## PAYMENT STANDARD SCHEDULE BY NEIGHBORHOOD ZIP CODE

The payment standard generally sets the maximum subsidy payment a household can receive from PHA each month and is based on Small Area Fair Market Rents (SAFMRs) published annually by HUD. When searching for and selecting a prospective HCV unit, always keep in mind that our Payment Standard used for analysis is dictated by Voucher Size, not unit bedroom size.

2, but you elect to lease a 3 bedroom unit. The payment standard used as a basis for our rent calculations will be a payment standard size of 2, not 3 . This means that your new landlord will be less likely to accept a rent offer from PHA.

Thus it's always best to match your voucher size with the bedroom size of your prospective new home. This rule will help produce a rent offer that your new landlord is more likely to accept.

Also keep in mind that you are allowed to spend a maximum of $40 \%$ of total household income towards the following, per month: tenant's portion of the contract rent + tenant's total utilities costs (see Utilities Schedule flyer for applicable values).

If you have questions regarding payment standards or rent analyses, please reach out to your HCV service representative.

For example: You have a current voucher size of
PHA Payment Standard Schedule effective October 1, 2023 Payment Standards

| SAFMR <br> Group | Type | SRO | 0 BR | 1 BR | 2 BR | 3 BR | 4 BR | 5 BR | 6 BR | 7 BR | 8 BR |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | Basic Rents | $\$ 828$ | $\$ 1,104$ | $\$ 1,236$ | $\$ 1,476$ | $\$ 1,788$ | $\$ 2,064$ | $\$ 2,373$ | $\$ 2,683$ | $\$ 2,992$ | $\$ 3,302$ |
| 2 | Traditional Rents | $\$ 990$ | $\$ 1,320$ | $\$ 1,476$ | $\$ 1,764$ | $\$ 2,136$ | $\$ 2,460$ | $\$ 2,829$ | $\$ 3,198$ | $\$ 3,567$ | $\$ 3,936$ |
| 3 | Mid Range Rents | $\$ 1,197$ | $\$ 1,596$ | $\$ 1,776$ | $\$ 2,124$ | $\$ 2,568$ | $\$ 2,964$ | $\$ 3,408$ | $\$ 3,853$ | $\$ 4,297$ | $\$ 4,742$ |
| 4 | Opportunity Rents | $\$ 1,449$ | $\$ 1,932$ | $\$ 2,160$ | $\$ 2,580$ | $\$ 3,120$ | $\$ 3,600$ | $\$ 4,140$ | $\$ 4,680$ | $\$ 5,220$ | $\$ 5,760$ |
| 5 | High Opporunity Rents | $\$ 1,584$ | $\$ 2,112$ | $\$ 2,352$ | $\$ 2,820$ | $\$ 3,408$ | $\$ 3,936$ | $\$ 4,526$ | $\$ 5,116$ | $\$ 5,707$ | $\$ 6,297$ |


| Group 1 | Group 2 |  | Group 3 | Group 4 | Group 5 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 19120 | 19101 | 19131 | 19125 | 19118 | 19102 |
| 19124 | 19104 | 19135 | 19128 | 19127 | 19103 |
| 19126 | 19105 | 19137 | 19129 | 19146 | 19106 |
| 19132 | 19109 | 19138 | 19153 | 19147 | 19107 |
| 19133 | 19110 | 19144 | 19154 |  | 19123 |
| 19134 | 19111 | 19145 |  |  | 19130 |
| 19136 | 19112 | 19148 |  |  |  |
| 19139 | 19114 | 19149 |  |  |  |
| 19140 | 19115 | 19150 |  |  |  |
| 19141 | 19116 | 19152 |  |  |  |
| 19142 | 19119 |  |  |  |  |
| 19143 | 19121 |  |  |  |  |
| 19151 | 19122 |  |  |  |  |

## Application of Payments Standards

| Action type | Payment standard to apply: |
| :--- | :--- |
| Initial lease | PHA's current SAFMR Payment standard in effect when the lease is approved and executed by the tenant and owner. |
| Recertification | PHA's current Payment Standard in effect when all recerrification documents have been received and processed in Elite <br> UNLESS the current payment standard applicable to the household is LOWER than the payment standard applied at last <br> regular recertification, if the household family size increases or decreases the new household voucher size must be used to <br> determine the payment standard for the household when completing the recertification. |
| Interim | Payment standard in effect at last regular recertification. |

## PAYMENT STANDARD ZIP CODE MAP

## CITY OF PHILADELPHIA ZIPCODES

Data Source: Philadelphia City Planning Commission

## OTHER FACTORS DETERMINING RENT

However, Payment Standards are not the only factor when determining the rent PHA can offer. Below are three other factors that determine the rent PHA offers to a landlord:

Requested Rent and Utility Responsibility - The proposed rent and the utilities the tenant will be responsible for are listed on the RFTA. The prospective tenant must sign this document prior to submitting to PHA.

Market Analysis - The rent amount the unit would receive from an unsubsidized tenant. PHA conducts a market analysis through a third party vendor and determines the amount the unit could receive in the private market.

Participant income (affordability) - Participants may not pay more than $40 \%$ of their monthly-adjusted income when moving into a new unit.

If a unit is selected in which the cost of rent and utilities is higher than the payment standard, you will be required to pay the additional amount above the applicable payment standard.

## DETERMINING AFFORDABLE RENT

PHA will determine the minimum amount you must contribute toward rent and utilities. This amount is called a total tenant payment or TTP. Your TTP is calculated using a formula based on your income. The RFTA form and lease will identify the utility bills you need to pay. Your TTP will be the higher of the following:

The below table provides the guidelines for TTP; however, your TTP will never be less than PHA's $\$ 50$ minimum rent.
The minimum amount of rent you will pay is $\$ 50$ a month. If you do not have a rental portion based on your income the $\$ 50$ will be deducted from your utility allowance.

Your TTP is a percentage of your monthly adjusted income based on your family size:

## Household Size Total Tenant Payment

1-2 persons $28 \%$ of adjusted monthly income
3-5 persons $27 \%$ of adjusted monthly income
$6+$ persons $\quad 26 \%$ of adjusted monthly income
If you are a participant of the VASH or Mainstream programs you will pay $30 \%$ of monthly adjusted income.

