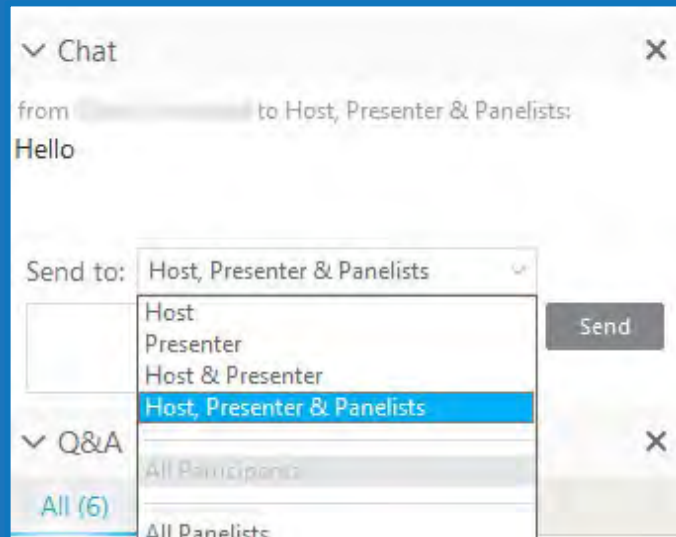


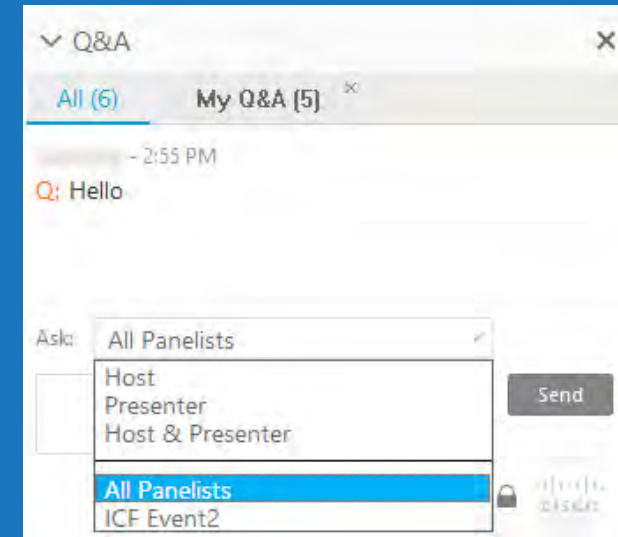
Welcome! The webinar will begin shortly.

Use the Chat Panel for technical issues.



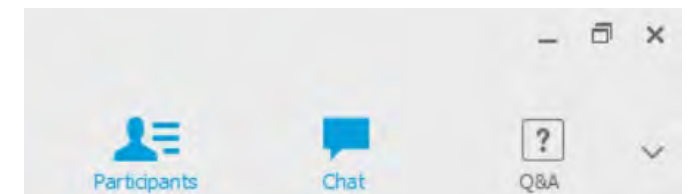
Select Host, Presenter, & Panelists.

Use the Q&A Panel for content questions.



Select All Panelists in the drop down.

If not open, select the **Chat** or **Q&A** icon in the top-right.





HCV Best Practices

Payment Standards

Prepared by CVR Associates, Inc.



HUD Acknowledgment of Support

This material is based upon work supported by funding under an award with the U.S. Department of Housing and Urban Development (HUD). The substance and findings of the work are dedicated to the public. Neither the United States Government, nor any of its employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, apparatus, product, or process disclosed, or represents that its use would not infringe privately-owned rights. Reference herein to any specific commercial product, process, or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply its endorsement, recommendation, or favoring by the U.S. Government or any agency thereof. Opinions expressed in this document are those of the authors and do not necessarily reflect the official position of, or a position that is endorsed by, HUD or by any HUD program.



Agenda

This webinar aids public housing authorities (PHAs) in understanding payment standards, exception payment standards, Fair Market Rents (FMRs), and Small Area FMRs (SAFMRs) in the Housing Choice Voucher (HCV) Program. Participants will also learn best practices and tools to use in implementing payment standards, FMRs, and SAFMRs.

1. Opening Remarks & Introductions
2. Background & Shared Challenges
3. Overview of Payment Standards, Exception Payment Standards, FMRs, & SAFMRs
4. Rent Reasonableness
5. Requesting 50th Percentile FMRs
6. PIH 2022-9 (Streamlined Regulatory Waivers)
7. Exception Payment Standards
8. Tools & Techniques for Assessment
9. Use of SAFMRs
10. Questions & Wrap Up



Webinar Facilitator



Charmainne Johnson-Davis
Senior Vice President



CVR Associates, Inc.
Tampa, FL



More than 30 years of experience in the affordable housing industry. Serves as Deputy Program Director for CVR's engagement with the HCV Program of the Chicago Housing Authority and oversees marketing, communications, and owner services



Webinar Presenter



Michael Tonovitz
Senior Vice President



CVR Associates, Inc.
Tampa, FL



More than 30 years of public housing experience with extensive knowledge of SEMAP requirements, HUD guidelines, and Housing Choice Voucher regulations

Specialties: HCV Program Administration, Administrative Plans, HCV Utilization, Relocation, and Leasing Planning



Webinar Presenter



Mike Eddins
Vice President



CVR Associates, Inc.
Alpharetta, GA



More than 17 years of public housing experience with extensive knowledge of SEMAP requirements, HUD guidelines, and Housing Choice Voucher regulations

Specialties: HCV Program Administration, Administrative Plans, HCV Utilization, Relocation, and Community Networking





Background on Shared Challenges

Utilization



HUD has determined that improving leasing and better utilizing funding and reserves is a very important goal. Recent HUD data* indicates:

85% Nationwide Unit Utilization Rate (Ranging from 75% to 99%)



96% Nationwide Budget Authority Utilization Rate (Ranging from 99% to 110%)



0 – 64% HCV Program Budget Authority Reserves



*Includes Moving-to-Work (MTW) agencies

A light gray map of the United States is positioned on the left side of the slide, showing the outlines of the states.

Utilization

- 47 states including U.S. territories are leasing less than 95% of their available units
- 20 states including U.S. territories are utilizing 95% of their budget authority
- Appears that HCV Programs are spending money but not leasing units;

Funding is a constraint, so determine what factors impact your agency.

Challenges



Each jurisdiction has its own unique challenges and impediments that impact utilization:

- Insufficient number of units available and/or affordable
- Rents that exceed payment standards
- Willingness of owners to lease to voucher holders and lack of, or poor, outreach efforts
- Units fail inspection
- Agencies have insufficient data collection systems
- Lack of resources to perform short- and long-term planning and analytics



Overview of Payment Standards, Exception Payment Standards, FMRs, & SAFMRs

Overview

Program administrators are encouraged to carefully consider and take advantage of regulatory flexibility to determine payment standards.

The basic range for payment standards is between 90% and 110% of the FMR or the SAFMR.

All PHAs are authorized to apply a payment standard up to 120% of the FMR or SAFMR for a reasonable accommodation.



A photograph of the Chicago skyline at sunset, with the Willis Tower prominently featured on the left. The sky is a mix of orange, pink, and blue, and the city lights are beginning to glow. The foreground shows a body of water reflecting the sky and buildings, with a line of trees and a walkway in between.

Overview

Agencies have discretion to set payments standards that best meet the needs of their constituents. The regulations are codified in [24 CFR Part 982.503](#).

The needs of voucher holders coupled with market demands are the chief considerations.



Payment Standard Options



“One size fits all” may not be the best option for your jurisdiction.

One area may have units that are affordable if the payment standard is at 95% of the FMR or SAFMR.

Another area may be affordable at 100% or higher.

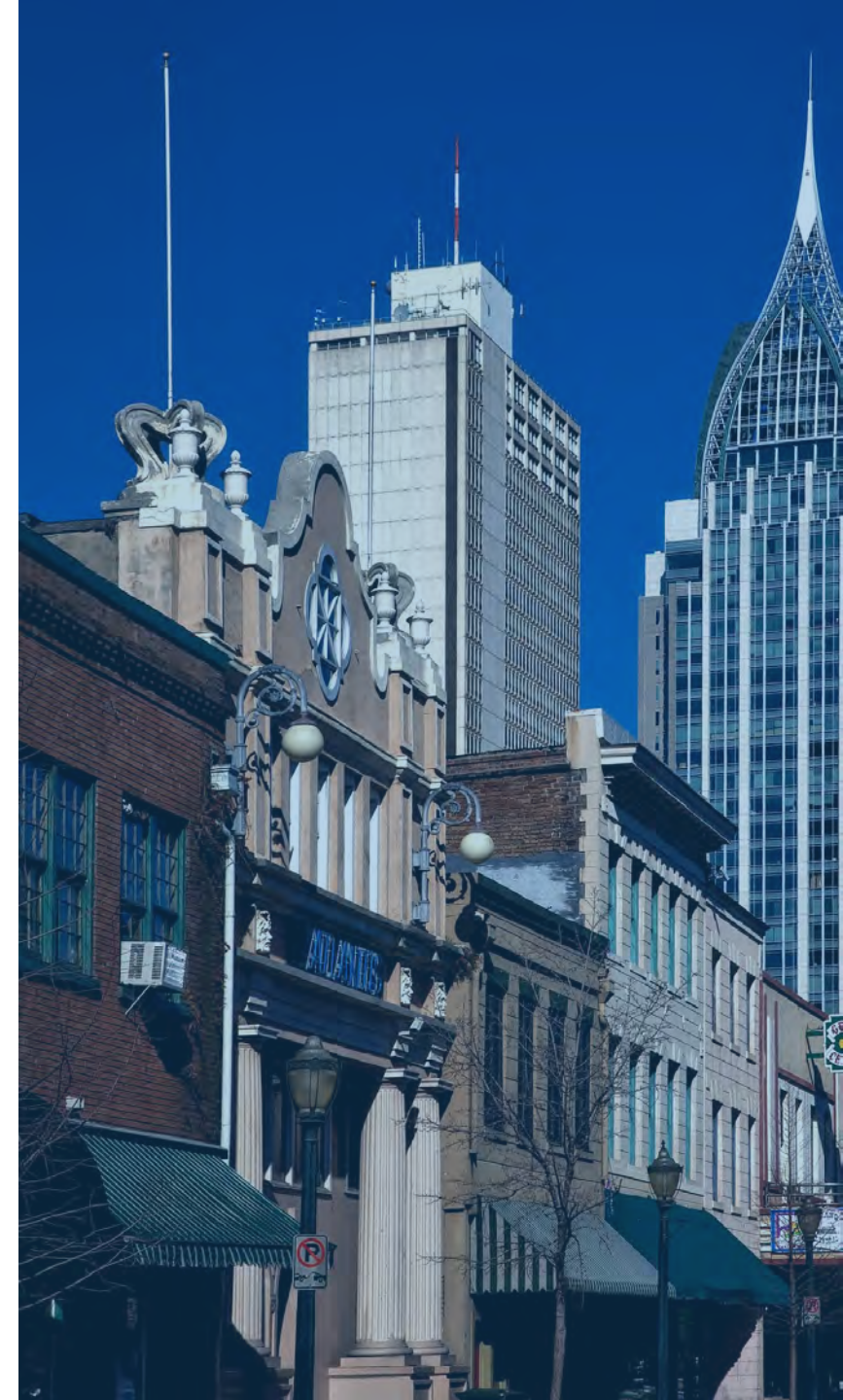


Rent Reasonableness

Rent Reasonableness

All program administrators are required to comply with rent reasonableness regulations. HCV Program rents are intended to be consistent with market demands and not to set the market.

Data must be current, and the rules must be applied consistently.



Rent Reasonableness

1

Analyze the data used and determine if they are in line with current market conditions.

2

Review comparable units that are used to ensure they reflect units recently leased in the private market.

3

Review methodology to determine how to conduct rent reasonableness.

Rent Reasonableness Methodology

- Do you allow landlords to submit their own comparisons?
- If using a database, how are you grading units?
- What is the radius?
- Are adjustments made for newly-rehabilitated or newly-constructed units?
- How are rents for units in LIHTC (Low-Income Housing Tax Credit) or other subsidized developments determined?



When is it required?

- Before the HAP Contract is executed
- Before approval of a rent increase
- When the FMR decreases by 10%
- When directed by HUD

A photograph of the front porch of a white, single-story house with horizontal siding and a red roof. The porch has a white railing and a green door with a decorative window. The house is set on a green lawn.

Rent Reasonableness

Rent Reasonableness



Owners should be informed about rent reasonableness and its requirements:

- Location
- Size
- Age
- Utilities
- Amenities
- Maintenance
- Quality
- Unit type
- Housing services

Encourage owners to provide comparable data for unsubsidized units.

HCV payment standards are intended to make units affordable, not intended to encourage owners to arbitrarily increase rents.



When to Request Higher Payment Standards

Payment standards are typically set at **90-110%** of the FMR.

FMRs are estimates of rent plus the cost of utilities, except telephone.

- Market-wide estimates that provide opportunities to rent standard quality housing in geographic areas where units are in competition
- The 40th percentile drawn from the distribution of rents of all units occupied by recent movers within the FMR area
- Adjustments are made to exclude public housing units, newly-built units, and substandard units

Fair Market Rents

Strategies



In some rental markets, there are a limited number of rental units available to voucher holders, if FMRs and related payment standards are set based on the 40th percentile of the rental market and within the 90-110% range.

HUD has several ways this can be overcome:



Exception Payment
Standards above
110% of the FMR



Exception
Payment
Standard Waiver



Small Area Fair
Market Rents
(SAFMRs)



FMRs at the
50th Percentile

1
As a Reasonable
Accommodation

2
To Promote
Leasing

3
Deconcentration
of Poverty

Why Use Exception Payment Standards?



Reasonable Accommodations

Without HUD approval, a PHA may establish an exception payment standard of not more than 120% of the published FMR if required as a reasonable accommodation for a family that includes a person with a disability.

A PHA may establish an exception payment standard of more than 120% of the published FMR if required as a reasonable accommodation for a family that includes a person with a disability **after approval from HUD.**

NOTE: This is unit specific based upon individual need.



A photograph of the Department of Housing and Urban Development building, a large concrete structure with a grid of windows. The building is curved and has a modern architectural style. The sky is clear and blue. A blue rectangular overlay is on the right side of the image, containing white text. A circular logo is in the bottom left corner.

DEPARTMENT
OF
HOUSING
AND
URBAN
DEVELOPMENT

Regular Payment Standards above 110% of FMR/SAFMR

A PHA must request HUD approval to establish a payment standard amount that is higher or lower than the basic range.

HUD has sole discretion to grant or deny approval of a higher or lower payment standard amount.

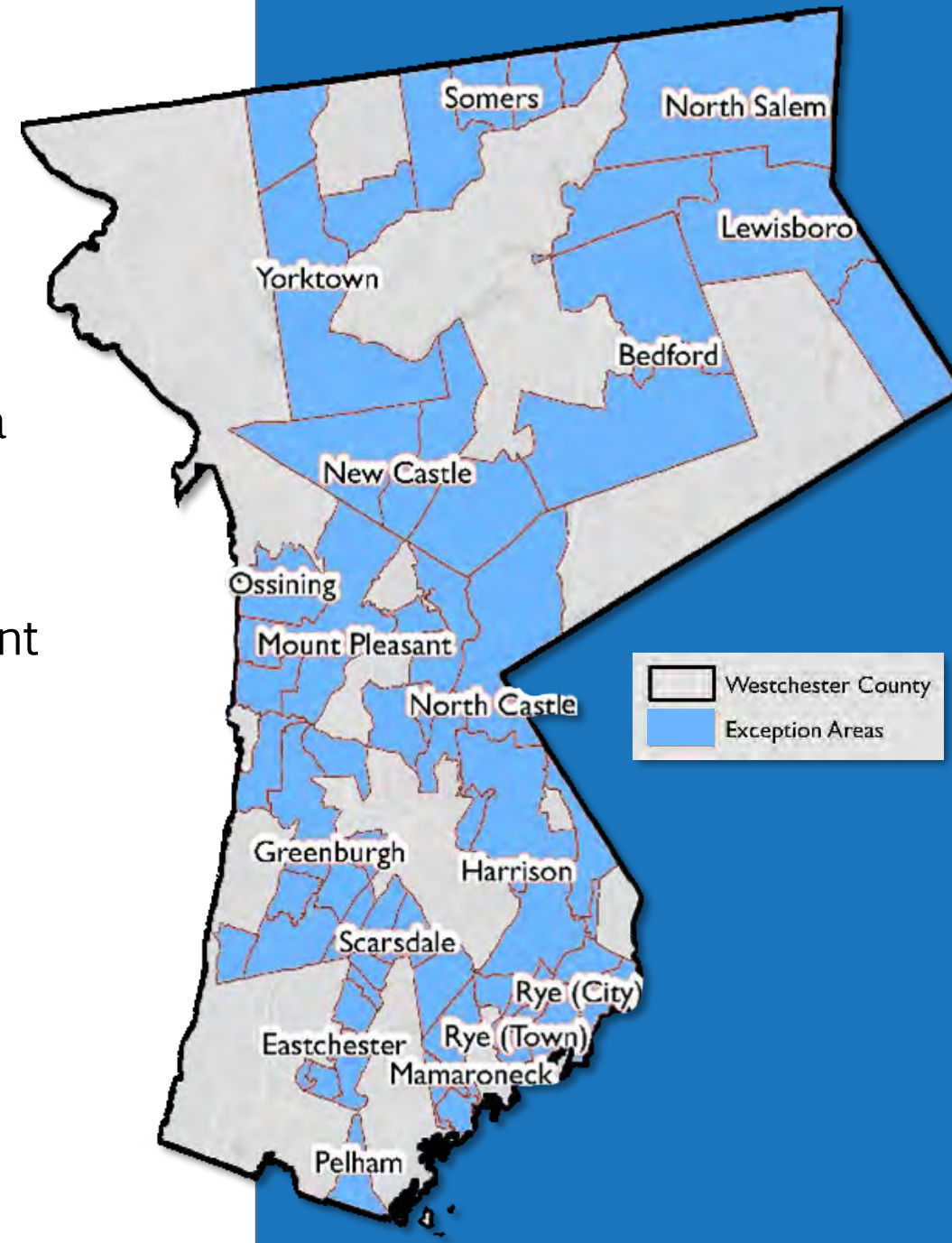


Exception Areas

At HUD's sole discretion, HUD may approve a payment standard amount that is higher than the basic range for a designated part of the FMR area. This is called an exception area.

HUD may approve an exception payment standard amount for all units or for all units of a given unit size leased by program families in the exception area.

Any PHA with jurisdiction in the exception area may use the HUD-approved exception payment standard amount.



Above 110% of FMR to 120% of Published FMR

The HUD Field Office may approve an exception payment standard amount from above **110% of the published FMR to 120% of the published FMR** (upper range) if the HUD Field Office determines that approval is justified by the median rent method, the 40th percentile rent, or the SAMFR method.

HUD determines if an adjustment is warranted in accordance with the methodology described in [24 CFR 888.113](#) for determining FMRs. A PHA must present **statistically representative rental housing survey data** to justify HUD approval. This requires that the PHA study its rental market and present data to HUD showing the need for exception payment standards in this range.

Above 120% of FMR



At the request of a PHA, the Assistant Secretary for Public and Indian Housing may approve an exception payment standard amount for the total area of a county, PHA jurisdiction, or place if the Assistant Secretary determines that all of these are true:



Prevents Hardship

Necessary to prevent financial hardship for families



Supported by Data

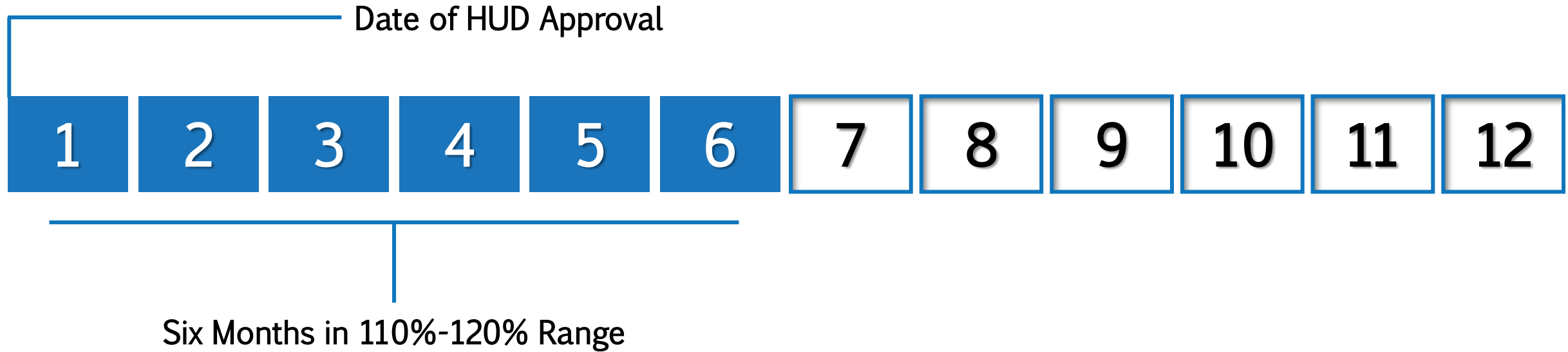
Supported by representative rental housing survey data to justify HUD approval according to [§888.113](#)



Justified by Program

Find housing outside high poverty areas or due to difficulty locating housing within voucher term

HUD Approval



HUD will only approve an exception payment standard amount after **six months from the date of HUD approval** of an exception payment standard in the 110-120% range, if data shows this range was not sufficient. HUD approvals are not required for payment standards in the 90-110% of the FMR.



Population



The total population of HUD-approved exception areas in an FMR area may not include more than **50% of the population of the FMR area**, except when applying [SAFMR exception areas](#).

Success Rate Amounts

In order to increase the number of voucher holders who become participants, HUD may approve requests from PHAs whose FMRs are computed at the 40th percentile rent to establish higher success rate payment standard amounts.

A success rate payment standard amount is defined as any amount between 90% and 110% of the 50th percentile rent.



HUD Approval



A PHA may obtain HUD Field Office approval of success rate payment standard amounts, provided the PHA demonstrates to HUD that it meets all of the following criteria:

Fewer than 75% of the families to whom the PHA issued rental vouchers were successful during the most recent 6-month period for which there is success rate data available.

The PHA established payment standard amounts **at 110% of the published FMR** for at least the six-month period prior to the time the request is made to HUD.

The PHA has a policy of granting automatic extensions of **least 90 days** to provide additional search time after sustained efforts to locate suitable housing.

NOTE: HUD approval of success rate payment standard amounts is for all unit sizes in the FMR area. A PHA may opt to establish this for one or more unit sizes in all or a designated part of the jurisdiction within the FMR area.



Data Sources



PHAs should be familiar with market data when making requests for exception payment standards. The following sources of survey data are used to develop the base-year FMR estimates:

American Community Survey: The most recent American Community Survey conducted by the U.S. Census Bureau, which provides statistically reliable rent data.

Mail or Random Digit Dialing Telephone Survey Data: Locally collected survey data acquired through address-based mail surveys or Random Digit Dialing (RDD) telephone survey data, based on a sampling procedure that uses computers to select random samples of rental housing.

HUD-Determined Information: Statistically valid information, as determined by HUD, presented to HUD during the public comment and review period.

PROPOSED EXCEPTION VOUCHER PAYMENT STANDARD FOR HUD-VASH

Bedroom Size	50 th Percentile 2017 FMR	Proposed Exception VPS at 140% of 50 th Percentile 2017 FMR
SRO	801	1,121
0	1,069	1,496
1	1,292	1,808
2	1,671	2,339
3	2,249	3,148
4	2,490	3,486
5	2,863	4,008
6	3,237	4,531
7	3,610	5,054

SOURCE: Regulatory Waiver Request: Exception Voucher Payment Standard (VPS) for the HUD-VASH Program (HACLA)



Supporting Information Example

LEASING SUCCESS RATE PROFILE: STANDARD HCVP vs HUD-VASH CY2015

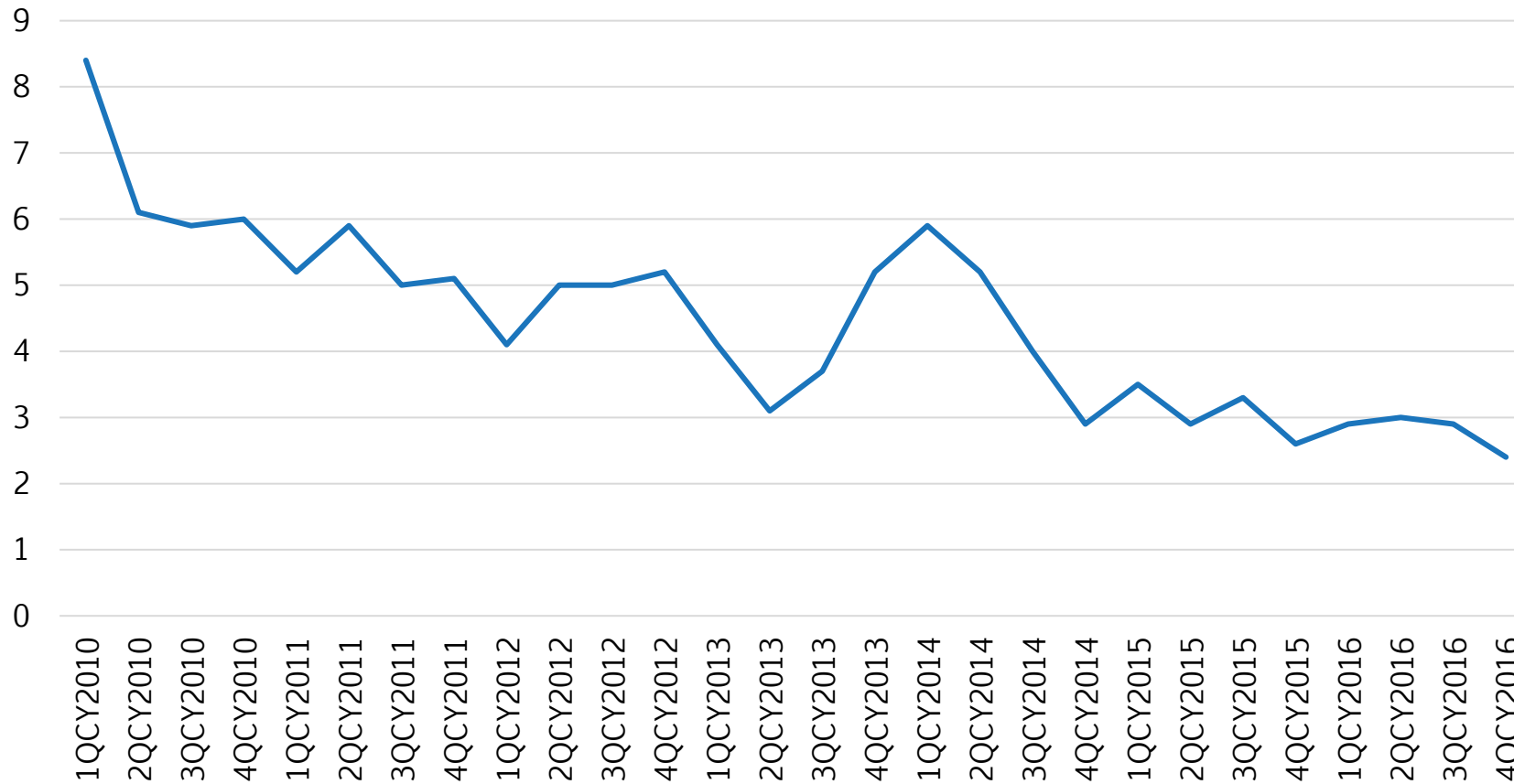
		Days to Lease for Successful Voucher Holders				
	Success Rate	1-30	31-60	61-90	91-120	>120
HCVP	66%	32%	13%	15%	13%	27%
VASH	43%	16%	19%	24%	20%	22%

SOURCE: Regulatory Waiver Request: Exception Voucher Payment Standard for the HUD-VASH Program (HACLA)



Supporting Information Example

QUARTERLY VACANCY RATE: Los Angeles – Long Beach - Anaheim



SOURCE: Regulatory Waiver Request: Exception Voucher Payment Standard for the HUD-VASH Program (HACLA)



Supporting Information Example

HUD's Good Cause

SOURCE: Regulatory Waiver Request: Exception Voucher Payment Standard for the HUD-VASH Program (HACLA)

1. **Humanitarian Urgency:** Chronically homeless veterans are among the most vulnerable populations; every measure that reduces the amount of time required to house them (including an exception VPS) will save lives.
2. **Stated Policy Objective:** Housing homeless veterans has been identified as a top-policy objective, one of the few programs with increased commitment of funds even in years where there have been budget cuts.
3. **Success Rates:** HUD-VASH voucher holders are less successful and take longer to find housing than other voucher holders. Considering the city's low vacancy rate at 2.4%, an exception VPS will allow these voucher holders to find housing within submarkets where the neighborhood conditions are rated as strong or stable.
4. **Housing Opportunity:** The high housing costs located near the VA Medical Center limits choices. This exception VPS will enable veterans to move into new areas, increasing housing opportunities and deconcentrating poverty.
5. **Housing Need:** The stated goal of the mayor's office is to house homeless veterans, especially in light of the increase in veteran homelessness to 2,500, a 56% increase vs. 2016.
6. **Increased VPS Still Required:** 49.8% of VASH families would not have executed a lease without the exception VPS (since the initial request was approved). But more assistance is needed, as the average monthly rent is \$2,173.



Supporting Information Example

HUD Response: Requirements for Success Rate

The requirements of §982.503(e) specify that a PHA may obtain HUD Field Office approval of **success rate payment standard** amounts provided that the PHA demonstrates it meets the following criteria:

- i. Fewer than 75% of the families the PHA issued vouchers during the most recent six-month period have become participants in the voucher program;
- ii. The PHA has established payment standard amounts for all unit sizes in the entire PHA jurisdiction within the FMR area at 110% of the published FMR for at least the six-month period in (i) above and up to the time the request is made to HUD; and
- iii. The PHA has a policy granting automatic extensions of voucher terms to at least 90 days to provide a family who has made sustained efforts to locate suitable housing with additional search time.

SOURCE: Request for Approval of Success Rate Payment Standards for SAFMR Areas (HACLB)



Example

Provided Evidence

The PHA provided information and documentation to address HUD's criteria:

1. **Success Rate:** The success rate was less than 10%, and the PHA adopted payment standards of 110% FMR for all unit sizes for at least the past six months. The PHA also adopted a policy granting automatic extensions to at least 90 days to locate suitable housing.
2. **Vacancy Rates:** Local vacancy rates are between 1.8% and 2.5%. The PHA has more than 600 voucher holders searching for available, affordable units, and less than 25% locate housing within 120 days of voucher issuance.
3. **Extensions:** More than 36% of voucher holders required extensions longer than 150 days to lease a unit, based on data in the Two-Year Tool.

SOURCE: Request for Approval of Success Rate Payment Standards for SAFMR Areas (HACLB)



HUD Response Example



PIH Notice 2022-9

Streamlined Regulatory Waivers*

*Waiver request period expires on September 30, 2022, and waiver implementation expires on December 31, 2022, unless extended by HUD.

PIH Notice 2022-9



PIH Notice 2022-9 (Streamlined Regulatory Waivers for the Housing Choice Voucher) is a continuation of three specific waivers that were available through previous notices:



PIH Notice 2021-14

COVID-19 Statutory and
Regulatory Waivers and
Alternative Requirements



PIH Notice 2021-34

Expedited Regulatory Waivers
(to March 1, 2022)



PIH Notice 2022-04

Expedited Regulatory Waivers
(to April 1, 2022)

Streamlined Regulatory Waivers



Increase in Payment Standard during HAP Contract Term



Term of Voucher: Extension of Term



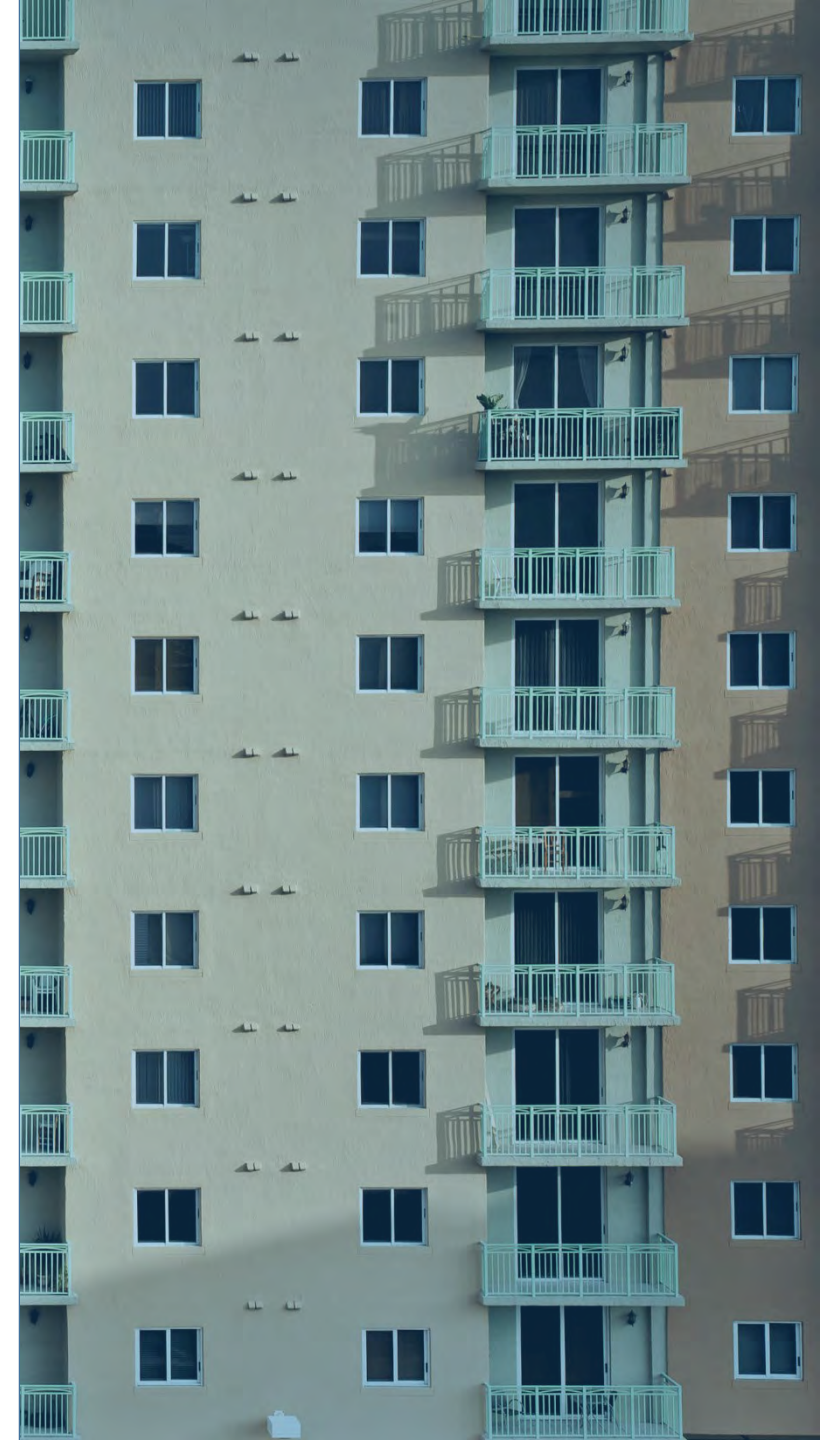
Voucher Tenancy: New Payment Standard Amount

Requirements

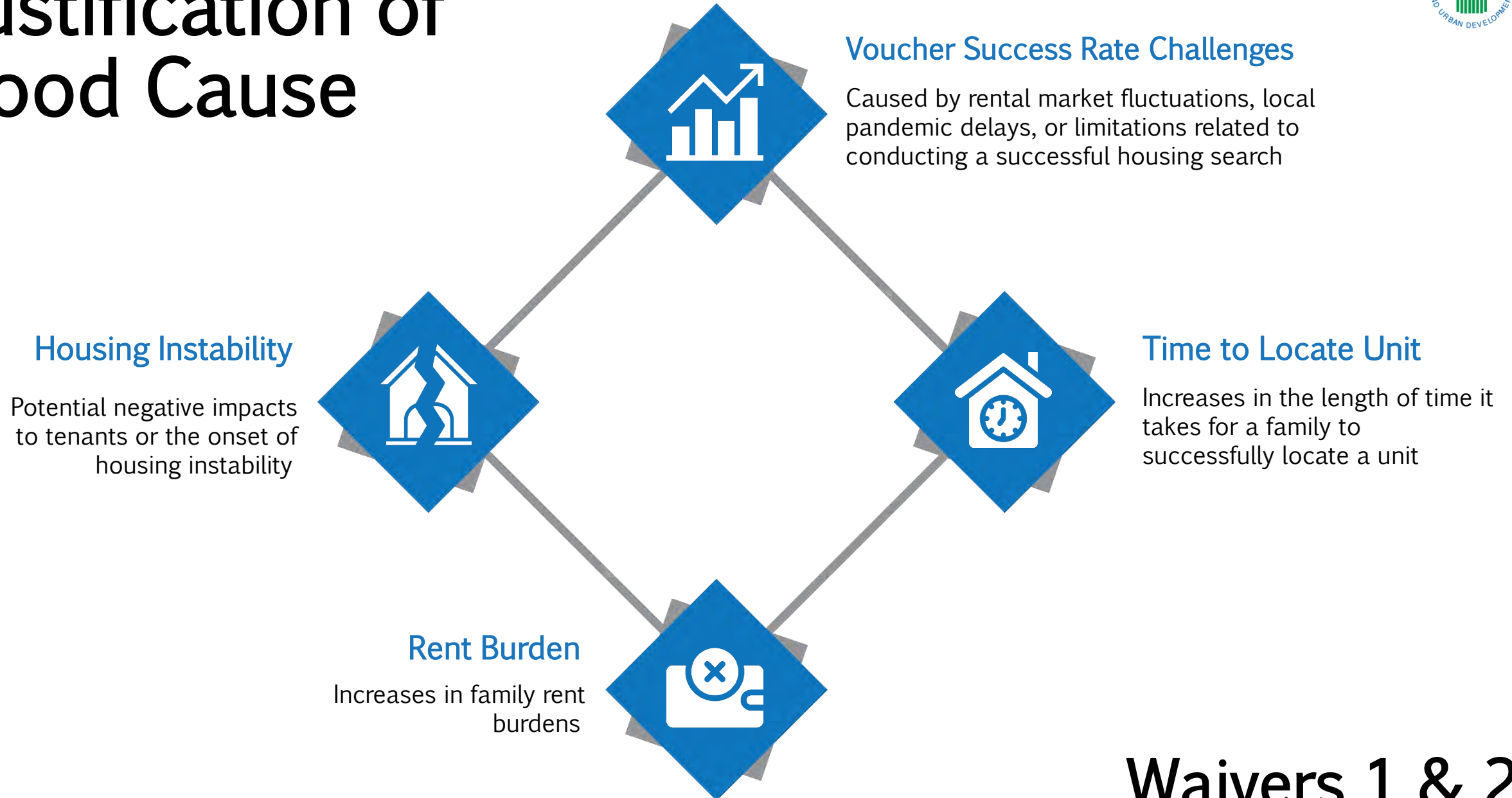
Requests must be received on or before **September 30, 2022**.

PHAs must provide justification for:

- Why the waiver is needed
- The impact on PHA operations and utilization
- Proposed duration of the waiver (not to exceed beyond **December 31, 2022**)



Justification of Good Cause



Waivers 1 & 2

Waiver 3 Justification

A PHA must certify that it meets one of the following good cause reasons:

1. HUD FMR Area Determined to Have Significant Rental Market Fluctuations
2. Utilization Rate: Under 98% year to date or more than a 5% decrease from 2019 - 21
3. Timely Leasing of Vouchers: Success rate under 85% over the past 6 months

Additionally, the PHA must determine the budgetary impact of the implementation of the waiver and ensure they have sufficient budget authority.



Waiver 1: Payment Standard Increase During HAP Contract

PHAs have the option to increase the payment standard for families at any time after the effective date of the payment standard increase, rather than waiting for the next regular reexamination.

Example: Once approved, the PHA can implement the payment standards to all current families with an effective date following the approval.



Wavier 2: Term of Voucher Extensions

Allows PHAs to grant a family one or more extensions of the initial voucher term, regardless of the policy described in the Administrative Plan.

PHAs should ensure consistency with these requests and remain in compliance with the informally adopted interim standard.



PHAs may request a waiver to allow for establishment of a payment standard between 110% and 120% of the 2022 FMR or SAFMR.

- To request this waiver, the PHA must justify this request.
- PHAs must revert to payment standards between 90% and 110% of the 2023 FMR or may apply for continued use of 120% FMR with a regular waiver request (instructions in notice).

Waiver 3
Voucher Tenancy:
New Payment
Standard Amount

Payment Standard Decrease

Payment standards may decrease at the end of the wavier. Follow your PHA's Administrative Plan to determine how to approach and manage this decrease.

Per [PIH 2018-01](#), three options could be in your Administrative Plan:

- 1 Hold Harmless** (no reduction in subsidy as long as the family continues to receive the voucher assistance in that unit)
- 2 Gradual Reduction in Subsidy** (phasing the payment standard reduction to calculate the family's subsidy)
- 3 Implement Payment Standard Reduction** (use the lower payment standard at the effective date of the the second annual re-examination following decrease)



Exception Payment Standards

Exception Payment Standards

Exception payment standards can be used as a reasonable accommodation or to promote leasing and deconcentrate poverty.

CFR 24 982.505 (How to Calculate Housing Assistance Payment)

(d) PHA approval of higher payment standard for the family as a reasonable accommodation. If the family includes a person with disabilities and requires a payment standard above the basic range, as a reasonable accommodation for such person, in accordance with part 8 of this title, the PHA may establish a payment standard for the family of not more than 120% of the FMR. A PHA may establish a payment standard greater than 120% of the FMR by submitting a request to HUD.

Exception Payment Standards

Exception payment standards can be used as a reasonable accommodation or to promote leasing and deconcentrate poverty.

A PHA may establish a payment standard amount that is higher than the basic range for designated parts of the FMR area (the “exception areas”) and has two options for doing so.

With the approval of its local HUD field office, a PHA that has not adopted SAFMRs may establish an exception payment standard above 110% and up to and including 120% of the metropolitan area FMR.

1. The local HUD field office will determine whether the request is supported by an appropriate justification using either the median rent method or the 40th percentile.
2. SAFMR method in accordance with 24 CFR §982.503(c)(2)(ii).

To Promote Leasing: Option 1

HUD will approve the request only if the exception payment standard is needed to:

1. Help families find housing outside of high-poverty areas or
2. Because voucher holders have trouble finding housing to lease under the program within the voucher term.

The total population of all HUD-approved exception areas **must not include more than 50% of the population of the FMR area.**

The exception payment standard may be for all units in the exception areas or for all units of a given bedroom size in these areas. Any PHA with jurisdiction in the exception areas may use the HUD-approved exception payment standards without requesting specific HUD approval.

To Promote Leasing: Option 2

A PHA that has not adopted SAFMRs may establish a SAFMR-based exception payment standard for a ZIP code area of up to and including 110% of the SAFMR determined by HUD for that ZIP code area.

Regardless of the level of the exception payment standard compared to the metropolitan area FMR, the PHA must send an email to SAFMRs@hud.gov and copy its local HUD Field Office to notify that the PHA has adopted an exception payment standard based on the SAFMR.

The 50% limitation does not apply to such exception payment standard requests. A PHA that adopts an exception payment standard pursuant to this authority must apply it to the entire ZIP code area, for both its HCV and, if applicable, PBV Programs.

For the PBV Program, this means that the rent to owner may not exceed the new exception payment standard amount, provided the rent is still reasonable ([24 CFR §983.301\(b\)](#)). Any PHA with jurisdiction in the ZIP code area may use the exception payment standard without requesting specific HUD approval.

Requests for exception payment standards over 120% of the FMR may be approved by the Assistant Secretary for Public and Indian Housing at the request of the PHA. The PHA must submit this request to its local HUD field office.

A request will only be approved after six months from the date of HUD's approval of an exception payment standard between 110% and 120%.

The exceptions must be necessary to:

- Prevent financial hardship for families
- Be supported by statistically representative housing survey data to justify HUD's approval ([24 C.F.R. 888.113](#)); and
- Be supported by an appropriate program justification (needed to help families find housing outside areas of high poverty concentrations or because voucher holders have trouble finding housing within the voucher term)

Above 120%

How to Apply

Use the tools to determine your PHA's needs:



Success Rate Tracking: Use the Two-Year Tool Success Rate Tracking tab to measure the success rate of your program.

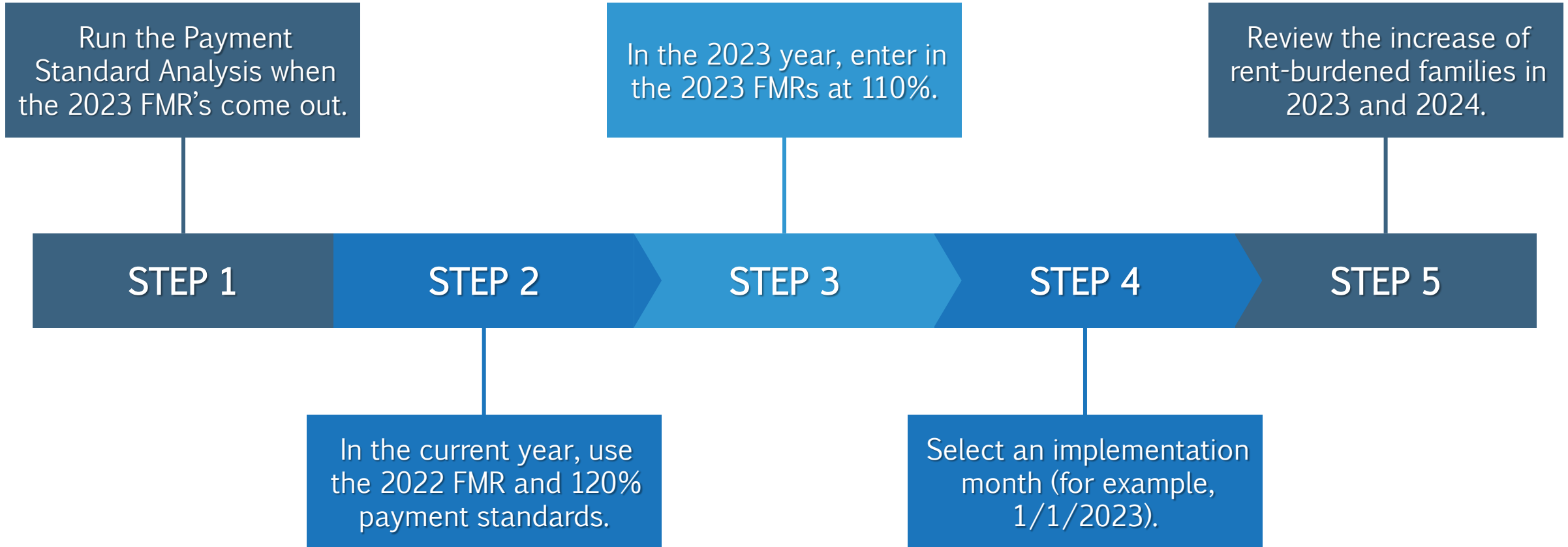


Use the **Payment Standard Analysis** to determine the budgetary impact of **increased payment standards**. PHAs must consider at least a two-year time frame to ensure hold harmless requirements are accounted for.









Use the **Payment Standard Analysis** to determine the percentage of families who are **currently rent burdened**.

If 120% Implemented in 2022



Next Steps

-  Analyze your data (Two-Year Tool and Tool of Tools).
-  Discuss with your field office (reasonable accommodation or promote leasing).
-  Apply for waivers (impact on payment standards and rent burdened).
-  Plan for implementation.
-  Analyze to determine need for 2023 (exception payment standard).
-  Discuss with your field office.



Tools & Techniques

For Assessing Payment Standards

Assessing Payment Standards

In order to make the best-informed decisions regarding payment standards, PHAs must analyze their data.



Participants

Impact that changes in payment standards have on participants



Utilization

Impact that changes in payment standards have on utilization

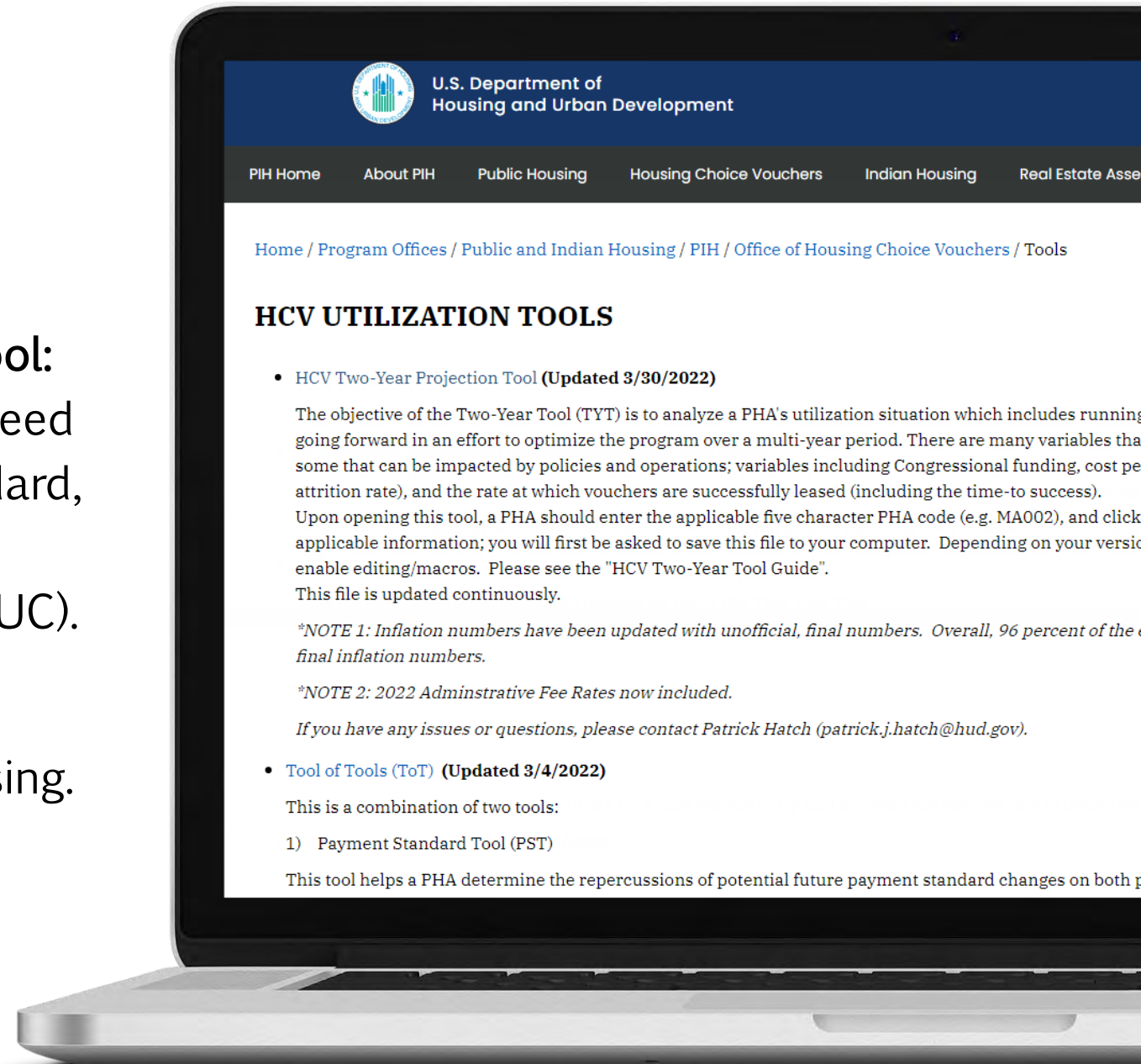


Tools Available

Tool of Tools – Payment Standard Analysis Tool:

This tool will provide various data that PHAs need to determine the impact of the payment standard, including percentage of families who are rent-burdened and increase in the Per Unit Cost (PUC).

Two-Year Tool: This tool provides PHAs with information regarding their utilization and leasing.



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HCV UTILIZATION TOOLS

- **HCV Two-Year Projection Tool (Updated 3/30/2022)**

The objective of the Two-Year Tool (TYT) is to analyze a PHA's utilization situation which includes running the program going forward in an effort to optimize the program over a multi-year period. There are many variables that can be impacted by policies and operations; variables including Congressional funding, cost per unit, vacancy rate, and the rate at which vouchers are successfully leased (including the time-to success).

Upon opening this tool, a PHA should enter the applicable five character PHA code (e.g. MA002), and click on the applicable information; you will first be asked to save this file to your computer. Depending on your version of Excel, you may need to enable editing/macros. Please see the "HCV Two-Year Tool Guide".

This file is updated continuously.

**NOTE 1: Inflation numbers have been updated with unofficial, final numbers. Overall, 96 percent of the PHAs have updated their final inflation numbers.*

**NOTE 2: 2022 Administrative Fee Rates now included.*

If you have any issues or questions, please contact Patrick Hatch (patrick.j.hatch@hud.gov).

- **Tool of Tools (ToT) (Updated 3/4/2022)**

This is a combination of two tools:

1) Payment Standard Tool (PST)

This tool helps a PHA determine the repercussions of potential future payment standard changes on both public housing and housing choice vouchers.



Payment Standard Analysis Tool

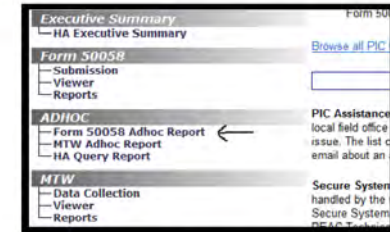
- Go into PIC.
- Select Ad Hoc Report.
- Choose all voucher funded assistance.
- Select actions 1-5 and 7.
- Select all fields on both pages of the Ad Hoc Report.
- Export to Excel.
- Save the file in .xls or .xlsx format.



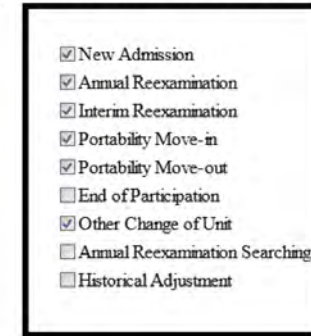
Payment Standard Tool Step-by-Step

Creating the proper PIC Ad-Hoc Report.

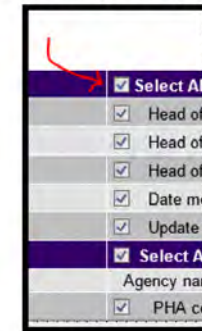
- 1) Log into WASS, then access the PIC system.
- 2) Select the PIC Ad-Hoc Report.



- 3) Select the appropriate PHA and choose "All Voucher Funded Assistance."
- 4) Select Action 1-5 and 7 (see below). The default dates are fine and can be left as they are.



- 5) Then, the user should select "All Fields" in all sections, on both pages.



- 6) Finally, the user should export the report to Excel, being sure to have the file format as Excel (e.g. .xls or .xlsx). One can confirm all fields were selected if the last column with data is KY.
- 7) Save to the desktop (or wherever strikes you), then close the file.

For PHAs with more than 10,000 families: combine each PHC Ad-Hoc file by adding the families at the bottom, so you have one file with one header and all the families listed below.

Payment Standard Analysis Tool Continued

- Next, go to the [HCV UTILIZATION TOOLS](#) page.
- Scroll down and select Tool of Tools (ToT).
- Wait for the Excel file to download, and then open the file.
- When the file opens, it provides a prompt for instructions.
- Select the Payment Standard Tool and click **I'm so excited!**

Color me outside the basic range!

What, in the name of vouchers, is this?! Instructions?

Yes No

Report Selection

Please select which report(s) you'd like to generate.

☐ Program Overview (PDF)

☐ Drill-Down (PIC Family QC)

☐ Payment Standard Tool

I'm so excited!



Payment Standard Analysis Tool Continued

- Select **No edification needed; time to load PIC** if you have already downloaded your PIC data.
- Upload the **PIC Ad Hoc Report**.
- If the PIC data is saved correctly in an acceptable Excel-type file, a success window appears. Click **OK**.
- The next pop-up window prompts you to select the tool type that applies to your PHA.



So it begins... ✕

Please load in the All Fields PIC Ad-Hoc Report.

Upload All-Star ✕

You may have 99 problems, but loading PIC Data in the Tool isn't one.

Payment Standard Selection ✕

Please select your Payment Standard Tool type.

Voucher Size	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom	7 Bedroom	8 Bedroom	9 Bedroom	10 Bedroom
Current											
Select County	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment Standard											
As % of FMR											
2022 - Year 1											
FMR	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment Standard											
As % of FMR											
2023 - Year 2											
FMR	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment Standard											
As % of FMR											

	Date of PS Change	
	Date Annualized Rent	
	Date Annualized UA	
	Date Annualized Income	

Quick How-To	1. Load PIC Data.
	2. Select Current, Year 1, and Year 2 FMRs and PSs.
	3. Input PS Change Date/annual rent/utility change.



Payment Standard Analysis Tool

Payment Standard Analysis Tool Continued

- Select your **county** from the dropdown.
- Enter the current **FMR** and your current payment standards.
- Enter the **2022 FMR** (which is likely the same as your current) and then enter the payment standards at a higher percentage than you are currently using.
- Then, enter a **date** in which you would change the payment standard.

Date of PS Change	
Date	Annualized Rent
Date	Annualized UA
Date	Annualized Income



Date of PS Change		4/1/2022	Quick How-To	1. Load PIC Data.					
	Date	Annualized Rent		2. Select Current, Year 1, and Year 2 FMRs and PSs.					
	Date	Annualized UA		3. Input PS Change Date/annual rent/utility change.					
	Date	Annualized Income							
If red, HUD has the regulatory ability to require an increase in payment standards.		Percent >31% rent burden:	25.2%	Percent >31% rent burden:	7.1%	Percent >31% rent burden:	4.4%	Percent >30% rent burden:	4.4%
Voucher Bedroom Size	Regular Total (9 PBVs)	~Current Rent Burden		CYE 2022 - Year 1		CYE 2023 - Year 2		CYE 2024 - Year 3	
		% >= 41%	% >= 31%	% >= 41%	% >= 31%	% >= 41%	% >= 31%	% >= 41%	% >= 31%
Efficiency	0								
1 Bedroom	101	6.9%	20.8%	3.0%	5.0%	2.0%	2.0%	2.0%	2.0%
2 Bedroom	78	11.5%	26.9%	7.7%	11.5%	6.4%	6.4%	6.4%	6.4%
3 Bedroom	45	13.3%	33.3%	0.0%	4.4%	2.2%	6.7%	2.2%	6.7%
4 Bedroom	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5 Bedroom	0								
6 Bedroom	0								
7 Bedroom	0								
8 Bedroom	0								
9 Bedroom	0								
10 Bedroom	0								
Roll-Up Summary									
Category	Current	CYE - Year 1		CYE - Year 2		CYE - Year 3			
Monthly HAP	\$85,445	\$88,204		\$88,403		\$88,403			
End of Year Change from Prior		\$2,759		\$199		\$0			
End of Year Change (%)		3.2%		0.2%		0.0%			

Overall, by the end of 2023, your PUC will increase by \$12.59, or about 3.5%.			
Program-Wide PUC Change from Current			
	2022	2023	2024
January	\$0.00	\$0.48	\$0.00
February	\$0.00	(\$0.05)	\$0.00
March	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.42	\$0.00
May	\$0.72	\$0.00	\$0.00
June	\$2.16	\$0.00	\$0.00
July	\$2.28	\$0.00	\$0.00
August	\$0.35	\$0.00	\$0.00
September	\$1.68	\$0.00	\$0.00
October	\$2.39	\$0.00	\$0.00
November	\$1.26	\$0.00	\$0.00
December	\$0.90	\$0.00	\$0.00
PUC Change Type		Program-Wide	



Payment Standard Analysis Tool

Best Practice: Payment Standards

This data should be used in conjunction with the Two-Year Tool to determine the impact of increased payment standards.

Payment standards should be reviewed annually; therefore, the Payment Standard Tool should be used at least annually when the new FMRs come out to determine the impact on your program.

2021	UMAs	Actual UMLs	Actual HAP	Vouchers Issued/Projected To Be Issued	Summary Outcomes					PUC: Actual/Projected	Manual PUC Override
Jan-21	4,953	4,438	\$2,046,684	50	<div> <div>Year-End Outcomes</div> <div> <div>2021</div> <div>2022</div> </div> <div> <div>UML % of ACC (UMA)</div> <div>90.7%</div> <div>94.7%</div> </div> <div> <div>HAP Exp as % All Funds</div> <div>85.0%</div> <div>89.5%</div> </div> <div> <div>HAP Exp as % of Elig.</div> <div>96.1%</div> <div>101.6%</div> </div> <div> <div>Proj. 12/31 Total Reserves</div> <div>\$4,369,271</div> <div>\$3,256,713</div> </div> <div> <div>HAP Reserves - % ABA</div> <div>17.5%</div> <div>12.3%</div> </div> </div>					\$461	
Feb-21	4,953	4,450	\$2,097,959	74						\$471	
Mar-21	4,953	4,496	\$2,122,920	44						\$472	
Apr-21	4,953	4,520	\$2,103,087	12						\$465	
May-21	4,953	4,533	\$2,018,576	19						\$445	
Jun-21	4,953	4,536	\$2,096,701	39						\$462	
Jul-21	4,953	4,534	\$2,060,663	12						\$454	
Aug-21	4,953	4,523	\$2,035,749	129						\$450	
Sep-21	4,953	4,487	\$2,072,301	124						\$462	
Oct-21	4,953	4,473	\$2,024,176	100						\$453	
Nov-21	4,953	4,462	\$1,975,480	140						\$443	
Dec-21	4,953	4,475	\$2,024,200	70						\$452	
Total	59,436	53,927	\$24,678,496	813						\$458	
2022											
Jan-22	4,953	4,489	\$2,080,490	80				4,489	\$2,080,490	\$463	
Feb-22	4,953			75	11	70	-28.9	4,541	\$2,125,042	\$468	\$468
Mar-22	4,953			75	11	54	-29.3	4,577	\$2,164,785	\$473	\$473
Apr-22	4,953			75	11	54	-29.5	4,612	\$2,204,443	\$478	\$478
May-22	4,953			75	11	53	-29.7	4,646	\$2,243,836	\$483	\$483
Jun-22	4,953			75	11	53	-29.9	4,679	\$2,283,392	\$488	\$488
Jul-22	4,953			75	11	53	-30.2	4,712	\$2,323,176	\$493	\$493
Aug-22	4,953			75	11	53	-30.4	4,745	\$2,363,186	\$498	\$498
Sep-22	4,953			75	11	53	-30.6	4,778	\$2,403,419	\$503	\$503
Oct-22	4,953			75	11	53	-30.8	4,811	\$2,443,873	\$508	\$508
Nov-22	4,953			75	11	53	-31.0	4,843	\$2,484,546	\$513	\$513
Dec-22	4,953			75	11	53	-31.2	4,875	\$2,525,434	\$518	\$518
Total	59,436	4,489	\$2,080,490	905	120	598	-331.5	56,308	\$27,645,623	\$491	



Determine Sufficient HAP Reserves

Jan-21	4,953	4,438	\$2,046,684	50	<div>Summary Outcomes</div> <div> <div>Year-End Outcomes</div> <div> <div>2021</div> <div>2022</div> </div> <div> <div>UML % of ACC (UMA)</div> <div>90.7%</div> <div>94.7%</div> </div> <div> <div>HAP Exp as % All Funds</div> <div>85.0%</div> <div>92.2%</div> </div> <div> <div>HAP Exp as % of Elig.</div> <div>96.1%</div> <div>104.7%</div> </div> <div> <div>Proj. 12/31 Total Reserves</div> <div>\$4,369,271</div> <div>\$2,412,560</div> </div> <div> <div>HAP Reserves - % ABA</div> <div>17.5%</div> <div>9.1%</div> </div> </div>					\$461	
Feb-21	4,953	4,450	\$2,097,959	74						\$471	
Mar-21	4,953	4,496	\$2,122,920	44						\$472	
Apr-21	4,953	4,520	\$2,103,087	12						\$465	
May-21	4,953	4,533	\$2,018,576	19						\$445	
Jun-21	4,953	4,536	\$2,096,701	39						\$462	
Jul-21	4,953	4,534	\$2,060,663	12						\$454	
Aug-21	4,953	4,523	\$2,035,749	129						\$450	
Sep-21	4,953	4,487	\$2,072,301	124						\$462	
Oct-21	4,953	4,473	\$2,024,176	100						\$453	
Nov-21	4,953	4,462	\$1,975,480	140						\$443	
Dec-21	4,953	4,475	\$2,024,200	70						\$452	
Total	59,436	53,927	\$24,678,496	813						\$458	
2022											
Jan-22	4,953	4,489	\$2,080,490	80	11	70	-28.9	4,541	\$2,125,042	\$463	
Feb-22	4,953			75	11	70	-28.9	4,541	\$2,125,042	\$468	\$468
Mar-22	4,953			75	11	54	-29.3	4,577	\$2,164,785	\$473	\$473
Apr-22	4,953			75	11	54	-29.5	4,612	\$2,388,916	\$518	\$518
May-22	4,953			75	11	53	-29.7	4,646	\$2,406,433	\$518	
Jun-22	4,953			75	11	53	-29.9	4,679	\$2,423,764	\$518	
Jul-22	4,953			75	11	53	-30.2	4,712	\$2,440,984	\$518	
Aug-22	4,953			75	11	53	-30.4	4,745	\$2,458,093	\$518	
Sep-22	4,953			75	11	53	-30.6	4,778	\$2,475,092	\$518	
Oct-22	4,953			75	11	53	-30.8	4,811	\$2,491,981	\$518	
Nov-22	4,953			75	11	53	-31.0	4,843	\$2,508,762	\$518	
Dec-22	4,953			75	11	53	-31.2	4,875	\$2,525,434	\$518	
Total	59,436	4,489	\$2,080,490	905	120	598	-331.5	56,308	\$28,489,776	\$506	

Determine Sufficient HAP Reserves



Two-Year Tool

This tool should be used to help you make operational and budgetary decisions about your program. Additionally, the data contained in the tool will help justify the decisions to pursue the Streamlined Waivers.

Success Rate Tracking:

Issuance Month	VOs Issued	VOs Leased	VOs Failed	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Jan-21	12	11 (yet)	3	3	5	1	2						
Feb-21	24	13	11		4	2	2	5					
Mar-21	26	19 (yet)	9			7	6	2	4				
Apr-21	24	11 (yet)	10			1	1	3	2	4			
May-21	30	7 (yet)	19								7		
Jun-21	0	24 (yet)						4	9	4	7		
Jul-21	55	4 (yet)								1	3		
Aug-21	13	3 (yet)								1	2		
Sep-21	12	4 (yet)											4
Oct-21	73	0 (yet)											
Nov-21	61	0 (yet)											
Dec-21	28	0 (yet)											
Total	358	13	52	37	15	12	11	14	15	10	19	0	4



Issuance Month	VOs Issued	VOs Leased	VOs Failed	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Jan-21	12	11 (yet)	3	3	5	1	2						
Feb-21	24	13	11		4	2	2	5					
Mar-21	26	19 (yet)	9			7	6	2	4				
Apr-21	24	11 (yet)	10			1	1	3	2	4			
May-21	30	7 (yet)	19								7		
Jun-21	0	24 (yet)						4	9	4	7		
Jul-21	55	4 (yet)								1	3		
Aug-21	13	3 (yet)								1	2		
Sep-21	12	4 (yet)											4
Oct-21	73	0 (yet)											
Nov-21	61	0 (yet)											
Dec-21	28	0 (yet)											
Total	358	13	52	37	15	12	11	14	15	10	19	0	4

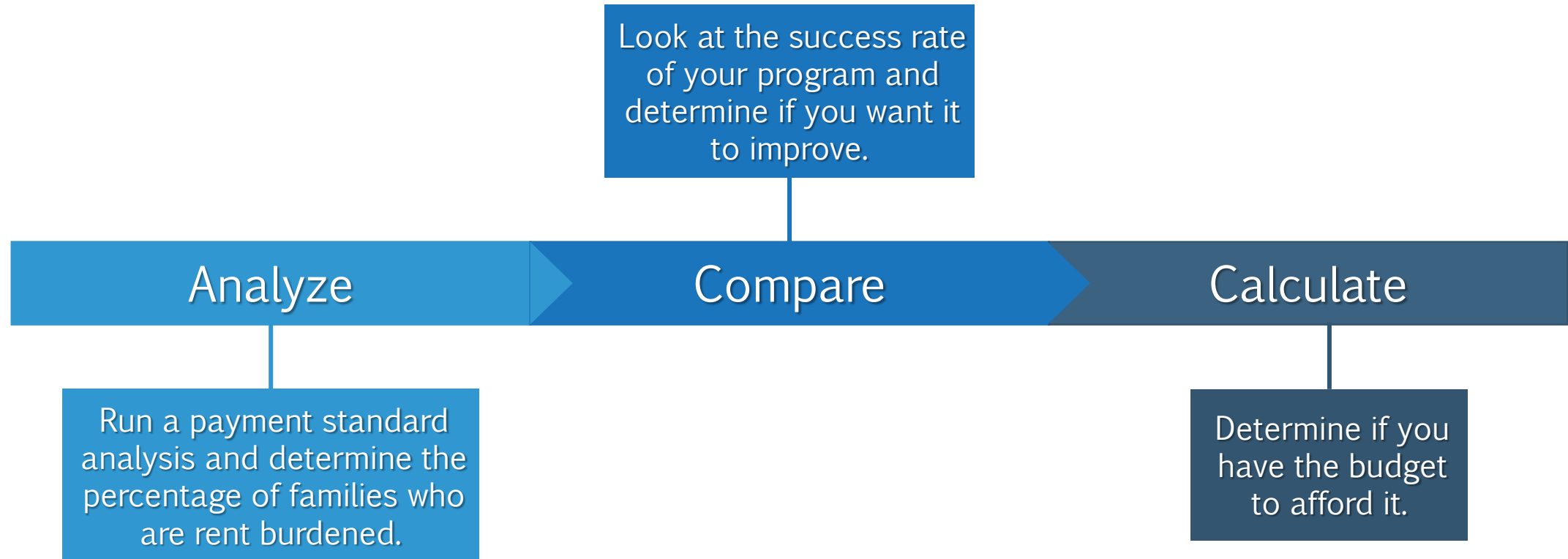
Summary Results							
Issuance Month	Success Rate	% in 30 days	% in 30-60 Days	% in 60-90 Days	% in 90-120 Days	% in 120-150 Days	Avg. Months
Jan-21	78.6%	0.0%	27.3%	45.5%	9.1%	18.2%	3.2
Feb-21	54.2%	0.0%	30.8%	15.4%	15.4%	38.5%	3.6
Mar-21	67.9%	0.0%	36.8%	31.6%	10.5%	21.1%	3.2
Apr-21	58.3%	0.0%	7.1%	42.9%	14.3%	35.7%	3.8
May-21	36.7%	9.1%	9.1%	27.3%	18.2%	36.4%	3.6
Jun-21							
Jul-21							
Aug-21							
Sep-21							
Oct-21							
Nov-21							
Dec-21							
Cumulative	61.9%	1.5%	36.1%	31.7%	15.1%	15.6%	3.1

This information is used in the justification of Waiver 3.



Success Rate Tracking

Are the Waivers Right for My PHA?





Is This Right for My PHA?

If your PHA is in a shared jurisdiction:*

- Make sure your payment standard is not lower than other PHAs.
- In general, make sure your rents are competitive with the market.

*Voucher holders from multiple PHAs can lease units in participating jurisdictions.



Is This Right for My PHA?

If your PHA experienced a decrease in the FMR for 2022 and it is making it difficult for participants to lease, it may be possible to utilize these strategies to bring your payment standards back up to previous levels or higher, if justified.



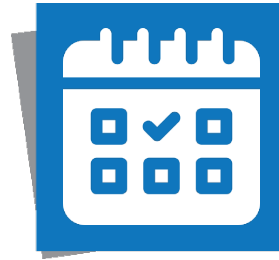
Voucher Tenancy

When implementing Waiver 3, consider:



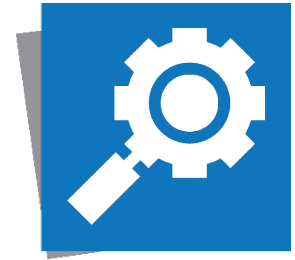
Standard Range

In 2023, PHAs will have to go back to the standard range of 90%-110% of the FMR unless they have a waiver approved to use 120% through the regular process.



Effective Dates

When payment standards decrease, they cannot become effective until after the second annual re-examination, unless through a new admission or change of unit.



Operational Impacts

Payment standard implementation will need to be evaluated as it relates to the impact on operations.



Use of SAFMRs

Resources

PIH Notice 2018-01

<https://www.hud.gov/sites/dfiles/PIH/documents/PIH-2018-01.pdf>

Guidebook

<https://files.hudexchange.info/resources/documents/SAFMRs-Implementing-Small-Area-Fair-Market-Rents-Implementation-Guidebook.pdf>



**Implementing
Small Area Fair Market
Rents (SAFMRs)**



Overview of SAFMRs



Policy Background

[November 2016, Federal Register: Final Rule establishing Small Area FMRs](#)

What Are SAFMRs?

Rents analyzed at ZIP code area

Purpose of SAFMRs

Enable assisted households to find affordable homes in high-opportunity areas



Scope of the Program

“Designated” SAFMR PHAs

- 24 metropolitan areas where the use of SAFMRs is mandatory

“Opt-In” SAFMR PHAs

- Voluntary participants





FY2022 SMALL AREA FMRs FOR PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA

In metropolitan areas, HUD defines Small Areas using ZIP Codes within the metropolitan area. Using ZIP codes as the basis for FMRs provides tenants with greater ability to move into "Opportunity Neighborhoods" with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area, and they are likely to reduce need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

The Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA consists of the following counties: New Castle County, DE; Cecil County, MD; Burlington County, NJ; Camden County, NJ; Gloucester County, NJ; Salem County, NJ; Bucks County, PA; Chester County, PA; Delaware County, PA; Montgomery County, PA; and Philadelphia County, PA. All information here applies to the entirety of the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA.

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA Advisory Small Area FMRs By Unit Bedrooms					
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
08001	\$1,060	\$1,240	\$1,500	\$1,870	\$2,140
08002	\$1,160	\$1,320	\$1,600	\$1,980	\$2,260
08003	\$1,410	\$1,610	\$1,950	\$2,410	\$2,760
08004	\$1,230	\$1,400	\$1,700	\$2,100	\$2,410
08007	\$720	\$820	\$1,000	\$1,240	\$1,420
08009	\$1,040	\$1,180	\$1,430	\$1,770	\$2,020
08010	\$1,040	\$1,190	\$1,440	\$1,780	\$2,040
08011	\$950	\$1,090	\$1,320	\$1,630	\$1,860
08012	\$940	\$1,070	\$1,300	\$1,610	\$1,840
08014	\$1,310	\$1,480	\$1,800	\$2,230	\$2,550
08015	\$1,050	\$1,200	\$1,450	\$1,790	\$2,050
08016	\$880	\$1,010	\$1,220	\$1,510	\$1,730



Example SAFMR Table

Opting In



Requires HUD Approval



Can Opt Out Later



Options: Jurisdiction-Wide and Selected ZIP Codes

Opting In: Things to Consider

Advantages:

- Can expand housing opportunities in high-rent areas
- Can reduce rent burden for families
- Can expand access to opportunity or better resourced neighborhoods for families
- More closely reflects market rents given it is zip-code level



Considerations:

- If implemented jurisdiction-wide, payment standards in low-rent areas could decrease
- More than one PHA could administer a voucher in a designated area OR a ZIP code overlaps neighboring counties
- Can require augmented processes
- May impact HAP Expenses

SAFMR Implementation



Option 1: Jurisdiction-Wide

- Mandatory Areas – prescribed in regulations
- Non-Mandatory Areas – require HUD approval

Option 2: Use of Selected ZIP Codes to Expand Housing Opportunities

A PHA may choose to adopt payment standards based on SAFMRs within one or more ZIP Codes.

This option could be useful for a PHA that finds FMRs work well for purposes of giving HCV families a meaningful choice of units but wishes to increase payment standards within specific low-poverty or opportunity areas.

Exception Payment Standard

A PHA must send an email to SAFMRs@hud.gov to notify HUD that it has adopted an exception payment standard based on the SAFMR. There is no need to obtain HUD approval.

PHAs that adopt an exception payment standard must apply the standard to the entire ZIP code area for both the HCV and, if applicable, PBV Programs.



Items to Update



Administrative Plan

Add language about SAFMRs and the applicable zip codes



Briefing Materials

Place SAFMR information and rent amounts in materials



Outreach Strategy

Incorporate availability and benefits of SAFMRs

Exception Payment Standards – PIH Notice 2018-01

Example PHA shall utilize small area fair market rents (SAFMRs) for the basis of establishing payment standards in **hard to rent areas**. Hard to rent areas are defined as ZIP codes with rents that are typically higher than the rest of the jurisdiction, with typical rents exceeding the payment standard. ZIP codes **12345** and **67890** are considered hard to rent. For these areas, the payment standard shall be set annually based upon 90-110% of the SAFMR.



Sample Administrative Plan Language

Bedroom Size		0	1	2	3	4
FMR						
		\$834	\$954	\$1,255	\$1,783	\$2,148
SAFMR (Without Material Benefit)	96001	\$840	\$960	\$1,260	\$1,790	\$2,160
	96016	\$840	\$960	\$1,260	\$1,790	\$2,160
	96028	\$840	\$960	\$1,260	\$1,790	\$2,160
	96040	\$840	\$960	\$1,260	\$1,790	\$2,160
	96049	\$840	\$960	\$1,260	\$1,790	\$2,160
	96071	\$840	\$960	\$1,260	\$1,790	\$2,160
	96075	\$840	\$960	\$1,260	\$1,790	\$2,160
	96076	\$840	\$960	\$1,260	\$1,790	\$2,160
	96089	\$840	\$960	\$1,260	\$1,790	\$2,160
	96095	\$840	\$960	\$1,260	\$1,790	\$2,160
	96099	\$840	\$960	\$1,260	\$1,790	\$2,160
Benefit	96019	\$900	\$1,030	\$1,350	\$1,920	\$2,310
	96003	\$940	\$1,080	\$1,420	\$2,020	\$2,430
	96088	\$1,010	\$1,160	\$1,520	\$2,160	\$2,600
	96073	\$1,250	\$1,430	\$1,880	\$2,670	\$3,220



Example Analysis

Zip Codes	0-BR	1-BR	2-BR	3-BR	4-BR
14032	\$1,160	\$1,210	\$1,440	\$1,780	\$1,990
14051	\$1,160	\$1,210	\$1,440	\$1,780	\$1,990
14059	\$920	\$970	\$1,150	\$1,420	\$1,590
14072	\$920	\$960	\$1,140	\$1,410	\$1,580
14085	\$1,000	\$1,050	\$1,240	\$1,530	\$1,720
14127	\$900	\$940	\$1,120	\$1,380	\$1,550
14221	\$1,040	\$1,090	\$1,290	\$1,590	\$1,790
14222	\$970	\$1,020	\$1,210	\$1,500	\$1,680
14228	\$1,000	\$1,050	\$1,240	\$1,530	\$1,720

SOURCE: BMHA Briefing Materials



Briefing Materials: ZIP Codes

Factors to Consider for PBV

Area wide SAFMR PHAs are not required to use SAFMRs in their PBV Programs:

- Must adopt policy in Administrative Plan
- Must be applied uniformly for all projects in which notice of owner selection was made *after* effective dates of both the adoption of SAFMRs and a revised Administrative Plan
- Where notice of owner selection was made *prior* to either or both effective dates, the PHA and owner may mutually agree to apply SAFMRs to the project
- Rent increase effective no earlier than the first anniversary of the HAP Contract



Zip Code Bundling



Assignment to Seasoned Staff



Talk to Software Vendor



Enhanced Briefing Materials



Partner with Mobility Program

Implementation Strategies

Exhibit 2-1. Examples of Grouping ZIP Codes into Payment Standard Areas

		Option A, 6 payment standard areas		Option B, 3 payment standard areas		Option C, 2 payment standard areas	
	SAFMR (2BR)	2 BR payment standard	Percent of SAFMR	2 BR payment standard	Percent of SAFMR	2 BR payment standard	Percent of SAFMR
ZIP code 1	\$650	\$650	100%	\$675	104%	\$700	108%
ZIP code 2	\$700	\$700	100%	\$675	96%	\$700	100%
ZIP code 3	\$750	\$750	100%	\$775	103%	\$700	93%
ZIP code 4	\$800	\$800	100%	\$775	97%	\$850	106%
ZIP code 5	\$850	\$850	100%	\$875	103%	\$850	100%
ZIP code 6	\$900	\$900	100%	\$875	97%	\$850	94%

SOURCE: Small Area FMRs Implementation Guidebook



Implementation Strategies



Westchester Neighborhood Choice Program



These services allow participants to prepare for the competitive **Opportunity Area**, housing rental market, obtain a unit, adjust and succeed in a new community.

The Mobility Counseling Program has three main components:

Pre-Move Counseling

- Setting and Achieving Goals
- Credit Education
- Budgeting
- Landlord—Tenant Relations
- Conducting a Successful Housing Search

Housing Search Assistance

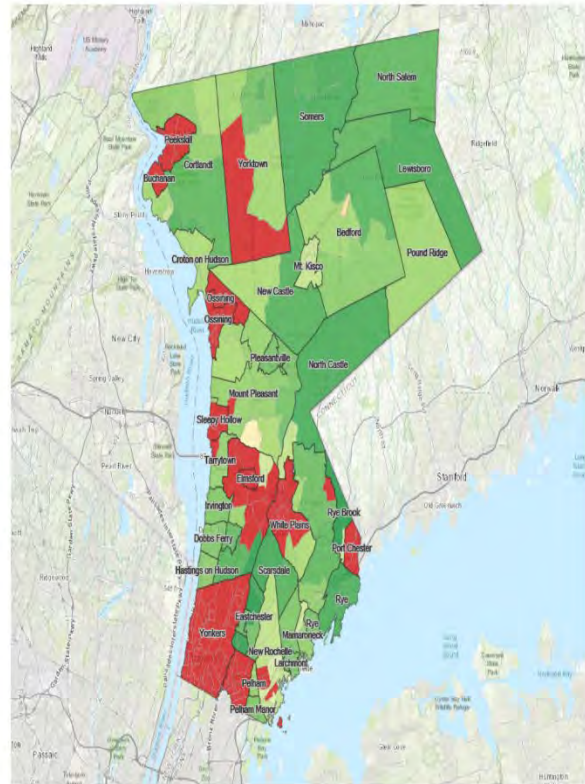
- Updates on Available Units
- Follow Up on Apartment Showings
- Refer to Realtors / Landlord
- Monitor Apartment Search



Post-Move Counseling

- Conduct Routine Check-Ins
- Follow Up on Post-Move Goals
- Create a Personalized Action Plan
- Mediate Conflicts with Landlords



Mobility Counseling Program



-  Opportunity Area
-  Impacted Area





All questions asked today will be addressed in an FAQ document posted to HUD Exchange.



Thank You

See HUD Exchange for additional documents and resources.