - Delaware State Housing Authority (DSHA)
 - Dover Housing Authority
 - Newark Housing Authority
 - New Castle County Housing Authority
 - Wilmington Housing Authority
- Tenants whose household income is at or below 250% of the federal poverty level

Family/Household	Income
1	\$33,975
2	\$45,775
3	\$57,575
4	\$69,375
5	\$81,175
6	\$92,975
7	\$104,775
8	\$116,575

Documentation Needed to Determine Eligibility:

Non-Public Housing Authority Clients	Public Housing Authority Clients
<p>Income Documentation:</p> <ul style="list-style-type: none"> - Last 4 paystubs - SSI, TANF, Food Benefit Award Letter (if applicable) - Child Support Statement (if applicable) 	<p>Income Documentation:</p> <ul style="list-style-type: none"> - Eligibility Letter or Email Confirmation from your Public Housing Authority (PHA)
<p>Identification:</p> <ul style="list-style-type: none"> - Driver license or State ID* 	<p>Identification:</p> <ul style="list-style-type: none"> - Driver License or State ID*

*There is no requirement to demonstrate citizenship or lawful presence in the U.S.



Eligibility Requirements

- Tenants must have a bank account with which they pay their rent and utilities
 - Service can detect payments made via check, debit card, direct deposit, Zelle, Venmo, Paypal, and a property manager's/utility provider's online payment portal

Final Report

At the end of the pilot a final report will be issued containing:

- Program outcomes, including average change in credit score and readiness for homeownership
- Recommendations for future policies to promote rent reporting as a credit-building tool

To apply, please contact:

Nancy D. Aragon

Rent Reporting Specialist

Bilingual- Hablo Español

Office: 302.855.1370

naragon@neighborgoodpartners.org

www.neighborgoodpartners.org/rent-reporting

