

## FOR ACTION

**MOTION:** To Adopt Payment Standards for the Hawaii Public Housing Authority's (HPHA) Section 8 Housing Choice Voucher Program for Oahu Zip Codes Where the U.S. Department of Housing and Urban Development Has Required the Use of Small Area Fair Market Rent (SAFMR) Effective January 1, 2021; and to Authorize the Executive Director to Implement the Payment Standards, Including Making Adjustments to the Payment Standards Between 90% and 110% Based on Projected Housing Assistance Funding Shortfall with Adequate Notice to Program Participants

### I. FACTS

- A. The U.S. Department of Housing and Urban Development (HUD) annually estimates fair market rents (FMR) for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.
- B. In the administration of the Housing Choice Voucher program, SAFMRs (i.e., FMRs established at the ZIP code–area level) replace the 50th percentile FMRs previously required in metropolitan areas with high concentrations of voucher families. SAFMRs are intended to provide families residing in such areas with access to low-poverty areas by providing rental assistance at a level that makes the higher rents in such areas affordable to them.
- C. For HCV-assisted families who reside in designated SAFMR metropolitan areas, PHAs are required to use SAFMRs in establishing families' payment standards. The HPHA's Section 8 HCV program is operated in the City & County of Honolulu and is considered a "Designated SAFMR PHA".
- D. 42 USC 1437f requires FMRs be posted at least 30 days before they are effective and that they are effective at the start of the federal fiscal year (generally October 1).

## **II. DISCUSSION**

- A. As required by the Federal program regulations, HPHA reviews and adjusts the Payment Standards as HUD publishes the new zip code based Fair Market Rents. The payment standard was last updated at the start of the federal fiscal year and the HPHA must adjust its payment standard no later than 3 months following the effective date of the change in the FMR. As such, the HPHA must make proposed changes no later than January 1, 2021 as some zip codes were impacted.
- B. The SAFMR rule establishes zip code-based FMR instead of FMR covering an entire metropolitan area. This means in high-rent areas, the FMR is higher thus creating an incentive for families to move to a neighborhood with better schools, amenities, or more job opportunities. It also means that in low-rent areas, the voucher payment standard is lower because rents are not comparable to the high-rent areas within the larger metropolitan area.
- C. An analysis of the SAFMR issued by HUD indicates that average rents have decreased as little as 1.0% and as much as 9%, with only one zip code remaining the same from last year. HPHA groups the zip codes into 6 different tiers to establish the payment standards. By grouping the zip codes into tiers, applicants, tenants, and staff are able to efficiently check which tier their unit falls into, rather than having to check 60 different payment standards.
- D. Each tier group has the same payment standard for all of the zip codes within that tier. Payment standards may not be less than 90% of the SAFMR and may not exceed 110% of the SAFMR for that particular zip code. The payment standard generally establishes the amount of rent that a tenant can look for in a particular zip code. Once a unit is identified, the unit must then also meet tests of rent reasonableness.
- E. Attached for consideration are the proposed payment standards for zip codes in the City and County of Honolulu for the HPHA's Housing Choice Voucher Program, effective January 1, 2021.

## **III. RECOMMENDATION**

That the Board of Directors Adopt Payment Standards for the Hawaii Public Housing Authority's (HPHA) Section 8 Housing Choice Voucher Program for Oahu Zip Codes Where the U.S. Department of Housing and Urban Development Has Required the Use of Small Area Fair Market Rent (SAFMR) Effective January 1, 2021; and to Authorize the Executive Director to Implement the Payment Standards, Including Making Adjustments to the Payment





## FY 2021 Small Area FMRs For Honolulu County, HI

In metropolitan areas, HUD defines Small Areas using ZIP Codes within the metropolitan area. Using ZIP codes as the basis for FMRs provides tenants with greater ability to move into Opportunity Neighborhoods<sup>1/2</sup> with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area, and they are likely to reduce need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

Honolulu County is part of the **Urban Honolulu, HI MSA**.

Honolulu County, HI Advisory Small Area FMRs By Unit Bedrooms									
ZIP Code	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-bedroom	6-bedroom	7-bedroom	8-bedroom
96701	\$1,470	\$1,610	\$2,120	\$3,030	\$3,670	\$4,221	\$4,771	\$5,322	\$5,872
96706	\$1,710	\$1,890	\$2,480	\$3,550	\$4,290	\$4,934	\$5,577	\$6,221	\$6,864
96707	\$1,580	\$1,740	\$2,290	\$3,280	\$3,960	\$4,554	\$5,148	\$5,742	\$6,336
96709	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96712	\$1,480	\$1,650	\$2,170	\$3,140	\$3,810	\$4,382	\$4,953	\$5,525	\$6,096
96717	\$1,380	\$1,510	\$1,990	\$2,850	\$3,450	\$3,968	\$4,485	\$5,003	\$5,520
96730	\$1,170	\$1,290	\$1,700	\$2,430	\$2,960	\$3,404	\$3,848	\$4,292	\$4,736
96731	\$1,350	\$1,480	\$1,950	\$2,790	\$3,380	\$3,887	\$4,394	\$4,901	\$5,408
96734	\$1,980	\$2,180	\$2,870	\$4,110	\$4,970	\$5,716	\$6,461	\$7,207	\$7,952
96744	\$1,470	\$1,620	\$2,130	\$3,050	\$3,690	\$4,244	\$4,797	\$5,351	\$5,904
96759	\$1,600	\$1,750	\$2,310	\$3,310	\$3,990	\$4,589	\$5,187	\$5,786	\$6,384
96762	\$1,360	\$1,500	\$1,970	\$2,820	\$3,410	\$3,922	\$4,433	\$4,945	\$5,456
96782	\$1,620	\$1,790	\$2,350	\$3,360	\$4,070	\$4,681	\$5,291	\$5,902	\$6,512
96786	\$1,640	\$1,800	\$2,370	\$3,390	\$4,100	\$4,715	\$5,330	\$5,945	\$6,560
96789	\$1,560	\$1,720	\$2,260	\$3,230	\$3,910	\$4,497	\$5,083	\$5,670	\$6,256
96791	\$1,550	\$1,700	\$2,240	\$3,210	\$3,880	\$4,462	\$5,044	\$5,626	\$6,208
96792	\$1,060	\$1,160	\$1,530	\$2,190	\$2,650	\$3,048	\$3,445	\$3,843	\$4,240
96795	\$1,010	\$1,110	\$1,460	\$2,090	\$2,530	\$2,910	\$3,289	\$3,669	\$4,048
96797	\$1,390	\$1,530	\$2,010	\$2,880	\$3,480	\$4,002	\$4,524	\$5,046	\$5,568
96801	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96802	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96803	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96804	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96805	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96806	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96807	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96808	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96809	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96810	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96811	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96812	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96813	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96814	\$1,600	\$1,760	\$2,310	\$3,310	\$4,000	\$4,600	\$5,200	\$5,800	\$6,400
96815	\$1,800	\$1,980	\$2,600	\$3,720	\$4,500	\$5,175	\$5,850	\$6,525	\$7,200
96816	\$1,380	\$1,520	\$2,000	\$2,860	\$3,460	\$3,979	\$4,498	\$5,017	\$5,536
96817	\$1,150	\$1,260	\$1,660	\$2,380	\$2,870	\$3,301	\$3,731	\$4,162	\$4,592
96818	\$1,920	\$2,110	\$2,780	\$3,980	\$4,810	\$5,532	\$6,253	\$6,975	\$7,696
96819	\$1,290	\$1,420	\$1,860	\$2,660	\$3,220	\$3,703	\$4,186	\$4,669	\$5,152
96820	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96821	\$2,090	\$2,310	\$3,030	\$4,340	\$5,250	\$6,038	\$6,825	\$7,613	\$8,400
96822	\$1,350	\$1,490	\$1,960	\$2,810	\$3,390	\$3,899	\$4,407	\$4,916	\$5,424
96823	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96824	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96825	\$2,150	\$2,370	\$3,110	\$4,450	\$5,380	\$6,187	\$6,994	\$7,801	\$8,608
96826	\$1,330	\$1,460	\$1,920	\$2,750	\$3,320	\$3,818	\$4,316	\$4,814	\$5,312
96828	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96830	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96836	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96837	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96839	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96848	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96850	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96853	\$1,790	\$1,970	\$2,590	\$3,710	\$4,480	\$5,152	\$5,824	\$6,496	\$7,168
96854	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96857	\$1,640	\$1,800	\$2,370	\$3,390	\$4,100	\$4,715	\$5,330	\$5,945	\$6,560
96858	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96859	\$1,290	\$1,420	\$1,860	\$2,660	\$3,220	\$3,703	\$4,186	\$4,669	\$5,152
96860	\$1,920	\$2,110	\$2,780	\$3,980	\$4,810	\$5,532	\$6,253	\$6,975	\$7,696
96861	\$1,430	\$1,570	\$2,070	\$2,960	\$3,580	\$4,117	\$4,654	\$5,191	\$5,728
96863	\$1,650	\$1,820	\$2,390	\$3,420	\$4,140	\$4,761	\$5,382	\$6,003	\$6,624

Attachment 2

HAWAII PUBLIC HOUSING AUTHORITY													
Proposed Payment Standards Effective January 1, 2021													
TIER	ZIP CODES				BEDROOM SIZE								
					0	1	2	3	4	5	6	7	8
Tier 1	96821	96825			\$2,000	\$2,220	\$2,920	\$4,220	\$5,150	\$5,900	\$6,700	\$7,450	\$8,250
Tier 2	96706 96853	96734 96860	96815	96818	\$1,782	\$1,980	\$2,600	\$3,740	\$4,570	\$5,250	\$5,940	\$6,630	\$7,300
Tier 3	96707 96789 96862	96759	96782	96786	\$1,620	\$1,810	\$2,390	\$3,430	\$4,180	\$4,810	\$5,440	\$6,070	\$6,700
Tier 4	96701	96709	96712	96744	\$1,540	\$1,710	\$2,250	\$3,250	\$3,938	\$4,529	\$5,119	\$5,710	\$6,301
	96801	96802	96803	96804									
	96805	96806	96807	96808									
	96809	96810	96811	96812									
	96813	96820	96823	96824									
	96828	96830	96836	96839									
	96848	96850	96854	96861									
Tier 5	96717 96816 96859	96731	96762	96797	\$1,419	\$1,562	\$2,046	\$2,926	\$3,542	\$4,073	\$4,605	\$4,245	\$5,667
Tier 6	96730	96792	96795	96817	\$1,111	\$1,220	\$1,606	\$2,299	\$2,783	\$3,201	\$3,618	\$4,036	\$4,453

Attachment 2 (cont.)

HAWAII PUBLIC HOUSING AUTHORITY													
Current Payment Standards Effective January 1, 2020													
TIER	ZIP CODES				BEDROOM SIZE								
					0	1	2	3	4	5	6	7	8
Tier 1	96821	96825			\$1,989	\$2,214	\$2,916	\$4,203	\$5,121	\$5,889	\$6,657	\$7,425	\$8,194
Tier 2	96734	96815	96818	96853	\$1,764	\$1,971	\$2,592	\$3,735	\$4,554	\$5,237	\$5,920	\$6,603	\$7,286
		96860											
Tier 3	96706	96707	96712	96759	\$1,620	\$1,810	\$2,380	\$3,430	\$4,180	\$4,807	\$5,434	\$6,061	\$6,688
	96782	96786	96789	96814									
	96857	96863											
Tier 4	96701	96803	96810	96830	\$1,533	\$1,701	\$2,247	\$3,244	\$3,948	\$4,540	\$5,132	\$5,725	\$6,317
	96709	96804	96811	96836									
	96744	96805	96812	96837									
	96791	96806	96820	96839									
	96797	96807	96823	96850									
	96801	96808	96824	96861									
	96802	96809	96828										
Tier 5	96717	96731	96762	96813	\$1,474	\$1,650	\$2,167	\$3,124	\$3,806	\$4,377	\$4,948	\$5,519	\$6,090
	96816	96822	96826	96859									
Tier 6	96730	96792	96795	96817	\$1,166	\$1,298	\$1,705	\$2,464	\$2,992	\$3,441	\$3,890	\$4,338	\$4,787

Attachment 3: Detailed Payment Standard by ZipCode

ZIP Code	# of families	0 bedroom			1 bedroom			2 bedroom			3 bedroom			4 bedroom			5 bedroom		
		100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR
96825	16	\$2,150	\$2,000	93.0%	\$2,370	\$2,220	93.7%	\$3,110	\$2,920	93.9%	\$4,450	\$4,220	94.8%	\$5,380	\$5,150	95.7%	\$6,187	\$5,900	95.4%
96821	3	\$2,090	\$2,000	95.7%	\$2,310	\$2,220	96.1%	\$3,030	\$2,920	96.4%	\$4,340	\$4,220	97.2%	\$5,250	\$5,150	98.1%	\$6,038	\$5,900	97.7%
96734	20	\$1,980	\$1,782	90.0%	\$2,180	\$1,980	90.8%	\$2,870	\$2,600	90.6%	\$4,110	\$3,740	91.0%	\$4,970	\$4,570	92.0%	\$5,716	\$5,250	91.9%
96818	38	\$1,920	\$1,782	92.8%	\$2,110	\$1,980	93.8%	\$2,780	\$2,600	93.5%	\$3,980	\$3,740	94.0%	\$4,810	\$4,570	92.9%	\$5,532	\$5,250	94.9%
96860		\$1,920	\$1,782	92.8%	\$2,110	\$1,980	93.8%	\$2,780	\$2,600	93.5%	\$3,980	\$3,740	94.0%	\$4,810	\$4,570	92.9%	\$5,532	\$5,250	94.9%
96815	105	\$1,800	\$1,782	99.0%	\$1,980	\$1,980	100.0%	\$2,600	\$2,600	100.0%	\$3,720	\$3,740	100.5%	\$4,500	\$4,570	99.4%	\$5,175	\$5,250	101.4%
96853		\$1,790	\$1,782	99.6%	\$1,970	\$1,980	100.5%	\$2,590	\$2,600	100.4%	\$3,710	\$3,740	100.8%	\$4,480	\$4,570	99.8%	\$5,152	\$5,250	101.9%
96706	111	\$1,710	\$1,782	104.2%	\$1,890	\$1,980	104.8%	\$2,480	\$2,600	104.8%	\$3,550	\$3,740	105.4%	\$4,290	\$4,570	104.3%	\$4,934	\$5,250	106.4%
96863		\$1,650	\$1,620	98.2%	\$1,820	\$1,810	99.5%	\$2,390	\$2,390	100.0%	\$3,420	\$3,430	100.3%	\$4,140	\$4,180	101.0%	\$4,761	\$4,810	101.0%
96786	139	\$1,640	\$1,620	98.8%	\$1,800	\$1,810	100.6%	\$2,370	\$2,390	100.8%	\$3,390	\$3,430	101.2%	\$4,100	\$4,180	102.0%	\$4,715	\$4,810	102.0%
96857		\$1,640	\$1,620	98.8%	\$1,800	\$1,810	100.6%	\$2,370	\$2,390	100.8%	\$3,390	\$3,430	101.2%	\$4,100	\$4,180	102.0%	\$4,715	\$4,810	102.0%
96782	95	\$1,620	\$1,620	100.0%	\$1,790	\$1,810	101.1%	\$2,350	\$2,390	101.7%	\$3,360	\$3,430	102.1%	\$4,070	\$4,180	102.7%	\$4,681	\$4,810	102.8%
96814	60	\$1,600	\$1,620	101.3%	\$1,760	\$1,810	102.8%	\$2,310	\$2,390	103.5%	\$3,310	\$3,430	103.6%	\$4,000	\$4,180	104.5%	\$4,600	\$4,810	104.6%
96759		\$1,600	\$1,620	101.3%	\$1,750	\$1,810	103.4%	\$2,310	\$2,390	103.5%	\$3,310	\$3,430	103.6%	\$3,990	\$4,180	104.8%	\$4,589	\$4,810	104.8%
96707	132	\$1,580	\$1,620	102.5%	\$1,740	\$1,810	104.0%	\$2,290	\$2,390	104.4%	\$3,280	\$3,430	104.6%	\$3,960	\$4,180	105.6%	\$4,554	\$4,810	105.6%
96789	69	\$1,560	\$1,620	103.8%	\$1,720	\$1,810	105.2%	\$2,260	\$2,390	105.8%	\$3,230	\$3,430	106.2%	\$3,910	\$4,180	106.9%	\$4,497	\$4,810	107.0%
96791	9	\$1,550	\$1,620	104.5%	\$1,700	\$1,810	106.5%	\$2,240	\$2,390	106.7%	\$3,210	\$3,430	106.9%	\$3,880	\$4,180	107.7%	\$4,462	\$4,810	107.8%
96712	6	\$1,480	\$1,540	104.1%	\$1,650	\$1,710	103.6%	\$2,170	\$2,250	103.7%	\$3,140	\$3,250	103.5%	\$3,810	\$3,938	103.4%	\$4,382	\$4,529	103.4%
96744	53	\$1,470	\$1,540	104.8%	\$1,620	\$1,710	105.6%	\$2,130	\$2,250	105.6%	\$3,050	\$3,250	106.6%	\$3,690	\$3,938	106.7%	\$4,244	\$4,529	106.7%
96701	44	\$1,470	\$1,540	104.8%	\$1,610	\$1,710	106.2%	\$2,120	\$2,250	106.1%	\$3,030	\$3,250	107.3%	\$3,670	\$3,938	107.3%	\$4,221	\$4,529	107.3%
96709		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96801		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96802		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96803		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96804		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96805		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96806		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96807		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96808		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96809		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96810		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96811		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96812		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96813	82	\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96820		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%

Attachment 3: Detailed Payment Standard by ZipCode

		0 bedroom			1 bedroom			2 bedroom			3 bedroom			4 bedroom			5 bedroom		
ZIP Code	# of families	100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR
96823		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96824		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96828		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96830		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96836		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96837	1	\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96839		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96848		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96850		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96854		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96858		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96861		\$1,430	\$1,540	107.7%	\$1,570	\$1,710	108.9%	\$2,070	\$2,250	108.7%	\$2,960	\$3,250	109.8%	\$3,580	\$3,938	110.0%	\$4,117	\$4,529	110.0%
96797	137	\$1,390	\$1,419	102.1%	\$1,530	\$1,562	102.1%	\$2,010	\$2,046	101.8%	\$2,880	\$2,926	101.6%	\$3,480	\$3,542	101.8%	\$4,002	\$4,073	101.8%
96816	184	\$1,380	\$1,419	102.8%	\$1,520	\$1,562	102.8%	\$2,000	\$2,046	102.3%	\$2,860	\$2,926	102.3%	\$3,460	\$3,542	102.4%	\$3,979	\$4,073	102.4%
96717	14	\$1,380	\$1,419	102.8%	\$1,510	\$1,562	103.4%	\$1,990	\$2,046	102.8%	\$2,850	\$2,926	102.7%	\$3,450	\$3,542	102.7%	\$3,968	\$4,073	102.7%
96762		\$1,360	\$1,419	104.3%	\$1,500	\$1,562	104.1%	\$1,970	\$2,046	103.9%	\$2,820	\$2,926	103.8%	\$3,410	\$3,542	103.9%	\$3,922	\$4,073	103.9%
96822	97	\$1,350	\$1,419	105.1%	\$1,490	\$1,562	104.8%	\$1,960	\$2,046	104.4%	\$2,810	\$2,926	104.1%	\$3,390	\$3,542	104.5%	\$3,899	\$4,073	104.5%
96731	2	\$1,350	\$1,419	105.1%	\$1,480	\$1,562	105.5%	\$1,950	\$2,046	104.9%	\$2,790	\$2,926	104.9%	\$3,380	\$3,542	104.8%	\$3,887	\$4,073	104.8%
96826	132	\$1,330	\$1,419	106.7%	\$1,460	\$1,562	107.0%	\$1,920	\$2,046	106.6%	\$2,750	\$2,926	106.4%	\$3,320	\$3,542	106.7%	\$3,818	\$4,073	106.7%
96819	187	\$1,290	\$1,419	110.0%	\$1,420	\$1,562	110.0%	\$1,860	\$2,046	110.0%	\$2,660	\$2,926	110.0%	\$3,220	\$3,542	110.0%	\$3,703	\$4,073	110.0%
96859		\$1,290	\$1,419	110.0%	\$1,420	\$1,562	110.0%	\$1,860	\$2,046	110.0%	\$2,660	\$2,926	110.0%	\$3,220	\$3,542	110.0%	\$3,703	\$4,073	110.0%
96730		\$1,170	\$1,111	95.0%	\$1,290	\$1,220	94.6%	\$1,700	\$1,606	94.5%	\$2,430	\$2,299	94.6%	\$2,960	\$2,783	94.0%	\$3,404	\$3,201	94.0%
96817	180	\$1,150	\$1,111	96.6%	\$1,260	\$1,220	96.8%	\$1,660	\$1,606	96.7%	\$2,380	\$2,299	96.6%	\$2,870	\$2,783	97.0%	\$3,301	\$3,201	97.0%
96792	446	\$1,060	\$1,111	104.8%	\$1,160	\$1,220	105.2%	\$1,530	\$1,606	105.0%	\$2,190	\$2,299	105.0%	\$2,650	\$2,783	105.0%	\$3,048	\$3,201	105.0%
96795	9	\$1,010	\$1,111	110.0%	\$1,110	\$1,220	109.9%	\$1,460	\$1,606	110.0%	\$2,090	\$2,299	110.0%	\$2,530	\$2,783	110.0%	\$2,910	\$3,201	110.0%



Attachment 3: Detailed Payment Standard by ZipCode

6 Bedroom			7 Bedroom			8 Bedroom		
100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR
\$6,994	\$6,700	95.8%	\$7,801	\$7,450	95.5%	\$8,608	\$8,250	95.8%
\$6,825	\$6,700	98.2%	\$7,613	\$7,450	92.2%	\$8,400	\$8,250	98.2%
\$6,461	\$5,940	91.9%	\$7,207	\$6,630	92.0%	\$7,952	\$7,300	91.8%
\$6,253	\$5,940	95.0%	\$6,975	\$6,630	95.1%	\$7,696	\$7,300	94.9%
\$6,253	\$5,940	95.0%	\$6,975	\$6,630	95.1%	\$7,696	\$7,300	94.9%
\$5,850	\$5,940	101.5%	\$6,525	\$6,630	101.6%	\$7,200	\$7,300	101.4%
\$5,824	\$5,940	102.0%	\$6,496	\$6,630	102.1%	\$7,168	\$7,300	101.8%
\$5,577	\$5,940	106.5%	\$6,221	\$6,630	106.6%	\$6,864	\$7,300	106.4%
\$5,382	\$5,440	101.1%	\$6,003	\$6,070	101.1%	\$6,624	\$6,700	101.1%
\$5,330	\$5,440	102.1%	\$5,945	\$6,070	102.1%	\$6,560	\$6,700	102.1%
\$5,330	\$5,440	102.1%	\$5,945	\$6,070	102.1%	\$6,560	\$6,700	102.1%
\$5,291	\$5,440	102.8%	\$5,902	\$6,070	102.9%	\$6,512	\$6,700	102.9%
\$5,200	\$5,440	104.6%	\$5,800	\$6,070	104.7%	\$6,400	\$6,700	104.7%
\$5,187	\$5,440	104.9%	\$5,786	\$6,070	104.9%	\$6,384	\$6,700	104.9%
\$5,148	\$5,440	105.7%	\$5,742	\$6,070	105.7%	\$6,336	\$6,700	105.7%
\$5,083	\$5,440	107.0%	\$5,670	\$6,070	107.1%	\$6,256	\$6,700	107.1%
\$5,044	\$5,440	107.9%	\$5,626	\$6,070	107.9%	\$6,208	\$6,700	107.9%
\$4,953	\$5,119	103.4%	\$5,525	\$5,710	103.4%	\$6,096	\$6,301	103.4%
\$4,797	\$5,119	106.7%	\$5,351	\$5,710	106.7%	\$5,904	\$6,301	106.7%
\$4,771	\$5,119	107.3%	\$5,322	\$5,710	107.3%	\$5,872	\$6,301	107.3%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%

6 Bedroom			7 Bedroom			8 Bedroom		
100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR	100%	Payment Standard	% of SAFMR
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,654	\$5,119	110.0%	\$5,191	\$5,710	110.0%	\$5,728	\$6,301	110.0%
\$4,524	\$4,605	101.8%	\$5,046	\$5,136	101.8%	\$5,568	\$5,667	101.8%
\$4,498	\$4,605	102.4%	\$5,017	\$5,136	102.4%	\$5,536	\$5,667	102.4%
\$4,485	\$4,605	102.7%	\$5,003	\$5,136	102.7%	\$5,520	\$5,667	102.7%
\$4,433	\$4,605	103.9%	\$4,945	\$5,136	103.9%	\$5,456	\$5,667	103.9%
\$4,407	\$4,605	104.5%	\$4,916	\$5,136	104.5%	\$5,424	\$5,667	104.5%
\$4,394	\$4,605	104.8%	\$4,901	\$5,136	104.8%	\$5,408	\$5,667	104.8%
\$4,316	\$4,605	106.7%	\$4,814	\$5,136	106.7%	\$5,312	\$5,667	106.7%
\$4,186	\$4,605	110.0%	\$4,669	\$5,136	110.0%	\$5,152	\$5,667	110.0%
\$4,186	\$4,605	110.0%	\$4,669	\$5,136	110.0%	\$5,152	\$5,667	110.0%
\$3,848	\$3,618	94.0%	\$4,292	\$4,036	94.0%	\$4,736	\$4,453	94.0%
\$3,731	\$3,618	97.0%	\$4,162	\$4,036	97.0%	\$4,592	\$4,453	97.0%
\$3,445	\$3,618	105.0%	\$3,843	\$4,036	105.0%	\$4,240	\$4,453	105.0%
\$3,289	\$3,618	110.0%	\$3,669	\$4,036	110.0%	\$4,048	\$4,453	110.0%