

# Webinar Interactivity



Use the **Chat Panel** for technical concerns.

A screenshot of the "Chat" panel interface. It has a dark background. At the top left is a "Chat" header with a downward arrow. At the top right are icons for a new chat and a close button. Below the header is a scrollable area. At the bottom, there is a "To:" label followed by a dropdown menu showing "All Panelists" with a downward arrow. Below that is a text input field with the placeholder "Enter chat message here" and a send button with a right-pointing arrow.

Select **All Panelists** in the drop-down.

Use the **Q&A Panel** for content questions.

A screenshot of the "Q & A" panel interface. It has a dark background. At the top left is a "Q & A" header with a downward arrow. At the top right are icons for a new Q&A and a close button. Below the header are two tabs: "All" (which is selected and underlined) and "My Q & A". Below the tabs is a scrollable area. At the bottom, there is an "Ask:" label followed by a dropdown menu showing "All Panelists" with a downward arrow. Below that is a text input field with the placeholder "Select a panelist in the Ask menu first and then type your question here. There's a 512-character limit." and a send button with a right-pointing arrow.

Select **All Panelists** in the drop-down.

If not open, select the ... on the bottom right of the screen and open each panel.

# SAFMRs Office Hours

## Developing Proposed SAFMR-Based Payment Standards

August 28, 2024

Prepared by CVR Associates, Inc.



# Webinar Presenter



**Jonathan Zimmerman**  
Partner



**Section 8 Associates, LLC**  
Washington, DC



**More than 35 years of housing assistance experience**

Consulted with almost 80 PHAs and other entities in all aspects of tenant-based and Project-Based Voucher Programs to help agencies meet program goals, including utilization. Provides technical assistance to assist PHAs in starting, managing, and/or expanding all aspects of their Project-Based Voucher Programs.



# Agenda

This Small Area Fair Market Rents (SAFMRs) office hours explores the different methods for grouping ZIP codes, and factors public housing agencies (PHAs) should consider when selecting a grouping method.

- 1. Individual vs Grouped ZIP Codes**
- 2. Grouping ZIP Codes**
- 3. Uniform or Varying Percentages**
- 4. Factors for Consideration**
- 5. Questions**
- 6. Conclusion**



# SAFMR Fundamentals



- PHAs using SAFMRs may adopt a unique payment standard schedule for each ZIP code area or may create a smaller number of payment standard areas by grouping multiple ZIP code areas together.
- PHAs can set payment standards by census tract, ZIP code, neighborhoods, school districts, city, county, or region. However, an area may be no smaller than a census tract block group.
- The PHA must ensure its Administrative Plan accurately reflects the policy on how decreases in payment standards will be implemented for families leasing units with voucher assistance. The admin plan must outline the criteria used to determine the designated areas and payment standard amounts.
- PHAs should consider policies and analyses of per-unit HAP costs and housing cost burdens in HUD's Payment Standard Tool (within HUD's Tool of Tools), and review the materials provided via the [Decreasing Payment Standards](#) and the [Cost Projections and Planning of Expenses](#) office hours.



# SAFMR Considerations

- The complexity of implementation
- Ensure payment standards are affordable to current participant families (approximately 30–40% of their monthly adjusted incomes toward housing costs)
- PHAs may apply the same percentage of the SAFMR to each ZIP code area (e.g., ZIP code, city, county, etc.)
- Can evaluate by city, county, census tract, or grouping of ZIP codes
- Begin by comparing FMRs to SAFMRs across ZIP codes or other geographic area

# Determining Payment Standards

In areas with greater variations in rent across jurisdictions, PHAs need to consider a variety of factors when determining how many payment standards to establish (and at what levels), including:

- Dynamic changes in annual percentage change of SAFMRs
- PHA budget impacts relative to total annual HAP funding availability
- Unit availability as well as breakdown between rental vs. homeownership units among and between grouped ZIP codes
- Housing cost burden and access to low-poverty, high-opportunity areas
- Briefing materials and how easily the payment standard areas can be understood and recognized by families and property owners



# Examples of Groupings

This PHA's service area covers 6 ZIP codes, each with a different 2-bedroom SAFMR. The PHA could choose to:

- Establish 6 separate payment standards—1 for each of the ZIP code areas (Option A);
- Group the ZIP codes into a smaller number of payment standard areas (Option B), or;
- Create 2 payment standard areas (Option C).

|            |                 | Option A<br>(6 Areas) |                     | Option B,<br>(3 Areas) |                     | Option C,<br>(2 Areas) |                     |
|------------|-----------------|-----------------------|---------------------|------------------------|---------------------|------------------------|---------------------|
|            | SAFMR<br>(2 BR) | 2 BR<br>PS            | Percent of<br>SAFMR | 2 BR<br>PS             | Percent of<br>SAFMR | 2 BR<br>PS             | Percent of<br>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%                 |



# Q & A

Type your questions into the **Q & A Panel** OR  
Use the **raise hand feature** to ask a question verbally  
(you will be unmuted when it's your turn)



# Upcoming Presentations and TA Requests

To learn more about mandatory SAFMRs or the processes described during this presentation, participate in the following:

- **Upcoming Office Hours:** Review SAFMR-related topics and provide PHAs the opportunity to participate in live Q&A sessions to address concerns. <https://www.hudexchange.info/news/safmr-office-hours/>
- **Request Direct TA:** Contact your local Field Office to request direct technical assistance.
- **Communities of Practice:** HUD is inviting agencies to partner with mentoring agencies that have already adopted SAFMRs to navigate the process and challenges of implementing SAFMRs.



| Date       | Title  |
|------------|--|
| 8/28/2024  | Setting Payment Standards and Grouping ZIP Codes                                 |
| 9/25/2024  | Analyzing Impacts of SAFMRs on Programs  |
| 10/30/2024 | Project-Based Voucher (PBV) Implications   |
| 11/20/2024 | Required Administrative Plan Revisions   |
| 12/18/2024 | Software Considerations  |
| 1/29/2025  | Early Experiences with SAFMR Implementation                                      |
| 2/26/2025  | Intersection of Rent and Reasonableness and SAFMR-Based Payment Standards        |
| 3/26/2025  | American Community Survey (ACS) Median Rent Data and Exception Payment Standards |
| 4/30/2025  | TBD  |

<https://www.hudexchange.info/news/safmr-office-hours/>

**Upcoming SAFMR Office Hours**



# Resources

- **PIH Notice 2023-32:** [hud.gov/sites/dfiles/PIH/documents/PIH2023-32.pdf](https://hud.gov/sites/dfiles/PIH/documents/PIH2023-32.pdf)
- **SAFMR Data:** [huduser.gov/portal/datasets/fmr/smallarea/index.html](https://huduser.gov/portal/datasets/fmr/smallarea/index.html)
- **Utilization Tools:** [hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/Tools](https://hud.gov/program_offices/public_indian_housing/programs/hcv/Tools)
- **HCV Training Videos:** [hud.gov/sites/dfiles/PIH/documents/PHA-TYT-HCVTrainingVideos.xlsx](https://hud.gov/sites/dfiles/PIH/documents/PHA-TYT-HCVTrainingVideos.xlsx)
- **SAFMR Webinar for 2024 Expansion PHAs:** [youtu.be/mkZJsUTgGFw](https://youtu.be/mkZJsUTgGFw)
- **SAFMR Webpage:** [hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/safmr](https://hud.gov/program_offices/public_indian_housing/programs/hcv/safmr)
- **982.503:** <https://www.ecfr.gov/current/title-24/section-982.503>
- **PIH Notice 2018-01:** [hud.gov/sites/dfiles/PIH/documents/PIH-2018-01.pdf](https://hud.gov/sites/dfiles/PIH/documents/PIH-2018-01.pdf)
- **PIH Notice 2003-12:** [hud.gov/sites/documents/DOC\\_9090.PDF](https://hud.gov/sites/documents/DOC_9090.PDF)
- **PIH Notice 2020-19:** [hud.gov/sites/dfiles/PIH/documents/pih2020-19.pdf](https://hud.gov/sites/dfiles/PIH/documents/pih2020-19.pdf)
- **FMRs for HCV and Other Programs:** <https://www.govinfo.gov/content/pkg/FR-2024-08-14/pdf/2024-18002.pdf>
- **Approaches to ZIP Code Groupings:** <https://files.hudexchange.info/resources/documents/Best-Practices-for-SAFMR-Implementation-Approaches-to-ZIP-Code-Groupings.pdf>







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# Thank You

**See HUD Exchange for additional documents and resources.**

All links referenced in this training are included in the video description.





# Discussion Slides



# Grouping ZIP Codes for Payment Standards

Payment standards for a group of ZIP codes must remain within the basic range (90-110%) of the SAFMR for each ZIP code area in the group, unless a PHA has secured an exception payment standard, at which point they must remain within the exception payment standard percentage.





# Sorting Zip Codes

Sorting ZIP codes from lowest to highest values can help determine groupings.

Considerations for grouping:

- Those with **identical values**
- Those that are relatively **close in value**

| ZIP Code | Metro FMR Area Name | Required SAFMR? | FMR: 2025 Two-Bedroom | SAFMR: 2025 Two-Bedroom | SAFMR/FMR: 2025 Two-Bedroom | Maybe SAFMR Exception? | PHA Code | ~ # HCV Families (12/2023) | ~ % Program |
|----------|---------------------|-----------------|-----------------------|-------------------------|-----------------------------|------------------------|----------|----------------------------|-------------|
| 85705    | Tucson, AZ          | Yes             | \$1,373               | \$1,210                 | 88.1%                       | No                     | AZ033    | 84                         | 13.0%       |
| 85706    | Tucson, AZ          | Yes             | \$1,373               | \$1,210                 | 88.1%                       | No                     | AZ033    | 107                        | 16.6%       |
| 85711    | Tucson, AZ          | Yes             | \$1,373               | \$1,210                 | 88.1%                       | No                     | AZ033    | 72                         | 11.2%       |
| 85714    | Tucson, AZ          | Yes             | \$1,373               | \$1,210                 | 88.1%                       | No                     | AZ033    | 13                         | 2.0%        |
| 85712    | Tucson, AZ          | Yes             | \$1,373               | \$1,230                 | 89.6%                       | No                     | AZ033    | 68                         | 10.6%       |
| 85713    | Tucson, AZ          | Yes             | \$1,373               | \$1,260                 | 91.8%                       | No                     | AZ033    | 41                         | 6.4%        |
| 85716    | Tucson, AZ          | Yes             | \$1,373               | \$1,300                 | 94.7%                       | No                     | AZ033    | 74                         | 11.5%       |
| 85719    | Tucson, AZ          | Yes             | \$1,373               | \$1,340                 | 97.6%                       | No                     | AZ033    | 22                         | 3.4%        |
| 85710    | Tucson, AZ          | Yes             | \$1,373               | \$1,370                 | 99.8%                       | No                     | AZ033    | 54                         | 8.4%        |
| 85745    | Tucson, AZ          | Yes             | \$1,373               | \$1,370                 | 99.8%                       | No                     | AZ033    | 17                         | 2.6%        |
| 85730    | Tucson, AZ          | Yes             | \$1,373               | \$1,430                 | 104.2%                      | Yes!                   | AZ033    | 30                         | 4.7%        |
| 85718    | Tucson, AZ          | Yes             | \$1,373               | \$1,440                 | 104.9%                      | Yes!                   | AZ033    | 1                          | 0.2%        |
| 85757    | Tucson, AZ          | Yes             | \$1,373               | \$1,460                 | 106.3%                      | Yes!                   | AZ033    | 5                          | 0.8%        |
| 85614    | Tucson, AZ          | Yes             | \$1,373               | \$1,490                 | 108.5%                      | Yes!                   | AZ033    | 1                          | 0.2%        |
| 85701    | Tucson, AZ          | Yes             | \$1,373               | \$1,510                 | 110.0%                      | Yes!                   | AZ033    | 6                          | 0.9%        |
| 85746    | Tucson, AZ          | Yes             | \$1,373               | \$1,530                 | 111.4%                      | Yes!                   | AZ033    | 19                         | 3.0%        |
| 85715    | Tucson, AZ          | Yes             | \$1,373               | \$1,540                 | 112.2%                      | Yes!                   | AZ033    | 11                         | 1.7%        |
| 85750    | Tucson, AZ          | Yes             | \$1,373               | \$1,540                 | 112.2%                      | Yes!                   | AZ033    | 1                          | 0.2%        |
| 85704    | Tucson, AZ          | Yes             | \$1,373               | \$1,570                 | 114.3%                      | Yes!                   | AZ033    | 6                          | 0.9%        |
| 85741    | Tucson, AZ          | Yes             | \$1,373               | \$1,640                 | 119.4%                      | Yes!                   | AZ033    | 3                          | 0.5%        |
| 85749    | Tucson, AZ          | Yes             | \$1,373               | \$1,660                 | 120.9%                      | Yes!                   | AZ033    | 1                          | 0.2%        |
| 85756    | Tucson, AZ          | Yes             | \$1,373               | \$1,670                 | 121.6%                      | Yes!                   | AZ033    | 14                         | 2.2%        |
| 85321    | Tucson, AZ          | Yes             | \$1,373               | \$1,690                 | 123.1%                      | Yes!                   | AZ033    | 3                          | 0.5%        |
| 85653    | Tucson, AZ          | Yes             | \$1,373               | \$1,690                 | 123.1%                      | Yes!                   | AZ033    | 2                          | 0.3%        |
| 85742    | Tucson, AZ          | Yes             | \$1,373               | \$1,910                 | 139.1%                      | Yes!                   | AZ033    | 2                          | 0.3%        |
| 85641    | Tucson, AZ          | Yes             | \$1,373               | \$2,060                 | 150.0%                      | Yes!                   | AZ033    | 2                          | 0.3%        |



# Uniform or Varying Percentages



# Uniform vs. Varied Percentages by Geographic Area and Bedroom Size

PHAs may apply the same percentage of the SAFMR to each ZIP code area (e.g., ZIP code, city, county, etc.) within a payment standard area, or they can vary amounts or percentages for payment standards or exception payment standards for each designated part of an area (e.g., **ZIP code, city, county**, etc.) and/or by **bedroom size** (see [982.503\[a\]\[3\]](#)).



| ZIP Code | Metro FMR Area Name | Required SAFMR? | FMR: 2025 Two-Bedroom | SAFMR: 2025 Two-Bedroom | SAFMR/FMR: 2025 Two-Bedroom | Maybe SAFMR Exception? | PHA Code | ~ # HCV Families (12/2023) | ~ % Program | % of FY 2025 SAFMRs Used for Payment Standard Tool Projections | Preliminary 2 BR SAFMR Payment Standard Amount for PST Projections |
|----------|---------------------|-----------------|-----------------------|-------------------------|-----------------------------|------------------------|----------|----------------------------|-------------|--|--|
| 44103    | Cleveland           | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 17                         | 2.2%        | 110%   | \$ 1,100   |
| 44104    | Cleveland           | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 14                         | 1.8%        | 110%   | \$ 1,100   |
| 44105    | Cleveland           | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 69                         | 8.8%        | 110%   | \$ 1,100   |
| 44108    | Cleveland           | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 22                         | 2.8%        | 110%   | \$ 1,100   |
| 44117    | Cleveland           | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 37                         | 4.7%        | 105%   | \$ 1,050   |
| 44127    | Cleveland           | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 5                          | 0.6%        | 109%   | \$ 1,090   |
| 44109    | Cleveland           | Yes             | \$1,208               | \$1,010                 | 83.6%                       | No                     | OH073    | 39                         | 5.0%        | 110%   | \$ 1,111   |
| 44112    | Cleveland           | Yes             | \$1,208               | \$1,010                 | 83.6%                       | No                     | OH073    | 31                         | 4.0%        | 110%   | \$ 1,111   |
| 44110    | Cleveland           | Yes             | \$1,208               | \$1,020                 | 84.4%                       | No                     | OH073    | 32                         | 4.1%        | 110%   | \$ 1,122   |
| 44102    | Cleveland           | Yes             | \$1,208               | \$1,050                 | 86.9%                       | No                     | OH073    | 50                         | 6.4%        | 110%   | \$ 1,155   |
| 44144    | Cleveland           | Yes             | \$1,208               | \$1,090                 | 90.2%                       | No                     | OH073    | 11                         | 1.4%        | 100%   | \$ 1,090   |
| 44111    | Cleveland           | Yes             | \$1,208               | \$1,100                 | 91.1%                       | No                     | OH073    | 37                         | 4.7%        | 115%   | \$ 1,265   |
| 44119    | Cleveland           | Yes             | \$1,208               | \$1,100                 | 91.1%                       | No                     | OH073    | 15                         | 1.9%        | 115%   | \$ 1,265   |
| 44120    | Cleveland           | Yes             | \$1,208               | \$1,140                 | 94.4%                       | No                     | OH073    | 51                         | 6.5%        | 100%   | \$ 1,140   |
| 44143    | Cleveland           | Yes             | \$1,208               | \$1,140                 | 94.4%                       | No                     | OH073    | 2                          | 0.3%        | 100%   | \$ 1,140   |
| 44128    | Cleveland           | Yes             | \$1,208               | \$1,180                 | 97.7%                       | No                     | OH073    | 42                         | 5.4%        | 115%   | \$ 1,357   |
| 44129    | Cleveland           | Yes             | \$1,208               | \$1,190                 | 98.5%                       | No                     | OH073    | 19                         | 2.4%        | 100%   | \$ 1,190   |
| 44132    | Cleveland           | Yes             | \$1,208               | \$1,190                 | 98.5%                       | No                     | OH073    | 24                         | 3.1%        | 95%  | \$ 1,131   |
| 44135    | Cleveland           | Yes             | \$1,208               | \$1,200                 | 99.3%                       | No                     | OH073    | 32                         | 4.1%        | 115%   | \$ 1,380   |
| 44123    | Cleveland           | Yes             | \$1,208               | \$1,210                 | 100.2%                      | Yes!                   | OH073    | 12                         | 1.5%        | 115%   | \$ 1,392   |
| 44017    | Cleveland           | Yes             | \$1,208               | \$1,220                 | 101.0%                      | Yes!                   | OH073    | 1                          | 0.1%        | 90%  | \$ 1,098   |
| 44146    | Cleveland           | Yes             | \$1,208               | \$1,230                 | 101.8%                      | Yes!                   | OH073    | 14                         | 1.8%        | 115%   | \$ 1,415   |
| 44107    | Cleveland           | Yes             | \$1,208               | \$1,250                 | 103.5%                      | Yes!                   | OH073    | 9                          | 1.2%        | 115%   | \$ 1,438   |
| 44133    | Cleveland           | Yes             | \$1,208               | \$1,250                 | 103.5%                      | Yes!                   | OH073    | 1                          | 0.1%        | 115%   | \$ 1,438   |

# Varied Payment Standard





| ZIP Code | Metro FMR Area Name | Required SAFMR? | FMR: 2025 Two-Bedroom | SAFMR: 2025 Two-Bedroom | SAFMR/FMR: 2025 Two-Bedroom | Maybe SAFMR Exception? | PHA Code | ~ # HCV Families (12/2023) | ~ % Program | % of FY 2025 SAFMRs Used for Payment Standard Tool Projections | Preliminary 2-BR SAFMR Payment Standard Amount for PST Projections |
|----------|---------------------|-----------------|-----------------------|-------------------------|-----------------------------|------------------------|----------|----------------------------|-------------|--|--|
| 44103    | Cleveland-          | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 17                         | 2.2%        | 110%   | \$ 1,100   |
| 44104    | Cleveland-          | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 14                         | 1.8%        | 110%   | \$ 1,100   |
| 44105    | Cleveland-          | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 69                         | 8.8%        | 110%   | \$ 1,100   |
| 44108    | Cleveland-          | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 22                         | 2.8%        | 110%   | \$ 1,100   |
| 44117    | Cleveland-          | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 37                         | 4.7%        | 110%   | \$ 1,100   |
| 44127    | Cleveland-          | Yes             | \$1,208               | \$1,000                 | 82.8%                       | No                     | OH073    | 5                          | 0.6%        | 110%   | \$ 1,100   |
| 44109    | Cleveland-          | Yes             | \$1,208               | \$1,010                 | 83.6%                       | No                     | OH073    | 39                         | 5.0%        | 110%   | \$ 1,111   |
| 44112    | Cleveland-          | Yes             | \$1,208               | \$1,010                 | 83.6%                       | No                     | OH073    | 31                         | 4.0%        | 110%   | \$ 1,111   |
| 44110    | Cleveland-          | Yes             | \$1,208               | \$1,020                 | 84.4%                       | No                     | OH073    | 32                         | 4.1%        | 110%   | \$ 1,122   |
| 44102    | Cleveland-          | Yes             | \$1,208               | \$1,050                 | 86.9%                       | No                     | OH073    | 50                         | 6.4%        | 110%   | \$ 1,155   |
| 44144    | Cleveland-          | Yes             | \$1,208               | \$1,090                 | 90.2%                       | No                     | OH073    | 11                         | 1.4%        | 110%   | \$ 1,199   |
| 44111    | Cleveland-          | Yes             | \$1,208               | \$1,100                 | 91.1%                       | No                     | OH073    | 37                         | 4.7%        | 110%   | \$ 1,210   |
| 44119    | Cleveland-          | Yes             | \$1,208               | \$1,100                 | 91.1%                       | No                     | OH073    | 15                         | 1.9%        | 110%   | \$ 1,210   |
| 44120    | Cleveland-          | Yes             | \$1,208               | \$1,140                 | 94.4%                       | No                     | OH073    | 51                         | 6.5%        | 110%   | \$ 1,254   |
| 44143    | Cleveland-          | Yes             | \$1,208               | \$1,140                 | 94.4%                       | No                     | OH073    | 2                          | 0.3%        | 110%   | \$ 1,254   |
| 44128    | Cleveland-          | Yes             | \$1,208               | \$1,180                 | 97.7%                       | No                     | OH073    | 42                         | 5.4%        | 110%   | \$ 1,298   |
| 44129    | Cleveland-          | Yes             | \$1,208               | \$1,190                 | 98.5%                       | No                     | OH073    | 19                         | 2.4%        | 110%   | \$ 1,309   |
| 44132    | Cleveland-          | Yes             | \$1,208               | \$1,190                 | 98.5%                       | No                     | OH073    | 24                         | 3.1%        | 110%   | \$ 1,309   |
| 44135    | Cleveland-          | Yes             | \$1,208               | \$1,200                 | 99.3%                       | No                     | OH073    | 32                         | 4.1%        | 110%   | \$ 1,320   |
| 44123    | Cleveland-          | Yes             | \$1,208               | \$1,210                 | 100.2%                      | Yes!                   | OH073    | 12                         | 1.5%        | 110%   | \$ 1,331   |
| 44017    | Cleveland-          | Yes             | \$1,208               | \$1,220                 | 101.0%                      | Yes!                   | OH073    | 1                          | 0.1%        | 110%   | \$ 1,342   |
| 44146    | Cleveland-          | Yes             | \$1,208               | \$1,230                 | 101.8%                      | Yes!                   | OH073    | 14                         | 1.8%        | 110%   | \$ 1,353   |
| 44107    | Cleveland-          | Yes             | \$1,208               | \$1,250                 | 103.5%                      | Yes!                   | OH073    | 9                          | 1.2%        | 110%   | \$ 1,375   |
| 44133    | Cleveland-          | Yes             | \$1,208               | \$1,250                 | 103.5%                      | Yes!                   | OH073    | 1                          | 0.1%        | 110%   | \$ 1,375   |

# Uniform Payment Standard



| Zip Code | 0 BDRM ▼ | 1 BDRM ▼ | 2 BDRM! ▼ | 3 BDRM! ▼ | 4 BDRM! ▼ | SAFMR<br>Payment<br>Standard<br>Group | Multiply<br>Lowest Cost<br>SAFMR in<br>Group by<br>110% - OBR | Multiply<br>Lowest Cost<br>SAFMR in<br>Group by<br>110% - 1BR | Multiply<br>Lowest Cost<br>SAFMR in<br>Group by<br>110% - 2BR | Multiply<br>Lowest Cost<br>SAFMR in<br>Group by<br>110% - 3BR | Multiply<br>Lowest Cost<br>SAFMR in<br>Group by<br>110% - 4BR |
|----------|----------|----------|-----------|-----------|-----------|---------------------------------------|---|---|---|---|---|
| 93536    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     | \$ 1,521  | \$ 1,729  | \$ 2,189  | \$ 2,845  | \$ 3,130  |
| 90061    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90022    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90023    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90040    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90058    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90270    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90063    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90220    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90221    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90001    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 93535    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90255    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 93534    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 93550    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90044    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90059    | \$ 1,390 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 93544    | \$ 1,400 | \$ 1,580 | \$ 2,000  | \$ 2,600  | \$ 2,900  | A                                     |   |   |   |   |   |
| 90304    | \$ 1,410 | \$ 1,590 | \$ 2,020  | \$ 2,600  | \$ 2,860  | A                                     |   |   |   |   |   |
| 90710    | \$ 1,420 | \$ 1,600 | \$ 2,030  | \$ 2,600  | \$ 2,870  | A                                     |   |   |   |   |   |
| 90262    | \$ 1,430 | \$ 1,610 | \$ 2,040  | \$ 2,620  | \$ 2,890  | A                                     |   |   |   |   |   |
| 93591    | \$ 1,440 | \$ 1,620 | \$ 2,060  | \$ 2,640  | \$ 2,920  | A                                     |   |   |   |   |   |
| 90043    | \$ 1,440 | \$ 1,620 | \$ 2,060  | \$ 2,640  | \$ 2,920  | A                                     |   |   |   |   |   |
| 91733    | \$ 1,450 | \$ 1,630 | \$ 2,070  | \$ 2,650  | \$ 2,930  | A                                     |   |   |   |   |   |
| 90008    | \$ 1,450 | \$ 1,640 | \$ 2,080  | \$ 2,670  | \$ 2,940  | A                                     |   |   |   |   |   |
| 90201    | \$ 1,460 | \$ 1,650 | \$ 2,090  | \$ 2,680  | \$ 2,960  | A                                     |   |   |   |   |   |
| 91731    | \$ 1,460 | \$ 1,650 | \$ 2,090  | \$ 2,680  | \$ 2,960  | A                                     |   |   |   |   |   |
| 91767    | \$ 1,460 | \$ 1,650 | \$ 2,090  | \$ 2,680  | \$ 2,960  | A                                     |   |   |   |   |   |
| 90047    | \$ 1,460 | \$ 1,650 | \$ 2,090  | \$ 2,680  | \$ 2,960  | A                                     |   |   |   |   |   |
| 90248    | \$ 1,470 | \$ 1,660 | \$ 2,100  | \$ 2,690  | \$ 2,970  | A                                     |   |   |   |   |   |
| 91755    | \$ 1,580 | \$ 1,690 | \$ 2,120  | \$ 2,830  | \$ 3,410  | A                                     |   |   |   |   |   |
| 91766    | \$ 1,500 | \$ 1,680 | \$ 2,130  | \$ 2,750  | \$ 3,050  | A                                     |   |   |   |   |   |
| 90249    | \$ 1,500 | \$ 1,690 | \$ 2,140  | \$ 2,740  | \$ 3,030  | A                                     |   |   |   |   |   |
| 93543    | \$ 1,500 | \$ 1,690 | \$ 2,140  | \$ 2,740  | \$ 3,030  | A                                     |   |   |   |   |   |
| 90805    | \$ 1,510 | \$ 1,700 | \$ 2,160  | \$ 2,770  | \$ 3,060  | A                                     |   |   |   |   |   |
| 91754    | \$ 1,510 | \$ 1,700 | \$ 2,160  | \$ 2,770  | \$ 3,060  | A                                     |   |   |   |   |   |
| 90222    | \$ 1,520 | \$ 1,710 | \$ 2,170  | \$ 2,780  | \$ 3,070  | A                                     |   |   |   |   |   |
| 91768    | \$ 1,520 | \$ 1,710 | \$ 2,170  | \$ 2,780  | \$ 3,070  | A                                     |   |   |   |   |   |
| 91732    | \$ 1,520 | \$ 1,720 | \$ 2,180  | \$ 2,800  | \$ 3,080  | A                                     |   |   |   |   |   |
| 93553    | \$ 1,520 | \$ 1,720 | \$ 2,180  | \$ 2,800  | \$ 3,080  | A                                     |   |   |   |   |   |

In instances where there are a range of SAFMR-based payment standard amounts, PHAs can group them into large groups ranging from the lowest amount in a group to the highest amount in a group, where the lowest value is multiplied by varying percentages depending on the range of SAFMR values that they want to group. This could range from using 5% to 20%. This example uses 10%.

# Determining Groups



| Zip Code | 0 BDRM ▼ | 1 BDRM ▼ | 2 BDRM ▼ | 3 BDRM ▼ | 4 BDRM ▼ | SAFMR<br>Payment<br>Standard<br>Group | Highest Cost<br>SAFMR in<br>Group - 0BR | Highest Cost<br>SAFMR in<br>Group - 1BR | Highest Cost<br>SAFMR in<br>Group - 2BR | Highest Cost<br>SAFMR in<br>Group - 3BR | Highest Cost<br>SAFMR in<br>Group - 4BR | Highest<br>Cost SAFMR<br>in Group As<br>a % of ZIP<br>Code SAFMR<br>OBR | Highest<br>Cost SAFMR<br>in Group As<br>a % of ZIP<br>Code SAFMR<br>OBR | Highest<br>Cost SAFMR<br>in Group As<br>a % of ZIP<br>Code SAFMR<br>OBR | Highest<br>Cost SAFMR<br>in Group As<br>a % of ZIP<br>Code SAFMR<br>OBR | Highest<br>Cost SAFMR<br>in Group As<br>a % of ZIP<br>Code SAFMR<br>OBR |
|----------|----------|----------|----------|----------|----------|---------------------------------------|---|---|---|---|---|---|---|---|---|---|
| 93536    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90061    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90022    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90023    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90040    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90058    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90270    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90063    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90220    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90221    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90001    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 93535    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90255    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 93534    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 93550    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90044    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 90059    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 108%  |
| 93544    | \$ 1,400 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,900 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 109%  | 109%  | 109%  | 108%  | 106%  |
| 90304    | \$ 1,410 | \$ 1,590 | \$ 2,020 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 108%  | 108%  | 108%  | 108%  | 108%  |
| 90710    | \$ 1,420 | \$ 1,600 | \$ 2,030 | \$ 2,600 | \$ 2,870 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 107%  | 108%  | 107%  | 108%  | 107%  |
| 90262    | \$ 1,430 | \$ 1,610 | \$ 2,040 | \$ 2,620 | \$ 2,890 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 106%  | 107%  | 107%  | 107%  | 107%  |
| 93591    | \$ 1,440 | \$ 1,620 | \$ 2,060 | \$ 2,640 | \$ 2,920 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 106%  | 106%  | 106%  | 106%  | 105%  |
| 90043    | \$ 1,440 | \$ 1,620 | \$ 2,060 | \$ 2,640 | \$ 2,920 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 106%  | 106%  | 106%  | 106%  | 105%  |
| 91733    | \$ 1,450 | \$ 1,630 | \$ 2,070 | \$ 2,650 | \$ 2,930 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 105%  | 106%  | 105%  | 106%  | 105%  |
| 90008    | \$ 1,450 | \$ 1,640 | \$ 2,080 | \$ 2,670 | \$ 2,940 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 105%  | 105%  | 105%  | 105%  | 105%  |
| 90201    | \$ 1,460 | \$ 1,650 | \$ 2,090 | \$ 2,680 | \$ 2,960 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 104%  | 104%  | 104%  | 104%  | 104%  |
| 91731    | \$ 1,460 | \$ 1,650 | \$ 2,090 | \$ 2,680 | \$ 2,960 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 104%  | 104%  | 104%  | 104%  | 104%  |
| 91767    | \$ 1,460 | \$ 1,650 | \$ 2,090 | \$ 2,680 | \$ 2,960 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 104%  | 104%  | 104%  | 104%  | 104%  |
| 90047    | \$ 1,460 | \$ 1,650 | \$ 2,090 | \$ 2,680 | \$ 2,960 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 104%  | 104%  | 104%  | 104%  | 104%  |
| 90248    | \$ 1,470 | \$ 1,660 | \$ 2,100 | \$ 2,690 | \$ 2,970 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 103%  | 104%  | 104%  | 104%  | 104%  |
| 91755    | \$ 1,580 | \$ 1,690 | \$ 2,120 | \$ 2,830 | \$ 3,410 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 96%   | 102%  | 103%  | 99%   | 90%   |
| 91766    | \$ 1,500 | \$ 1,680 | \$ 2,130 | \$ 2,750 | \$ 3,050 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 101%  | 102%  | 102%  | 102%  | 101%  |
| 90249    | \$ 1,500 | \$ 1,690 | \$ 2,140 | \$ 2,740 | \$ 3,030 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 101%  | 102%  | 102%  | 102%  | 102%  |
| 93543    | \$ 1,500 | \$ 1,690 | \$ 2,140 | \$ 2,740 | \$ 3,030 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 101%  | 102%  | 102%  | 102%  | 102%  |
| 90805    | \$ 1,510 | \$ 1,700 | \$ 2,160 | \$ 2,770 | \$ 3,060 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 101%  | 101%  | 101%  | 101%  | 101%  |
| 91754    | \$ 1,510 | \$ 1,700 | \$ 2,160 | \$ 2,770 | \$ 3,060 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 101%  | 101%  | 101%  | 101%  | 101%  |
| 90222    | \$ 1,520 | \$ 1,710 | \$ 2,170 | \$ 2,780 | \$ 3,070 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 100%  | 101%  | 100%  | 101%  | 100%  |
| 91768    | \$ 1,520 | \$ 1,710 | \$ 2,170 | \$ 2,780 | \$ 3,070 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 100%  | 101%  | 100%  | 101%  | 100%  |
| 91732    | \$ 1,520 | \$ 1,720 | \$ 2,180 | \$ 2,800 | \$ 3,080 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 100%  | 100%  | 100%  | 100%  | 100%  |
| 93553    | \$ 1,520 | \$ 1,720 | \$ 2,180 | \$ 2,800 | \$ 3,080 | A                                     | \$ 1,520                                | \$ 1,720                                | \$ 2,180                                | \$ 2,800                                | \$ 3,080                                | 100%  | 100%  | 100%  | 100%  | 100%  |

**Note:** Once a PHA has established its groupings and SAFMR-based payment standard percentages within each group and bedroom size, there are several ways that it can establish payment standard amounts within each group.

# Using Highest Cost SAFMR Within a Group



| Zip Code |          |          |          |          |          | SAFMR<br>Payment<br>Standard<br>Group | Average Cost<br>of SAFMR in<br>Group - 0BR | Average Cost<br>of SAFMR in<br>Group - 1BR | Average Cost<br>of SAFMR in<br>Group - 2BR | Average Cost<br>of SAFMR in<br>Group - 3BR | Average Cost<br>of SAFMR in<br>Group - 4BR | Average<br>Cost of<br>SAFMR in<br>Group, as a<br>% of ZIP | Average<br>Cost of<br>SAFMR in<br>Group, as a<br>% of ZIP | Average<br>Cost of<br>SAFMR in<br>Group, as a<br>% of ZIP | Average<br>Cost of<br>SAFMR in<br>Group, as a<br>% of ZIP | Average<br>Cost of<br>SAFMR in<br>Group, as a<br>% of ZIP |
|----------|----------|----------|----------|----------|----------|---------------------------------------|--|--|--|--|--|---|---|---|---|---|
|          | 0 BDRM   | 1 BDRM   | 2 BDRM   | 3 BDRM   | 4 BDRM   |                                       |  |  |  |  |  | Code SAFMR<br>- 0BR                                       | Code SAFMR<br>- 1BR                                       | Code SAFMR<br>- 2BR                                       | Code SAFMR<br>- 3BR                                       | Code SAFMR<br>- 4BR                                       |
| 93536    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90061    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90022    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90023    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90040    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90058    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90270    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90063    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90220    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90221    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90001    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 93535    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90255    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 93534    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 93550    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90044    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 90059    | \$ 1,390 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 104%  | 103%  | 103%  | 102%  | 103%  |
| 93544    | \$ 1,400 | \$ 1,580 | \$ 2,000 | \$ 2,600 | \$ 2,900 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 103%  | 103%  | 103%  | 102%  | 101%  |
| 90304    | \$ 1,410 | \$ 1,590 | \$ 2,020 | \$ 2,600 | \$ 2,860 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 102%  | 102%  | 102%  | 102%  | 103%  |
| 90710    | \$ 1,420 | \$ 1,600 | \$ 2,030 | \$ 2,600 | \$ 2,870 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 101%  | 102%  | 101%  | 102%  | 102%  |
| 90262    | \$ 1,430 | \$ 1,610 | \$ 2,040 | \$ 2,620 | \$ 2,890 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 101%  | 101%  | 101%  | 102%  | 102%  |
| 93591    | \$ 1,440 | \$ 1,620 | \$ 2,060 | \$ 2,640 | \$ 2,920 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 100%  | 100%  | 100%  | 101%  | 101%  |
| 90043    | \$ 1,440 | \$ 1,620 | \$ 2,060 | \$ 2,640 | \$ 2,920 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 100%  | 100%  | 100%  | 101%  | 101%  |
| 91733    | \$ 1,450 | \$ 1,630 | \$ 2,070 | \$ 2,650 | \$ 2,930 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 99%   | 100%  | 99%   | 100%  | 100%  |
| 90008    | \$ 1,450 | \$ 1,640 | \$ 2,080 | \$ 2,670 | \$ 2,940 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 99%   | 99%   | 99%   | 100%  | 100%  |
| 90201    | \$ 1,460 | \$ 1,650 | \$ 2,090 | \$ 2,680 | \$ 2,960 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 99%   | 99%   | 99%   | 99%   | 99%   |
| 91731    | \$ 1,460 | \$ 1,650 | \$ 2,090 | \$ 2,680 | \$ 2,960 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 99%   | 99%   | 99%   | 99%   | 99%   |
| 91767    | \$ 1,460 | \$ 1,650 | \$ 2,090 | \$ 2,680 | \$ 2,960 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 99%   | 99%   | 99%   | 99%   | 99%   |
| 90047    | \$ 1,460 | \$ 1,650 | \$ 2,090 | \$ 2,680 | \$ 2,960 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 99%   | 99%   | 99%   | 99%   | 99%   |
| 90248    | \$ 1,470 | \$ 1,660 | \$ 2,100 | \$ 2,690 | \$ 2,970 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 98%   | 98%   | 98%   | 99%   | 99%   |
| 91755    | \$ 1,580 | \$ 1,690 | \$ 2,120 | \$ 2,830 | \$ 3,410 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 91%   | 96%   | 97%   | 94%   | 86%   |
| 91766    | \$ 1,500 | \$ 1,680 | \$ 2,130 | \$ 2,750 | \$ 3,050 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 96%   | 97%   | 97%   | 97%   | 96%   |
| 90249    | \$ 1,500 | \$ 1,690 | \$ 2,140 | \$ 2,740 | \$ 3,030 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 96%   | 96%   | 96%   | 97%   | 97%   |
| 93543    | \$ 1,500 | \$ 1,690 | \$ 2,140 | \$ 2,740 | \$ 3,030 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 96%   | 96%   | 96%   | 97%   | 97%   |
| 90805    | \$ 1,510 | \$ 1,700 | \$ 2,160 | \$ 2,770 | \$ 3,060 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 95%   | 96%   | 95%   | 96%   | 96%   |
| 91754    | \$ 1,510 | \$ 1,700 | \$ 2,160 | \$ 2,770 | \$ 3,060 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 95%   | 96%   | 95%   | 96%   | 96%   |
| 90222    | \$ 1,520 | \$ 1,710 | \$ 2,170 | \$ 2,780 | \$ 3,070 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 95%   | 95%   | 95%   | 96%   | 96%   |
| 91768    | \$ 1,520 | \$ 1,710 | \$ 2,170 | \$ 2,780 | \$ 3,070 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 95%   | 95%   | 95%   | 96%   | 96%   |
| 91732    | \$ 1,520 | \$ 1,720 | \$ 2,180 | \$ 2,800 | \$ 3,080 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 95%   | 95%   | 94%   | 95%   | 95%   |
| 93553    | \$ 1,520 | \$ 1,720 | \$ 2,180 | \$ 2,800 | \$ 3,080 | A                                     | \$ 1,439                                   | \$ 1,626                                   | \$ 2,059                                   | \$ 2,660                                   | \$ 2,940                                   | 95%   | 95%   | 94%   | 95%   | 95%   |

Another option is to use the average or median of all SAFMR-based payment standard amounts for all ZIP codes in that group. Provided above are the percentages of those values compared with 100% of SAFMR amounts in each ZIP code and by bedroom size.

# Average SAFMRs in a Group





# Varying Percentages

Varying payment standard percentages can help PHAs make the transition from FMR- to SAFMR-based payment standards. These can also be part of a long-term strategy to fine tune a PHA's payment standard amounts by submarket based on a range of factors, such as:

- Availability of rental housing versus homeownership
- Rental housing supply versus demand overall
- Bedroom size
- Rental vacancy rates
- Transportation







# Key Factors for Consideration

The data from HUD's Two-Year Tool contains the number and percentage of voucher-assisted households per ZIP code and can help PHAs develop ideas on setting future payment standards by ZIP code or other geography.

| ZIP Code | Metro FMR Area Name | Required SAFMR? | FMR: 2024 Two-Bedroom | SAFMR: 2024 Two-Bedroom | SAFMR/FMR: 2024 Two-Bedroom | Maybe SAFMR Exception ? | PHA Code | ~ # HCV Families | ~ % Program |
|----------|---------------------|-----------------|-----------------------|-------------------------|-----------------------------|-------------------------|----------|------------------|-------------|
| 85719    | Tucson, AZ          | N               | \$1,337               | \$1,340                 | 100.2%                      | Yes!                    | AZ004    | 133              | 2.9%        |
| 85745    | Tucson, AZ          | N               | \$1,337               | \$1,380                 | 103.2%                      | Yes!                    | AZ004    | 107              | 2.4%        |
| 85701    | Tucson, AZ          | N               | \$1,337               | \$1,410                 | 105.5%                      | Yes!                    | AZ004    | 47               | 1.0%        |
| 85718    | Tucson, AZ          | N               | \$1,337               | \$1,430                 | 107.0%                      | Yes!                    | AZ004    | 3                | 0.1%        |
| 85735    | Tucson, AZ          | N               | \$1,337               | \$1,450                 | 108.5%                      | Yes!                    | AZ004    | 8                | 0.2%        |
| 85746    | Tucson, AZ          | N               | \$1,337               | \$1,450                 | 108.5%                      | Yes!                    | AZ004    | 128              | 2.8%        |
| 85614    | Tucson, AZ          | N               | \$1,337               | \$1,460                 | 109.2%                      | Yes!                    | AZ004    | 8                | 0.2%        |
| 85757    | Tucson, AZ          | N               | \$1,337               | \$1,460                 | 109.2%                      | Yes!                    | AZ004    | 14               | 0.3%        |
| 85750    | Tucson, AZ          | N               | \$1,337               | \$1,490                 | 111.4%                      | Yes!                    | AZ004    | 3                | 0.1%        |
| 85715    | Tucson, AZ          | N               | \$1,337               | \$1,500                 | 112.2%                      | Yes!                    | AZ004    | 34               | 0.8%        |
| 85704    | Tucson, AZ          | N               | \$1,337               | \$1,530                 | 114.4%                      | Yes!                    | AZ004    | 31               | 0.7%        |
| 85321    | Tucson, AZ          | N               | \$1,337               | \$1,570                 | 117.4%                      | Yes!                    | AZ004    | 15               | 0.3%        |
| 85653    | Tucson, AZ          | N               | \$1,337               | \$1,610                 | 120.4%                      | Yes!                    | AZ004    | 12               | 0.3%        |
| 85736    | Tucson, AZ          | N               | \$1,337               | \$1,620                 | 121.2%                      | Yes!                    | AZ004    | 3                | 0.1%        |
| 85749    | Tucson, AZ          | N               | \$1,337               | \$1,620                 | 121.2%                      | Yes!                    | AZ004    | 5                | 0.1%        |
| 85645    | Tucson, AZ          | N               | \$1,337               | \$1,640                 | 122.7%                      | Yes!                    | AZ004    | 1                | 0.0%        |
| 85748    | Tucson, AZ          | N               | \$1,337               | \$1,680                 | 125.7%                      | Yes!                    | AZ004    | 4                | 0.1%        |
| 85658    | Tucson, AZ          | N               | \$1,337               | \$1,760                 | 131.6%                      | Yes!                    | AZ004    | 1                | 0.0%        |
| 85742    | Tucson, AZ          | N               | \$1,337               | \$1,820                 | 136.1%                      | Yes!                    | AZ004    | 10               | 0.2%        |
| 85743    | Tucson, AZ          | N               | \$1,337               | \$1,880                 | 140.6%                      | Yes!                    | AZ004    | 5                | 0.1%        |
| 85629    | Tucson, AZ          | N               | \$1,337               | \$1,980                 | 148.1%                      | Yes!                    | AZ004    | 3                | 0.1%        |
| 85737    | Tucson, AZ          | N               | \$1,337               | \$1,980                 | 148.1%                      | Yes!                    | AZ004    | 2                | 0.0%        |
| 85739    | Tucson, AZ          | N               | \$1,337               | \$1,980                 | 148.1%                      | Yes!                    | AZ004    | 2                | 0.0%        |
| 85641    | Tucson, AZ          | N               | \$1,337               | \$2,010                 | 150.3%                      | Yes!                    | AZ004    | 1                | 0.0%        |
| 85720    | Tucson, AZ          | N               | \$1,337               | \$1,972                 | 147.5%                      | Yes!                    | AZ004    | -15.3015         | -0.3%       |
| 85714    | Tucson, AZ          | N               | \$1,337               | \$1,060                 | 79.3%                       | No                      | AZ004    | 145              | 3.2%        |
| 85706    | Tucson, AZ          | N               | \$1,337               | \$1,150                 | 86.0%                       | No                      | AZ004    | 574              | 12.7%       |
| 85705    | Tucson, AZ          | N               | \$1,337               | \$1,170                 | 87.5%                       | No                      | AZ004    | 564              | 12.5%       |
| 85711    | Tucson, AZ          | N               | \$1,337               | \$1,210                 | 90.5%                       | No                      | AZ004    | 430              | 9.5%        |
| 85713    | Tucson, AZ          | N               | \$1,337               | \$1,230                 | 92.0%                       | No                      | AZ004    | 246              | 5.4%        |
| 85712    | Tucson, AZ          | N               | \$1,337               | \$1,240                 | 92.7%                       | No                      | AZ004    | 371              | 8.2%        |
| 85716    | Tucson, AZ          | N               | \$1,337               | \$1,280                 | 95.7%                       | No                      | AZ004    | 410              | 9.1%        |
| 85730    | Tucson, AZ          | N               | \$1,337               | \$1,310                 | 98.0%                       | No                      | AZ004    | 219              | 4.8%        |
| 85710    | Tucson, AZ          | N               | \$1,337               | \$1,330                 | 99.5%                       | No                      | AZ004    | 306              | 6.8%        |

# Using the Two-Year Tool





# SAFMRs Are More Dynamic Than FMRs



| ZIP Code | 100% of FY 2024 SAFMR vs. 100% of FY 2024 FMR_0E | 100% of FY 2024 SAFMR vs. 100% of FY 2024 FMR_1E | 100% of FY 2024 SAFMR vs. 100% of FY 2024 FMR_2E | 100% of FY 2024 SAFMR vs. 100% of FY 2024 FMR_3E | 100% of FY 2024 SAFMR vs. 100% of FY 2024 FMR_4E |
|----------|--|--|--|--|--|
| 90001    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90002    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90031    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90032    | -27%   | -27%   | -27%   | -26%   | -26%   |
| 90033    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90037    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90040    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90044    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90058    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90059    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90061    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90063    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90220    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90221    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90255    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90270    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90304    | -26%   | -26%   | -26%   | -26%   | -26%   |
| 90744    | -26%   | -26%   | -26%   | -26%   | -26%   |
| 90810    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 93534    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 93535    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 93544    | -27%   | -27%   | -27%   | -26%   | -24%   |
| 93550    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90248    | -21%   | -21%   | -21%   | -21%   | -21%   |
| 90262    | -24%   | -25%   | -25%   | -25%   | -25%   |
| 90813    | -23%   | -24%   | -23%   | -24%   | -23%   |
| 93591    | -23%   | -24%   | -23%   | -24%   | -23%   |
| 90007    | -28%   | -27%   | -27%   | -26%   | -26%   |
| 90043    | -23%   | -24%   | -23%   | -24%   | -23%   |
| 90062    | -17%   | -17%   | -17%   | -17%   | -17%   |

| ZIP Code | 100% of FY 2024 SAFMR vs. 100% of FY 2024 FMR_0E | 100% of FY 2024 SAFMR vs. 100% of FY 2024 FMR_1E | 100% of FY 2024 SAFMR vs. 100% of FY 2024 FMR_2E | 100% of FY 2024 SAFMR vs. 100% of FY 2024 FMR_3E | 100% of FY 2024 SAFMR vs. 100% of FY 2024 FMR_4E |
|----------|--|--|--|--|--|
| 90012    | 2%   | 2%   | 2%   | 2%   | 2%   |
| 91016    | 0%   | 0%   | 0%   | 0%   | 0%   |
| 91304    | 1%   | 1%   | 1%   | 1%   | 1%   |
| 91745    | 1%   | 1%   | 1%   | 1%   | 1%   |
| 90240    | 5%   | 5%   | 5%   | 5%   | 5%   |
| 91321    | 3%   | 3%   | 3%   | 3%   | 3%   |
| 90305    | 4%   | 4%   | 4%   | 4%   | 4%   |
| 91007    | 3%   | 4%   | 4%   | 4%   | 4%   |
| 91722    | 5%   | 5%   | 5%   | 5%   | 5%   |
| 90802    | 3%   | 3%   | 3%   | 3%   | 3%   |
| 91791    | 4%   | 4%   | 4%   | 4%   | 4%   |
| 91104    | 3%   | 3%   | 3%   | 3%   | 3%   |
| 91780    | 2%   | 2%   | 2%   | 2%   | 2%   |
| 91024    | 8%   | 8%   | 8%   | 8%   | 8%   |
| 91303    | 4%   | 4%   | 4%   | 4%   | 4%   |
| 91335    | 3%   | 3%   | 3%   | 3%   | 3%   |
| 91506    | 5%   | 5%   | 5%   | 5%   | 5%   |
| 91010    | 8%   | 8%   | 8%   | 8%   | 8%   |
| 90005    | 5%   | 5%   | 5%   | 5%   | 5%   |
| 90038    | 7%   | 8%   | 7%   | 8%   | 7%   |
| 91411    | 5%   | 5%   | 5%   | 5%   | 5%   |
| 90020    | 3%   | 3%   | 3%   | 3%   | 3%   |
| 91325    | 5%   | 5%   | 5%   | 5%   | 5%   |
| 91740    | 10%  | 10%  | 10%  | 10%  | 10%  |
| 91775    | 8%   | 8%   | 8%   | 8%   | 8%   |
| 93552    | 5%   | 5%   | 5%   | 5%   | 5%   |
| 90701    | 10%  | 10%  | 10%  | 10%  | 10%  |
| 91790    | 8%   | 8%   | 8%   | 9%   | 8%   |
| 91792    | 13%  | 14%  | 13%  | 13%  | 13%  |
| 90715    | 10%  | 10%  | 10%  | 10%  | 10%  |

# Payment Standard Schedules

The PHA must adopt a payment standard schedule that establishes voucher payment standard amounts for each FMR area in the PHA's jurisdiction. The PHA may establish the payment standard amount between 90–110% of the FMR for that unit size (the basic range). The new payment standard amount must be revised no later than 3 months following the effective date of the published FMR if a change is necessary to stay within the basic range. HUD's FMRs and SAFMRs are published by September 1 each year. PHAs may also modify their payment standards at any time during each year.





# Exception Payment Standards

If there are areas within the PHA jurisdiction where the payment standard is outside of the basic range, the PHA must revise and implement a new payment standard for that area to bring the payment standard within the basic range, unless the agency secured an exception payment standard. In this case, the PHA can set such amounts within those exception percentages.

