



Gardner Housing Authority
 HCV Program (Section 8)
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VOUCHER SIZE—In Brief
 (Two Heartbeats Per Bedroom)

The PHA will assign one bedroom for two persons within the household, except in the following circumstances:

- Persons of the opposite sex (other than spouses/domestic partner, and children under age 5) will be allocated separate bedrooms.
- Live-in aides will be allocated a separate bedroom.
- Single person families will be allocated one bedroom.
- The PHA will reference the following chart in determining the appropriate voucher size for a family:

Voucher Size	Person in Household (Minimum – Maximum)
1 bedroom	1-2
2 bedrooms	2-4
3 bedrooms	4-6
4 bedrooms	4-8
5 bedrooms	6-10

DETERMINING THE NUMBER OF BEDROOMS - FAMILY UNIT SIZE—in brief

The PHA determines the appropriate number of bedrooms for the family unit size on the voucher (per subsidy standards). The family unit size does not dictate the size of unit the family must actually lease, nor does it determine who within a household will share a bedroom/sleeping room.

- Provide the smallest number of bedrooms needed to house a family without overcrowding.
- A family with a pregnant woman (with no other persons) must be treated as a two-person family.

CHANG IN FAMILY UNIT SIZE—in brief

If the family unit size **changes** during the term of the HAP contract, the new family unit size is used to determine the payment standard amount at the next reexam; regardless of any increase or decrease in the payment standards schedule.

ADDING A MEMBER TO YOUR HOUSEHOLD—in brief

No one is permitted to reside in the unit without the prior written approval of the Gardner Housing Authority (GHA) and landlord. This includes the return of an adult family member, that GHA has previously determined to be permanently absent (example: adult child). Permission to increase voucher size will only be granted in the case of marriage, birth, adoption, or other legal action.

GUESTS—in brief

A *guest* is a person temporarily staying in the unit with the consent of a member of the household, who has authority to consent. A guest can remain in the assisted unit no longer than 14 consecutive days or a total of 21 cumulative calendar days during any 12-month period. (Limited Exceptions: Joint custody agreement, visitation privileges, or valid reasons; subject to required documentation from family and PHA approval.)

Example 2 Eligibility & Rent Calculation

ENTER INFORMATION IN BLUE AREAS ONLY

TENANT NAME:

EXAMPLE

Section 1 - Gross Income:				multiply by	Excluded	Included
SS #1	EXAMPLE	\$750.00	12	\$ 9,000.00		\$9,000
SS #2			12	\$ -		\$0
SSI #1			12	\$ -		\$0
SS #3			12	\$ -		\$0
Child Support	Grandson EXAMPLE	\$300.00	12	\$ 3,600.00		\$3,600
Child Support			52	\$ -		\$0
TAFDC			12	\$ -		\$0
Foodstamps			12	\$ -	\$0.00	\$0
Wages #1	EXAMPLE	\$100.00	52	\$ 5,200.00		\$5,200
Wages #2				\$ -		\$0
Unemployment			52	\$ -		\$0
EID						
Fuel Asst.						
Financial Aide						
EIC						
Child Care						
Other						
Other						
Other						
Total # ppl in Household		2		Sub-Totals \$	\$ -	\$ 17,800
				B.Asset Income/Actual or Imputed \$		\$0.06
				Total Gross Income \$		\$ 17,800

Section 2 -Assets:				Extremely Low		
Name	%	Cash Value	Income of Asset	Gross Income /12		\$1,483
ASB ck	0.0015	\$35.00	\$0.05	10% of Gross Income	10%	\$ 148
ASB sv	0.0015	\$5.00	\$0.01			
			\$0.00			
			\$0.00			
(A) Assets Total		\$40.00	\$0.06			

Section 3- Deductions			
1. \$480 Deduction per child			\$480
2. Elderly, Handicapped, Disabled Family			\$400
HANDICAPPED ASSISTANCE EXPENSES & MEDICAL EXPENSES OVER 3% OF GROSS INCOME			
3. Family Medical Expenses			N/A
4. Family Handicapped Expenses (over 3% of Gross Income)			\$ -
5. Elderly Family Medical Expenses (over 3% of Gross Income)			\$0
6. Elderly Family Handicapped Assistance Expenses			\$ -

**If Medical Expenses on Line 6, Use Actual Handicapped Expenses			
If NO Medical Expenses taken on Line 6, use total of Medical and Handicapped which exceeds 3% of Gross Income			
7. Unusual Expenses	amount	x weekly	
8. Child Care (under 13 years)		1	\$ -
(B) TOTAL DEDUCTIONS			\$880
(C) ADJUSTED GROSS INCOME (A minus B)			\$ 16,920
(D) (monthly adj income) DIVIDED BY 12 MONTHS			\$ 1,410
(E) APPLICABLE PERCENTAGE:			
	10% gross	10%	\$ 148
	30% adjstd	30%	\$ 423.00
(F) TOTAL TENANT PAYMENT			\$ 423.00
			round here \$ 423

Contract Rent	\$1,070	Utility Allowance	(G) Utility Allowance	\$81
Util. Allow.	\$81	Bedroom Size	(H) Tenant Payment	\$ 423
Gross Rent	\$1,151	Voucher Size	(I) HAP	\$647
FMR	\$1,070	Unit Type	Contract Rent	\$1,070
FMR & UA is the lower of voucher size or actual unit size.		HEAT	Effective Date:	
		HOTWATER	Action Type:	LU
		COOKING	Completed By:	PC
		ELECTRIC	Date Completed:	2021
		REFRIG.	Medical Allowance Breakdown	
Mnthly Adj Inc	\$1,410	STOVE	Medicare	\$0.00
40%	\$564	CUST.CHG	Insurance Premiums	\$0.00
TFC NOT > 40%	\$504	TRASH	Prescriptions	\$0.00
Actual Rent Burden	35.74%	TOTAL UA:	Dentist	\$0.00
Payment Std	\$1,070	NOTES:	Hospital	\$0.00
TTP	\$423		Eye Doctors	\$0.00
HAP	\$647		Other	\$0.00
OK			Total Medical Costs	\$0.00
GR	\$1,151		Minus 3% of Total Income	\$ 534.00
FMR	\$1,070		Total Medical Allowance	\$0
Amt>FMR	\$81			

Fair Market Rents (FMRs) are used to determine payment standards for the Housing Choice Voucher program. FMRs are determined by the government, based on rents in a particular geographic area and include utilities. These standards change annually.

Current Gardner Housing Authority's Payment Standards and Utility Allowance Schedule are located on the next page.

When the utilities are NOT included in the rent amount, we use the Utility Allowance Schedule to calculate GROSS RENT. This is done by, 1st determining what type of building the unit is located in (see DEFINITIONS on GHA's form), 2nd determine which utilities the tenant is expected to pay per fuel source; 3rd add all Tenant paid utilities together. Tenant paid utilities + rent requested = gross rent. This may, in some cases, increase the tenant portion of the rent beyond the 40% allowable by HUD. If this happens, the program representative will attempt to negotiate a lower rent. Sometimes, this is not possible and the tenant will need to keep looking for a unit that charges a reasonable rent.

Utility Allowances are estimated dollar amounts of various types of utilities and usage, averaged over a year. "To approximate a reasonable consumption of utilities by an energy-conservative household of modest circumstances consistent with the requirements of safe, sanitary, and healthful living environment." If the tenant usage exceeds what HUD has determined to be reasonable, discuss this with the program representative. <https://files.hudexchange.info/resources/documents/Utility-Allowance-Guidebook-Part->
 In addition: 1) Most major utility companies offer a 25% rate discount to low-income households when metered individually (directly billed to Head of Household). 2) An application for fuel assistance, may benefit the household. (Both of which may be applied for separate from this office. Which means, the tenant will have to do this on their own, as we do not have the resources to help with this.)

How to know which apartment unit is affordable? This is not a quick, one-step answer. The following are different scenarios that will guide each person through the process. Please contact the program representative with any questions.

EXAMPLE #1	0 bedroom	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Utilities included (stove & refrigerator included)					
Rent Landlord is asking for:	750	810	1,050	1,350	1,524
Gross Rent amount	750	810	1,050	1,350	1,524
GHA 2021 Payment Standard	807	812	1,070	1,364	1,569

Tenant portion of the rent is called Total Tenant Payment (TTP), which is always calculated first at 30% of the tenant's adjusted income. (After deductions i.e., \$480/year each minor child, \$400/ year elderly/disabled. If gross rent is less than the payment standard, the Housing Assistance Payment (HAP) will be reduced.

Because HUD does not want the tenant to fail: The TTP cannot be greater than 40% of their adjusted income; at the time they lease-up (move-in). Keep in mind, tenant's must have some type of income to move. If they have no income or their income is too low, their request to move with assistance may be

EXAMPLE #2	0 bedroom	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Heat & Hot water included (stove and refrigerator included)					
Rent Landlord is asking for:	750	790	1070	1350	1450
Electric Cooking	12	17	22	27	34
Electricity	33	46	59	72	91
Gross Rent amount	795	853	1,151	1,449	1,575
GHA 2021 Payment Standard	807	812	1,070	1,364	1,569
Amount over the standard, would be in addition to 30% of the tenant's adjusted income	-0-	41	81	85	6

HUD does not prohibit, but discourages TTP greater than 40% after the first year. There are exceptions to this.

Remember we start with the tenant's **total income from all sources** and calculate what is 30% of their adjusted income. Adjusted income means: gross income minus deductions for: dependents, medical expenses for those who are disabled or over 62 years of age, child care for someone who works, etc.

EXAMPLE #3	0 bedroom	1 bedroom	2 bedroom	3 bedroom	4 bedroom
refrigerator owned by tenant) Low Rise building					
Rent Landlord is asking for:	725	720	955	1235	1400
Gas Heat	15	21	28	33	42
Gas Hot Water	6	8	10	13	16
Electric Cooking	12	17	22	27	34
Electricity	33	46	59	72	91
Refrigerator	4	4	5	5	5
Stove	3	3	3	3	3
Monthly surcharge--gas	10	10	10	10	10
Gross Rent amount	808	829	1,092	1,398	1,601
GHA 2021 Payment Standard	807	812	1,070	1,364	1,569
Amount over the standard, would be in addition to 30% of the tenant's adjusted income.	1	17	22	34	32
LANDLORD:					
Unit Address:					
Utilities NOT Included (owner provides appliances)					
Rent Landlord is asking for:				-	
Gas Heat			0	0	
Gas Water			0	0	
Gas Cooking			0	0	
Electricity			0	0	
Monthly surcharge Gas			0	0	
Gross Rent amount	-		-	-	
GHA 2021 Payment Standard					
Amount over the standard, would be in addition to 30% of the tenant's adjusted income.	0			0	

The "clock stops" once we receive a completed Request for Tenancy Approval (RTA) packet. (Sometimes called "suspended" or "tolling".) This means a suspension of time begins and the clock stops, thereby extending the expiration date out further. Mainly, it takes time to process the RTA to ensure all paperwork is received and compliance to regulations are met. **If the rent is not reasonable, the tenant will need to continue searching for a unit. The clock will then re-start.**

We only process one (1) RTA at a time. The tenant will need to decide which unit they want to move into and submit an RTA for that unit. Changing their mind or "hedging their bets" (protecting themselves against disappointment, by submitting more than one possible unit) wastes time and adds additional expenses for this office.

Pay attention to the voucher expiration date. Extensions are not automatic. Tenants must be able to prove that they have been actively searching for affordable housing in order to request an extension. Tenants have been provided with a search log to fill out in their briefing packet. If tenants cannot provide adequate documentation of their search efforts, they may be denied an extension. They may then reapply to the waitlist.

Keep in mind, most applicants have waited 10 years for this opportunity. Don't waste time.

We understand that this part of the process can be confusing.
Please don't hesitate to ask questions of the program representative.

Example #2 — 2 Bedroom

Gardner Housing Authority Utility Allowance Schedule and Payment Standards FMR January 1, 2021																								
PAYMENT STANDARDS / FAIR MARKET RENTS: Issued 10/1/2020- Effective Date Change to 1/1/2021																								
	0 BDRM				1 BDRM				2 BDRM				3 BDRM				4 BDRM				5 BDRM			
	807				812				1,070				1,346				1,569				1,804			
	0 BR				1BR				2BR				3BR				4BR				5BR			
	SF	SD	LR	HR	SF	SD	LR	HR	SF	SD	LR	HR	SF	SD	LR	HR	SF	SD	LR	HR	SF	SD	LR	HR
HEAT																								
Oil	53	40	36	13	74	57	50	19	96	73	65	24	117	89	79	29	149	113	100	37	170	130	115	44
Gas	20	16	15	10	28	22	21	13	37	28	28	17	44	34	33	21	57	44	42	27	65	50	49	31
Electric	73	34	33	18	103	47	46	25	132	61	60	33	161	74	73	40	205	94	93	51	235	108	106	58
HOT WATER																								
Oil	13	11	11	11	17	15	15	15	22	19	19	19	28	24	24	24	35	31	31	31	39	34	34	34
Gas	6	6	6	6	8	8	8	8	10	10	10	10	13	13	13	13	16	16	16	16	18	18	18	18
Electric	28	28	28	28	39	39	39	39	50	50	50	50	62	62	62	62	78	78	78	78	90	90	90	90
COOKING																								
Gas	2	2	2	2	3	3	3	3	3	3	3	3	4	4	4	4	5	5	5	5	5	5	5	5
Electric	12	12	12	12	17	17	17	17	22	22	22	22	27	27	27	27	34	34	34	34	39	39	39	39
LIGHTING																								
Gas	33	33	33	33	46	46	46	46	59	59	59	59	72	72	72	72	91	91	91	91	104	104	104	104
Electric	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
TRASH																								
Gas	29	29	29	29	58	58	58	58	86	86	86	86	144	144	144	144	201	201	201	201	259	259	259	259
Electric	4	4	4	4	4	4	4	4	5	5	5	5	5	5	5	5	7	7	7	7	7	7	7	7
REFRIGERATOR																								
Gas	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Electric																								
STOVE																								
Note: Monthly surcharge Gas \$ 10.00																								
DEFINITIONS:																								
1. SF = SINGLE FAMILY DWELLING: A building attached or unattached, housing only one family. Manufactured homes also.																								
2. SD = SEMI-DETACHED: Includes units in duplexes, three plexes and four plexes. Also rowhouse and townhouse.																								
3. LR = LOW RISE: Includes multi-family apartment buildings of 5 or more units and up to 4 stories. Also includes 5 or 6 story buildings without an elevator.																								
4. HR = HIGH RISE: Includes buildings of 5 or more stories with elevator(s).																								
INCOME LIMITS: Effective 04/01/2020																								
# of Family Members	1	2	3	4	5	6	7	8																
Very Low	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400																
Extremely Low	17,950	20,500	23,050	26,200	30,680	35,160	39,640	44,120																
Low	47,850	54,650	61,500	68,300	73,800	79,250	84,700	90,200																

MY WORKSHEET

Will this apartment work with my budget?

Address of unit	
City/Town	

Questions to ask?

How much is the rent?	\$
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How many bedrooms?	
Does it come with a Refrigerator?	
Does it come with a stove?	

How many apartments in the same building?	
How many floors does the building have?	

	Gas	Electric	Oil
How is the unit heated?			
How is the hot water heated?			
What type of fuel does the stove use?			

	Tenant	Owner
Who pays for the heat?		
Who pays for the hot water?		
Who pays for fuel for the stove?		
Who pays for the electricity?		
Who pays for the trash removal?		
Who pays for water and sewer?		

¿Funcionará este apartamento con mi presupuesto?

Dirección de la unidad	
Ciudad / pueblo	

¿Preguntas que hacer?

¿Cuanto es la renta?	\$
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¿Cuántas habitaciones?	
¿Viene con un refrigerador?	
¿Viene con una estufa?	

¿Cuántos apartamentos hay en el mismo edificio?	
¿Cuántos pisos tiene el edificio?	

	Gas	Eléctrica	PETRÓLEO
¿Cómo se calienta la unidad?			
¿Cómo se calienta el agua caliente?			
¿Qué tipo de combustible utiliza la estufa?			

	Inquilina	Propietaria
¿Quién paga por el calor?		
¿Quién paga por el agua caliente?		
¿Quién paga el combustible para la estufa?		
¿Quién paga la electricidad?		
¿Quién paga por la eliminación de la basura?		
¿Quién paga por el agua y el alcantarillado?		