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RE: New Tenant Frequently Asked Questions: Small Area Fair Market Rents (SAFMR)

On APRIL 1, 2018, Westmoreland County Housing Authority (WCHA) began using Small Area Fair Market Rents (SAFMRs) to calculate rental assistance in the Housing Choice Voucher (HCV) program. This handout answers some basic questions about SAFMRs. Please visit our website at www.wchaonline.com for contact us at 724-832-7258 ext. 3054 for additional information.

WHAT ARE SAFMRS?

SAFMR stands for "Small Area Fair Market Rent." SAFMRs are typical rent levels (including the cost of utilities, except telephone), within a ZIP code, for rental units with different numbers of bedrooms. SAFMRs are established by the U. S. Department of Housing and Urban Development (HUD) each year

WHAT ARE PAYMENT STANDARDS?

Payment standards are used to calculate the maximum subsidy WCHA will pay for your rental unit. Under the HCV program, you are generally required to pay 30 percent of your adjusted income for rent and utilities. WCHA then pays the difference between your required contribution and either (a) the payment standard or (b) the gross rent (rent plus estimated utilities) of the unit – whichever is lower. For more information about this calculation, contact Janet at 724-832-7258 ext. 3054.

Effective APRIL 1, 2018, WCHA will use different payment standards for different ZIP codes in its jurisdiction. You can use the attached SAFMR Payment Standard Table by ZIP Code to determine the payment standard in any neighborhood and the Tenant-Furnished Utilities and Other Services chart to calculate the cost of tenant-furnished utilities and other services. **The contract rent plus the cost of tenant-furnished utilities and other services cannot exceed the payment standard.**

WHAT'S NEW ABOUT THIS APPROACH?

Until now, the amount WCHA would pay toward rent for families with vouchers was based on rental rates across the entire metropolitan area. The new approach uses the localized rent in each ZIP code (the SAFMR) to determine how much assistance families with vouchers are eligible to receive. Use of this new approach is required by HUD for all PHAs in the Pittsburgh metropolitan area.

HOW WILL I BE AFFECTED?

As a new voucher family, you will be able to choose the unit that meets your needs (subject to WCHA requirements). However, you will be able to use your voucher in more places than would have been possible before – including neighborhoods with higher rents that may have high-performing schools, low levels of poverty, and access to grocery stores, parks, and other amenities. *You will always contribute at least 30 percent of your monthly adjusted income toward the cost of rent and tenant-furnished utilities.* WCHA hopes that you will make the most of this new approach to choose housing in an area that offers the most benefits for you and your family.

HOW CAN WCHA HELP ME ACCESS HIGH-COST NEIGHBORHOODS?

Your housing specialist is available to help you find housing that meets your family's needs and fits within your budget. He or she can provide you with details about neighborhoods that you may be unfamiliar with. Landlords list their rental units on the following website: www.pahousingsearch.com. Your housing specialist will calculate how much rent assistance you will receive and how much rent you will pay in different units.

