**Voucher Payment Standards eff 12/1/2019**

|  |  |
| --- | --- |
| 0 | $544 |
| 1 | $643 |
| 2 | $790 |
| 3 | $1041 |
| 4 | $1104 |
| 5 | $1269 |
| 6 | $1434 |
| 7 | $1595 |
| 8 | $1760 |

This is the most assistance you can receive, **NOT how much rent can be charged for the unit.** Your portion of the rent is based on your household income and the rent being charged for the unit. Voucher holders may pay more than 30% of their income towards rent and utilities as long as the tenant’s portion of the rent added to the utility allowance given for that unit does not exceed the maximum rent burden (40% of the adjusted income) as set by HUD.

Your rental unit rent must still meet rent reasonableness for the area in which it is located. So, even though it is affordable, it may not be reasonable. Also, even if the rent is reasonable, it may not be affordable.

**Determining Total Tenant Payment (TTP) Sample #1**

This example is for a participant on a fixed income with two children under the age of 18.

 $ 410 Monthly Income

 X 12 12 months in a year

 $4920 Gross ***annual*** income

* 480 Child Deduction
* 480 Child Deduction

$3960 Gross ***adjusted annual*** income

 12 Divide by 12 months

$ 330 Monthly ***adjusted*** income

X 30% % set by HUD as the least you should be responsible for:

 $ 99 A = 30% of your monthly adjusted income

 $ 410 Gross Monthly un-adjusted Income

 X 10% HUD minimum rent

 $ 41 B = 10%

 Total Tenant Payment (TTP) = the greater of A or B.

 TTP in this example = $99

**Affordability test**: The tenant cannot pay more than 40% of their monthly adjusted income for their portion of the rent added to the utility allowance for that unit. ($330 x 40% = $132).

Range for rent for this family is between $99 and $132. In the example that follows, this family will receive a utility reimbursement payment because their utility allowance is greater than their TTP of $99.

**WORKSHEET – HOUSING CHOICE VOUCHER PROGRAM COMPUTATIONS**

|  |  |  |
| --- | --- | --- |
| Family Name:  **Sample #1** | # BRs per PHA Occupancy Standards: **2** | #BRs leased: **2** |
| **MAXIMUM HOUSING VOUCHER SUBSIDY:**1. **Lessor of:**

Gross Rent: $\_**694\_**\_\_\_\_\_ 1) $\_**694\_\_\_\_\_**Applicable Payment Standard: PS $ \_\_**790**\_\_\_\_\_\_\_\_\_\_\_\_\_ Effective date: \_12/1/2019\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_1. TTP = greater of: $\_**99**\_\_\_\_\_ 30% Monthly Adjusted Income **or**  2) - $\_**99**\_\_\_\_\_

 $\_\_\_\_\_\_\_\_\_\_ 10% Monthly Unadjusted Income **or**1. Maximum Subsidy: Payment Standard (#1) minus TTP (#2) 3) = $\_**595**\_\_\_\_\_\_

 |
| **TOTAL FAMILY CONTRIBUTION (TFC) & TOTAL SUBSIDY**Gross Rent Calculation:1. Rent to Owner 4) $\_\_**600**\_\_\_\_\_\_\_
2. Utility Allowance (for utilities not included in rent) 5) $\_\_\_**94**\_\_\_\_\_\_\_
3. **Gross Rent:** Rent to Owner (#4) plus Utility Allowance (#5) 6) $\_ **694**\_\_\_\_\_\_
4. **Total Family Contribution** (if maximum subsidy is greater than gross rent use $0)

 Gross Rent (#6) $\_**694**\_\_\_\_\_\_\_ minus Maximum Subsidy (#3) $\_**595**\_\_\_\_\_ 7) $\_\_\_**99**\_\_\_\_\_\_1. Total Voucher Subsidy: Lessor of:

 Gross Rent (#6) $\_**694**\_\_\_\_\_\_ minus TFC (#7) $\_\_**99**\_\_\_\_\_ = $ \_**595\_**\_\_\_\_\_; or 8)$\_\_\_**595**\_\_\_\_\_\_Maximum Voucher Subsidy #3) $\_\_**595**\_\_\_\_\_\_\_\_\_\_ |
| **HOUSING ASSISTANCE PAYMENT & UTILITY REIMBURSEMENT**1. Housing Assistance Payment (HAP) to Owner: Lesser or:

 Total voucher subsidy (#8) $\_\_**595**\_\_\_\_\_ or Rent to Owner (#4) $\_\_**600**\_\_\_\_\_ 9) $\_\_**595**\_\_\_\_\_\_\_1. Utility Reimbursement to Family:

 Total voucher subsidy (#8) $\_\_**595**\_\_\_\_ **minus** HAP (#9) $\_\_**595**\_\_\_\_\_ 10) $\_\_**0**\_\_\_\_\_\_ |
| TENANT RENT1. Tenant Rent: Rent to Owner (#4) $\_\_**600**\_\_\_\_\_\_ **minus** HAP (#9) $\_**595**\_\_\_\_\_\_ 11) $\_\_**5**\_\_\_\_\_\_\_
2. Accuracy Check:

Tenant rent (#11) $\_**5**\_\_ **plus** UA (#5) $\_**94**\_ = $\_\_**99**\_ **minus** URP (#10) $\_\_**0**\_\_ = 12) $\_\_**99**\_\_\_\_\_\_ (same as line 7) |
| AFFORDABILITY CHECK (new admissions & movers) Rent is affordable: YES \_\_\_\_ No \_\_\_\_Monthly adjusted income (MAI): $\_\_\_\_\_\_\_\_\_\_Times 0.40 = $\_\_\_\_\_\_\_\_\_\_ (40 % of MAI)TFC (#7) = $\_\_\_\_\_\_\_\_\_\_ (cannot be more than 40% of MAI) |
| Date of Completion: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Staff Initials: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| NOTES:Utility allowance for a 2 bedroom single family; gas heat, gas stove, electric, gas hot water |

**Determining Total Tenant Payment (TTP) Sample #2**

This example is for a participant employed earning hourly wage with two children under the age of 18.

$ 9 Wages earned per hour

 X 40 Hours worked per week

 $ 360 Gross ***weekly*** income (before taxes)

 X 52 52 weeks in a year

 $18,720 Gross ***annual*** income (before taxes)

* 480 Child Deduction
* 480 Child Deduction

$17,760 Gross ***adjusted annual*** income

 12 Divide by 12 months

$ 1,480 Monthly ***adjusted*** income

X 30% % set by HUD as the least you should be responsible for:

 $ 444 A = 30% of your monthly adjusted income

 $ 1,560 Gross Monthly un-adjusted Income

 X 10% HUD minimum rent

 $ 156 B = 10%

 Total Tenant Payment (TTP) = the greater of A or B.

 TTP in this example = $444

**Affordability test**: The tenant cannot pay more than 40% of their monthly adjusted income for their portion of the rent added to the utility allowance for that unit. ($1,480 x 40% = $592).

***This family is paying $48 more because the gross rent is over the Payment Standard. Any increase in rent will affect the family’s portion.***

**WORKSHEET – HOUSING CHOICE VOUCHER PROGRAM COMPUTATIONS**

|  |  |  |
| --- | --- | --- |
| Family Name: **Sample #2** | # BRs per PHA Occupancy Standards: **2** | #BRs leased: **2** |
| **MAXIMUM HOUSING VOUCHER SUBSIDY:**1. **Lessor of:**

Gross Rent: $\_\_882\_\_\_\_\_\_ 1) $\_790\_\_\_\_\_\_\_Applicable Payment Standard: PS $ \_790\_\_\_\_\_\_\_\_\_\_\_ Effective date: \_\_12/1/2019\_\_\_\_\_\_1. TTP = greater of: $\_\_444\_\_\_\_\_ 30% Monthly Adjusted Income **or**  2) - $\_444\_\_\_\_\_\_

 $\_\_\_\_\_\_\_\_\_\_ 10% Monthly Unadjusted Income **or**1. Maximum Subsidy: Payment Standard (#1) minus TTP (#2) 3) = $\_346\_\_\_\_\_\_

 |
| **TOTAL FAMILY CONTRIBUTION (TFC) & TOTAL SUBSIDY**Gross Rent Calculation:1. Rent to Owner 4) $\_600\_\_\_\_\_\_\_\_
2. Utility Allowance (for utilities not included in rent) 5) $\_282\_\_\_\_\_\_\_\_
3. **Gross Rent:** Rent to Owner (#4) plus Utility Allowance (#5) 6) $\_882\_\_\_\_\_\_\_\_
4. **Total Family Contribution** (if maximum subsidy is greater than gross rent use $0)

 Gross Rent (#6) $\_\_882\_\_\_\_\_\_ minus Maximum Subsidy (#3) $\_\_346\_\_\_\_ 7) $\_536\_\_\_\_\_\_\_\_1. Total Voucher Subsidy: Lessor of:

 Gross Rent (#6) $\_\_882\_\_\_\_\_ minus TFC (#7) $\_536\_\_\_\_\_\_ = $ \_346\_\_\_\_\_\_; or 8)$\_346\_\_\_\_\_\_\_\_Maximum Voucher Subsidy #3) $\_\_\_346\_\_\_\_\_\_\_\_\_ |
| **HOUSING ASSISTANCE PAYMENT & UTILITY REIMBURSEMENT**1. Housing Assistance Payment (HAP) to Owner: Lesser or:

 Total voucher subsidy (#8) $\_346\_\_\_\_\_\_ or Rent to Owner (#4) $\_600\_\_\_\_\_\_ 9) $\_346\_\_\_\_\_\_\_\_1. Utility Reimbursement to Family:

 Total voucher subsidy (#8) $\_346\_\_\_\_\_ **minus** HAP (#9) $\_346\_\_\_\_\_\_ 10) $\_0\_\_\_\_\_\_\_\_ |
| TENANT RENT1. Tenant Rent: Rent to Owner (#4) $\_600\_\_\_\_\_\_\_ **minus** HAP (#9) $\_346\_\_\_\_\_\_ 11) $\_254\_\_\_\_\_\_\_
2. Accuracy Check:

Tenant rent (#11) $\_254\_ **plus** UA (#5) $\_282\_ = $\_536\_ **minus** URP (#10) $\_0\_\_\_ = 12) $\_536\_\_\_\_\_\_\_ (same as line 7) |
| AFFORDABILITY CHECK (new admissions & movers) Rent is affordable: YES \_X\_\_ No \_\_\_\_Monthly adjusted income (MAI): $\_\_1480\_\_\_\_Times 0.40 = $\_\_ 592\_\_\_\_ (40 % of MAI)TFC (#7) = $\_\_ 536\_\_\_\_\_ (cannot be more than 40% of MAI) |
| Date of Completion: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Staff Initials: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| NOTES: Utility allowance for a 2 bedroom single family; gas heat, gas stove, electric, gas hot water, Lorain water, sewer and trash |